Speaking of Trust

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Note on place and language

This book is based on ethnographic fieldwork conducted in the Kisii region of Southwest Kenya. Kisii is an ethnically homogeneous region which encompasses Kisii and Nyamira Counties and whose inhabitants identify as Gusii. They refer to the region as either Gusiiland (*egusii*) or – like other Kiswahili and English speakers – Kisii.

Most Gusii people are trilingual. They speak the vernacular Gusii language (Ekegusii) as well as the two Kenyan national languages, Swahili and English. Mostly, however, they rely on the vernacular and – to a lesser but increasing extent – on Swahili. To distinguish language from ethnicity, this book refers to the Gusii and Swahili languages in their respective, local and language-specific terms: Ekegusii and Kiswahili. Since people commonly switch between these two languages in ordinary interaction, ethnographic descriptions work with terms and formulations translated from both languages. While all non-English terms are italicized, Kiswahili terms are also underlined so that readers may tell the two languages apart.

Acknowledgements

This book has been years in the making. Its publication has incurred many debts. The greatest of these are to my friends and interlocutors in Kisii who welcomed me into their families and communities. Between September 2014 and October 2016, they introduced me to their savings and microfinance groups, took me along to church and invited me to fundraisers, funerals and other public functions in their villages. They taught me Ekegusii and patiently filled in the blanks when I struggled to pick up what was being said. They trusted me – a stranger always scribbling notes – with sensitive and confidential information about themselves and their relationships with their families and friends, their neighbours and collaborators. They allowed me to document how they relate to others and made me privy to conflicts and arguments as much as moments of joy and camaraderie. I can only hope to have done justice by the wisdom and insights they shared with me. Although many among them would want to be named here, out of an abundance of caution I have anonymized their identities throughout this text. I owe a special debt to Annah and Ben, whose kindness and zest for life continue to be an inspiration.

My companions in Kisii shaped the doctoral research project this book emerges from. Citing historical entanglements between Christianity and socio-economic 'development' (*amangenderero*), they recognized my original aim – exploring the role of religion in the mediation of microfinance – as intriguing and worthwhile. But its strictly intellectual nature also drew consistent surprise and questioning. Most of the few white men and women who visit Kisii do so part of foreign-funded development projects. Could I make foreign funds available? Alternatively, could my research generate economic value? Perhaps I had any entrepreneurial ideas that people could pursue collaboratively and collectively? Perhaps I knew of cash crops other than tea or coffee that farmers could plant together and sell abroad? What is the point of anthropology if not to make a material difference in an unequal world? I deeply regret not having found satisfying answers to such questions. This book certainly does not provide one. Enclosed within its pages is a more modest hope: that my friends and interlocutors recognize themselves and in particular their openness to collaboration in collective 'mutual aid' (*ogokonyana*) arrangements, an openness

they demonstrated even in their responses to my research. Accordingly, the book attends to the role of religion not just in microfinance or other groups of financial mutuals, but also in a broader variety of mutual aid arrangements which make life possible under adverse circumstances and which criss-cross informal and domestic economies as well as citizen-state relations.

Friends, mentors and colleagues at the LSE's Department of Anthropology provided invaluable support at multiple stages of this book's development. Deborah James encouraged me to revise my PhD thesis as a book and taught me how to write a book proposal. Anjana Bala, Hans Steinmüller, Frederick Wojnarowski, Catherine Allerton and Yazan Doughan offered generous criticism in response to an early introduction draft. Michael W. Scott read some of my revisions and inspired me to refine the writing but also gifted numerous breaks and playful conversations. Teaching alongside Caroline Bazambanza, Sylvia Yanagisako and Anjana Bala made intense workloads both manageable and fun. I am deeply grateful to Rebecca Bowers, Leo Hopkinson, Mayanka Mukherji, Fuad Musallam and Stephanie Postar for reading and discussing parts of the book with me and above all for their companionship. It brings joy in bleak times.

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Figures

Introduction

'We are not Satan's people.' Moraa spoke defensively, referring to herself and her husband, as her fellow microfinance group members challenged her trustworthiness and pressured both her and her husband to repay her loan arrears in their own sitting room.

It was late April. Moraa hadn't made her monthly loan repayments in full since January. She didn't show up to the group meeting that day. She didn't answer her phone either. The loan officer – who had previously and discreetly agreed for Moraa to spread her monthly repayments across multiple weeks – interpreted her behaviour as expressing 'deceitful contempt' (_madharau ya ukora_). Members agreed. Moraa had missed multiple contributions and repayments to the group's informal savings and credit pots, which members initiated in the name of 'mutual aid' (_ogokonyana_). When a member challenged her on this issue some weeks back, she jested: 'Please, am I not paying a [bank] loan? I'm blacklisted too.[1] Why do you think I'm wearing all black clothes?' At the time, everyone broke into laughter. Moraa high-fived several members. In hindsight, though, Moraa's characteristic humour appeared to deflect scrutiny and conceal a lack of mutual consideration. Moreover, as co-signatories to Moraa's bank loan, members were liable to pay her arrears and couldn't take out any further loans. Schools were reopening in May. Members needed loans for their children's school fees. When the loan officer and the chairlady revealed just how significant the arrears had become, waiting on Moraa seemed pointless. Everyone headed for her home.

Roughly a dozen members of the microfinance group crowded Moraa's sitting room. The chairlady and the secretary spoke on behalf of the members just as much as the loan officer in attendance. They demanded the full arrears on the spot. '100,000![2] That's way too much now.' They reported the loan officer declaring: 'you are not leaving the meeting today until I have Moraa's money'.

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[1] Moraa is referring to the Credit Reference Bureau's 'blacklist', a database listing individuals who banks and other formal lenders report as uncreditworthy on account of repayment issues.

[2] During fieldwork between 2014 and 2016, 1 Kenyan shilling (KES) was roughly equivalent to £0.006. So, KES100,000 totalled approximately £600.

Both Moraa and her husband were taken aback. Her husband confessed that while he was aware of the loan, he was unaware of just how much their arrears totalled. A 'family emergency' – a nephew's hospitalization – had needed urgent and substantial financing, hence the delay in repayment. Unable to buy enough stock, sales at their agro-vet shop were winding down. They simply could not produce the 100,000 on the spot. The most they could do was promise they would pick up the pace in repaying the loan and the arrears: 'Let us pay 10,000 today, and next week when God will open [doors] for us – because we are not Satan's people – we will pay the 30,000 for February.' Group leaders as well as other members initially dismissed such promises, but their intransigence softened the graver its moral and existential stakes appeared. Moraa said she'd sell her own blood if she could. When her husband pleaded for time, he spoke of having and taking up a gun, of destroying something, anything, whatever it would take to clear the arrears and save face. It was, in his own words, 'a matter of life and death'.

'Don't talk like that', said a member who had previously responded with sarcasm. Another member recognized a credible promise. Was it not a 'sign' they would pay? Was it not clear Moraa and her husband 'felt shame'? Could they not be given some time for them to sell something off, ideally not too much, perhaps a cow? Eventually, everyone agreed that Moraa and her husband make a substantial repayment – even if not the full balance – the following week. But the loan officer insisted on an immediate deposit of 10,000 shillings, covered by the group if necessary. To appease the officer as well as the group, Moraa stepped out to borrow the money from friends and siblings.

In her absence, the visitors grew thirsty and hungry. Most waited patiently. They understood how difficult borrowing money and seeking help had become. 'Today you don't lend anything to anyone', one member remarked. 'If you do help them, you can be sure they will come again – and in this economy, who can afford that?' Meanwhile, the secretary, whose requests for tea and water Moraa had dismissed, plucked a bunch of kale leaves from Moraa's garden. 'This will be my lunch', she cackled. Upon Moraa's return two hours later, in addition to the 10,000 they had agreed she also gave members 40 shillings each, which they demanded for their transport. They then stood to pray and 'leave peace in the home'. Moraa didn't stand. 'Stand and be prayed for', a member admonished Moraa. Her eyes glistened. Tears ran down her cheeks. 'Can you just pray and leave?' she said. Someone laughed, then prayed:

Our beloved father in heaven [. . .]
We are pressing on despite these difficult circumstances
Because you told us we would find the means to exist in the world
Forgive us our shortcomings
We humble ourselves at the soles of your feet
Amen.

The argument

It is tempting to read a familiar story onto the episode above. Globally, over-indebtedness has surged. Credit contracts and debt repayment schedules mark key aspects of many life-courses and social biographies. Everything from making a living to healthcare, education and housing appears in lockstep with global circuits of financial capital. So, circumstances such as Moraa's, in which the contractual terms of debt repayment conflict with social obligations and the rhythms of income, are widely relatable. This is especially so in scholarship on development finance. Many researchers have found that in the lives of the global poor, financial services and institutions often impose risk and instability, not just on individual borrowers but also on their near and dear (Guérin, Labie and Servet 2014; Guérin, Morvant-Roux and Villareal 2015). Similar findings were reported in Kenya. Here, successive market-oriented development agendas refigured social ties and community relations as collateral capital. Banks and microfinance institutions incorporated and promoted informal savings and credit associations while widening access to credit, making it easier to enforce non-negotiable and legally binding contracts with individual borrowers. As a result, older social obligations and practices of mutual support among peers, neighbours, friends, spouses and kin now constitute frontiers of value extraction and predatory appropriation (Meagher 2018; Donovan and Park 2022). Contracts with institutional lenders appear to dictate how ordinary people relate and cooperate (Waltz 2023).

In such a world, the microfinance group's breakdown of trust in Moraa appears as a straightforward example of top-down financialization. Because the bank could force the group to repay Moraa's arrears on her behalf, they resorted to coercion. In effect, the scope for camaraderie and mutuality all but vanished. If shaming Moraa and her husband was what it took to make her comply with contractual repayment conditions, then so be it. That compliance entailed taking on further debt and selling family assets was beside the point. We might,

therefore, analyse this episode as emblematic of the way in which financial contracts 'financialize' the horizons of mutual anticipation, cooperation and moral evaluation where interpersonal dispositions of trust and mistrust emerge.

Yet this analysis is partial, at best. True, it captures a sense of the distinctive constraints that contracts of commodified debt impose on social relations. But it doesn't explain why financial contracts and formal institutions do not completely determine how cooperation plays out, nor why mistrust in a party to fulfil a contract may give way to renewed trust on terms that cannot be described as either 'contractual' or 'non-contractual'. Note that Moraa's loan officer and her fellow group members left with only a tenth of the total arrears. Instead of threatening to call in debt collectors and enforce the contract to the letter, they replaced trust in Moraa and her husband to clear the arrears. That is, despite the distinct possibility and even likelihood that the arrears might not be cleared, they continued to accept legally enforceable vulnerability in recognition of Moraa's and her husband's goodwill. Remarkably, this trust was hardly exacting. Some flexibility in repayment was ultimately acceptable and even necessary, on ethical and existential grounds. Arguably, then, the confrontation in Moraa's sitting room was not just about coercing compliance with a contract but also about re-establishing and upholding a baseline mutuality between the parties involved. Both Moraa and the member praying at the end of the meeting implied this mutuality in their statements about reliance on and trust in God as a shared orientation in the face of material or economic uncertainty.

This book advances an ethnographic theory of trust grounded in the ways in which Kenyans in the Gusii highlands cooperate in the context of encroaching financial and state institutions. Building on feminist critiques of Euro-American contractarian thought, this theory highlights how social relations and power asymmetries precipitate and entangle specific forms of trust and mistrust. Culturally and historically contingent ways of speaking about trust facilitate this process of entanglement and differentiation. Drawing on critical linguistic anthropology, the book thus shows that acts of speech and communication – alongside associated ideas about speech as indexing or acting upon others' thoughts and feelings – are just as important in shaping dispositions of trust and mistrust as practices of exchange-based cooperation.

In Kisii, cooperating parties with aligned or competing interests often speak of trust in a language of religious faith. They represent their cooperation as witnessed by invisible third parties such as God and Satan, whose arbitrage and interference mediate trust and mistrust between humans. In prayers, often for the wisdom and intelligence to agree, participants entreat God to accompany

and come through for them as they seek the material means to fulfil their mutual commitments, as they talk and laugh and argue, support and upset one another. At group meetings and public events, biblical passages such as Ephesians 4 anchor calls for unity, mutual forbearance and trust in collective action, despite the frictions and conflicts cooperation brings forth. In the interpretive framework such talk weaves together, the scrutiny of prospective and current collaborators is understood to involve spiritual dangers; instances of naïve trust or corrosive mistrust evidence sin; and life is lived in the 'end times', a period marked by generalized mistrust and a pervasive loss of trust.

Even when disagreements and tensions arise, members and participants relate as fellow Christians. Arguments over festering debts and frustrated expectations are expressed in religious form. Just as in the attempted debt collection episode above, members associate untrustworthy behaviour with misplaced faith in Satan. Efforts to contest accusations or hold broken promises to account feature impassioned acknowledgements of God as watching from above. For example, at another microfinance group meeting, a woman responded to a fellow member's mistrustful demands for an overdue debt as follows: 'She thinks she is God and sees me as a pastor who is all talk.' Moments later, the group's chairlady referred to the conflict as a 'demon' (*pepo*), attributed responsibility for it to Satan, before inviting both parties to forgive, agree and bear with one another.

In the Gusii highlands of Southwest Kenya, speaking of trust in a language of religious and specifically Christian faith is a pervasive aspect of mistrustful interaction and the repair of trust. It marks an aspect of how people in diverse social positions relate, not just in groups of financial mutuals, and not even just at church and in church networks, but also in households and family networks, in neighbourhood crowdfunding associations or on electoral campaign trails. It is an aspect of relationality in relationships among relative peers and near equals but also in a variety of hierarchical relations: among citizens and politicians, clients and patrons, parents and children, men and women, wealthier and poorer neighbours, employers and workers, rivalrous siblings. More specifically, it is an aspect of how people across these settings and relations initiate, sustain, but also ring-fence and withdraw from diverse cooperative endeavours.

They place their savings in rotating contribution pots, lend each other money, sign off on each other's formal loan contracts and borrow financial credit on behalf of their relatives. They visit and care and come through for one another, console the grieving, greet each other's newborns. They crowdfund university fees and healthcare bills, funerary rites and church construction costs, not least through appeals to competing politicians for economic assistance in return for

votes. They exchange and entrust money to each other, alongside elements of their children's education, their health and well-being, fortunes at once material and political, spiritual and existential. Here, as in other Kenyan and African settings, the proliferation of these diverse associations reflects grassroots efforts to reinvent older forms of collective action to cope with and thrive under global processes of financialization and neoliberal statecraft (cf. Rodima-Taylor and Bähre 2014; Rodima-Taylor 2014; Shipton 2014; Vokes and Mills 2015).

Often mobilized in the name of 'mutual aid' (*ogokonyana*), the mutuality such forms of cooperation entail and establish is both manifold as well as patchy and partial. It combines norms of disinterested, redistributive generosity and the provision of help based on need with expectations of balanced reciprocity and tit-for-tat exchange. Often, it excludes and marginalizes as it flowers. Following a history of socio-economic stratification and political fragmentation, economic assistance is unevenly available in these densely populated agrarian communities. For those who are salaried and have experienced upward mobility, engagement in mutual aid arrangements makes available significant resources not just in moments of need but also to trade and invest. In contrast, low-income earners are often excluded or find that they do not get the help they need because others mistrust they will reciprocate. The former abstract themselves from the latter's requests for help by joining exclusive groups and associating with other peers rather than their poorer immediate family and neighbours.

Still, especially at public fundraisers, the wealthier and upwardly mobile encounter grassroots resentment when honouring some requests for help, not least to demonstrate their credibility as reliable and capable contenders for political office. Accordingly, in this relational field involving the state and heterogeneous groups of financial mutuals, the social organization of mutual aid is fraught with sentiments of resentment, suspicion and mistrust. Yet mutual aid arrangements persist and proliferate, partly on account of the trust and mistrust that speaking in a language of religious faith makes possible in everyday interaction.

Drawing on long-term ethnographic fieldwork with groups of financial mutuals, in their members' church and family networks, the book develops its ethnographic theory of trust around the ways in which participants in mutual aid arrangements mobilize religious faith when negotiating mutual expectations and the terms of cooperation. The book argues that this language of religious faith plays a functional but also transformative role in the social organization of mutual aid. This language of faith allows collaborators to interpret, manage and allocate responsibility for each other's actions, feelings and motivations.

Through subtle implicature and explicit statements of an absence of trust in modern Kisii and broader Kenya, faithful speech allows them to articulate critical views while negotiating cooperation in a tactful and diplomatic way. There are political affordances associated with the pragmatics of faithful speech. Recognizing the presence of third parties other than formal market or state institutions in entrustments between two or more persons often lends itself to reproducing pre-existing patterns of exchange and cooperation. It naturalizes and depoliticizes moral prejudices as to who or what kind of person can be trusted to help or reciprocate. But the presence of God and Satan in everyday interaction also makes it possible for persons in unequal social positions to articulate conflicting ideas on who is worth trusting, with what or which Christian values one is worth being trusted to live up to. Accordingly, this way of speaking about trust also sustains possibilities for contingency, creativity and change in social interaction. It inspires people to help others despite doubts and uncertainties, to keep contracts open-ended in shifting circumstances, create relations of mutual responsibility and even negotiate mutual rights and obligations anew. Concomitantly, it enables cooperating parties to earmark and counterbalance diverse mutualities, to critique and redirect previous trust, withdraw from or set the terms of cooperation – not least through contractual agreement and anticipation. In other words, speaking of trust in a language of religious faith facilitates the emergence of both contractual and non-contractual forms of trust while simultaneously blurring and articulating the distinction between them.

Beyond contract

This book extends feminist calls to move beyond contractarian thought in analyses of trust. Doing so means parting ways with established strategies of understanding a universal human capacity: to hazard risks while anticipating desirable outcomes in social interactions. In the vast interdisciplinary field of trust research, the concept of contract – both as an agreement that enables impersonal trade and as a model of social and political relations – retains canonical status (Broch-Due and Ystanes 2016: 3–8). Its roots lie in Enlightenment-era disputes over the ethics of commerce and economic governance. These disputes took for granted not just the supposed superiority of contractual forms of trust, but also a set of normative assumptions about the nature of self and economic action in everyday social and political life (see Rothschild 2006). Thus, in the contractarian

view, trust marks a voluntary agreement between rational and self-interested individuals, provided state and market institutions can correct errant behaviour.

This understanding of trust courts an age-old and economistic caricature of human action as performed by calculating, autonomous and stoic inward-looking individuals bereft of sentiment and emotion. That much is obvious. More insidiously, however, because it hinges on enforcement, the contractual theory of trust implicitly privileges the interests of trusters and enforcing institutions rather than trustees. And, true to its roots in dialogues between male liberal philosophers, it assumes trusters and trustees – as contracting parties – are near equals. Dependants, proletarians and women in subordinate positions are kept invisible. Such considerations have inspired alternative moral analyses of trust in everyday life. From Annette Baier's (1986) distinction between trust and 'anti-trust', to Virginia Held's (1987) plea for a 'non-contractual' ethics of trust, these analyses problematized trust in critical opposition to contractarian thought, often by turning to 'mutuality' as an alternative and distinctive analytic.

Sure, the logic goes, mutuality can refer to a strict reciprocity between two parties exchanging tit for tat, either immediately or within an agreed timeframe. However, unlike 'contract', mutuality maintains in view forms of cooperation and exchange with values-driven motivations and subtle reciprocal implications, such as the provision of care or the redistribution of resources from the able to those in need. More broadly, it refers to something shared: a common friend, feeling, value or relationship that two or more persons can call 'mutual'. As such, mutuality captures the relationality of trust without assuming a specific motivation, direction or relative status between trusters and trustees. In other words, while we speak of trust as mutual when different parties trust each other, 'most trust is to some degree mutual' (Baier 1996: 196). Even young children, whose trust in parents is often involuntary, have 'some power to hurt and harm' (ibid.). Thus, thinking with mutuality foregrounds power dynamics and differentials as both shaping and shaped by trust. Differences in power and status place constraints on who can trust whom and with what. Conversely, all forms of trust – be they voluntary or involuntary, contractual or mutual – can change power positions.

Approaching trust as a relational phenomenon entangled in power asymmetries with mutual dimensions has proven productive in the anthropology of trust. Studying the mutualities associated with diverse forms of exchange and cooperation has yielded important correctives to contractarian assumptions about trust, such as the necessity of state and market institutions for interpersonal trust (Gellner 1988; Hart 1988); the possibility of a general

theory of trust abstracted from particular contexts (Overing 2003; Humphrey 2018); the equation of intimacy with trust (Geschiere 2013) and hierarchy with mistrust (Broch-Due and Ystanes 2016); or the extent to which mistrust is merely the antisocial and corrosive absence of trust (Carey 2017; Mühlfried 2018). The prevailing consensus in this body of work has been that, however seemingly distinct, trust and mistrust are mutually implicated anticipatory dispositions. Trust always implies a degree of doubt and, somewhat akin to the spiritual kinds of commitment and trust involved in religious life, a speculative 'leap of faith' in the face of uncertainty (Simmel 1990 [1900] in Möllering 2001). It is a fragile disposition that easily gives way to suspicion, mistrust, subsequent reinvestments of trust, or the redirection of mistrust along new trajectories (Pelkmans 2018). Trust and mistrust are thus best understood as inseparably intertwined in a dynamic and recursive relationship (Geschiere 2019) I will be referring to as 'mis/trust'. A panoply of cooperative practices animates this dialectic, giving way to particular forms of trust and mistrust that – in turn – compel people to cooperate and compete or revise whether and how they do so (Zidaru and Hopkinson 2024).

Strikingly, the growing ethnographic record on trust and mistrust also suggests that contractual and non-contractual or mutual social forms are more entangled than meets the eye. Relationships ostensibly based on mutuality develop or feature contractual expectations. In Kenya, for example, the mutual trust between intermarrying families or borrowers and lenders has long taken contractual forms. Fathers pledged daughters as collateral security when borrowing cattle. Women and cattle exchanged between in-laws were redeemable and returnable in cases of divorce or death (Shipton 2007: 135–41). Conversely, contracts can enable mutuality. By this logic, in recent years Kenyan women have been forging networks of mutual support with their siblings, children and peers by contracting money transfers with Safaricom, Kenya's major telecommunications company. The trust Safaricom's M-Pesa system has allowed women to cultivate is based on idioms of mutual care and responsibility, rather than the contractual terms that distinguish formal banking or patriarchal domestic hierarchies (Mintz-Roth and Heyer 2016). Similarly, in a Nairobi slum, bureaucrats managed unconditional cash grant programmes as if the grants were subject to contractual obligations. In doing so, they obviated donor mistrust and recreated the conditions of possibility for mutuality and solidarity with grant recipients (Neumark 2023: 105–30).

Such findings leave an important question begging. If contractual and non-contractual or mutual modes of trust are entangled and mutually constitutive,

then why and how are distinctions between these types of trust drawn in analysis as well as social interaction? This question recalls meta-critiques of financialization. Questioning financialization as an all-powerful force which transforms everyday mutualities in the image of contractual debt implies seeing these categories as separate to some extent. Ethnographers of life in financial debt caution against taking this distinction at face value (Zaloom and James 2023). They highlight not just its limits, but also the circumstances and mechanisms whereby 'the contract and what appears non-contractual are made to appear as opposites' (James 2021: 39). In a similar spirit, this book holds that a language of religious faith is central to the way in which people in the Kisii region and elsewhere in Kenya entangle and differentiate between mutual and contractual modes of trust. It is the language in which frontline actors and brokers translate between financial institutions and marginal contexts, the in-between spaces where financial capture and conversion are most vulnerable to 'ethical scrutiny, social contingency, and political capture' (Schuster and Kar 2021: 398).

Although it builds on the anthropologies of trust and financialization, my ethnography runs counter to a commonly proposed solution: the idea that it is best to approach the relationship between mutual and contractual forms of mis/trust through the lens of political economy. Despite its foundational worth, this lens remains tied to a secular individualism and the rights-bearing subjects it generates. It struggles to recognize difference, let alone articulate it. And it leaves little space for God and other invisible actors (cf. Mittermaier 2019: 5), something few in rural Kisii consider prudent and wise. In local discourse and practice, invisible third parties mediate trust and mistrust. Their presence and agency have a bearing on how other parties cooperate and compete and the kinds of mutual expectations that emerge as a result. Negotiating and speaking of trust in recognition of such third parties suggest a distinctive line of questioning. Whereas anthropology and sociology have had more to say about trust as *akin* to religious faith, the social organization of mutual aid in Gusiiland highlights how much less we know about trust and mistrust *in relation to* religious faith. To understand the difference religion makes to interpersonal mis/trust, we would do well to follow the ways in which Gusii collaborators and interlocutors speak of trust and faith in everyday interaction.

Trust and faith in everyday language

Ekegusii speakers use the same term, *okoegena*, to refer to the noun 'faith' as well as the verbs 'trusting' and 'believing'. Either translation may be appropriate. Used

as a verb, it can convey propositional statements of fact: *ning'egenete ng'a*, 'I trust/ believe that'. As a noun, it is interchangeable with the Kiswahili <u>*imani*</u>, which itself translates as either 'trust', 'faith' or 'belief'. In common usage, *okoegena* has distinct meanings. These range from a cultural tradition or ideological framework (e.g. the Catholic faith), to expressing assent to a knowledge claim ('belief that'), as well as active commitment to or trust in something or somebody, including God ('belief in'). This broad semantic field introduces similar analytical risks to those associated with the English concept of 'belief', a loaded and historically shifting category in the study of religion (see Smith 1977; Ruel 1997; Lindquist and Coleman 2008). Not least among these risks is the tendency to emphasize the cultural specificity of religious convictions while obscuring their situatedness in social and relational circumstances. An ethnographic, rather than lexical-semantic, translation of *okoegena* sidesteps this risk. It also brings into view the relationship between interpersonal trust and trust in invisible beings, or in other words the permeable boundaries between the spiritual and the social (Englund 2007).

In everyday social interactions, the Ekegusii terms for 'trust' and 'mistrust' are typically underspecified and often implied rather than explicitly named. 'Truster' (*omoegeni*) and 'trustee' (*omoegenwa*), trustworthiness (*oboegenwa*) or the reciprocal form 'to trust one another' (*okoegenana*), certainly do feature in a range of interactions and situations. Yet it is equally, if not more, common for people to elaborate on *okoegena* in the sense of trusting or believing in God. Rather than refer to specific instances of interpersonal mis/trust, people prefer to speak of misplaced faith, of 'worshipping other gods' (*ogosasima chinyasae chinde*) or 'trusting idols' (*okoegena emebwekano*). Instead of saying 'I do not trust you', trusters are likelier to remind trustees: 'God sees you.' Instead of being very explicit about who has breached whose trust and how, or about the expectations that trust demands and obliges, people are likelier to speak in general terms of faithlessness or spiritual imperfection, of sin and transgression, of trust having been lost or imprudently placed, of 'people of God' (*abanto ba Nyasae*) who fear and trust God and 'people of the world' (*abanto bw'ense)* who misguidedly place their trust in untrustworthy humans and non-humans under the pressure and uncertainty of everyday life.

Speaking of interpersonal mis/trust in a register of religious faith is especially common in mutual aid groups and at public gatherings. But it is also an aspect of domestic mis/trust between spouses and siblings or parents and children. Far from being bound to specific circumstances, this register criss-crosses different social settings and situations. Even though they may not worship in the

same church or even the same denomination, interlocutors and collaborators construct a sense of shared reality and impute or anticipate motivations, actions and emotions partly by recognizing and addressing each other as Christians. In the process, oblique references as well as detailed discussion of biblical verses along with elaborate, spontaneous, often poetic flows of invocations addressed to God become means of reflecting on and discussing questions of trust and mistrust.

When clarifying and coordinating mutual expectations and agreements, this register generates scope for tact and discretion as well as dignity and respect in mutual interaction. Calling people out for frustrating expectations or attempting to enforce betrayed expectations can easily get out of hand. And confronting mistrust or addressing untrustworthy behaviour out in the open can easily lead to situations where speakers get ahead of themselves, jump to conclusions and deny others the dignity, respect or benefit of the doubt that anyone might expect others to listen and respond with. By relating in this way, and leapfrogging between multiple standpoints – their own, the other's, God's – speakers conjure an intersubjective space where religion and politics are undifferentiated. One can at the very least claim to speak truthfully, while at the same time withholding information or sugar-coating if not obfuscating difficult truths. Speakers can legitimately fashion and project themselves as trustworthy and truthful speakers in response to others' suspicion and mistrust, in the understanding that everyone is accountable to God. By this logic, for example, aspiring and competing politicians contributing to village and church fundraisers build a name for themselves and defend their reputations through recourse to biblical verses, tropes and narratives.

What this register makes possible, however, is more than simply the evaluation or performative cultivation of a particular kind of faithful and pious trustworthiness. Through this register of speech, interlocutors and collaborators also make each other trustworthy in different ways. Some are repressive and mark the imposition of trust according to pre-existing privilege and prejudice, as when elders coordinating family fundraisers for young people's university fees demand unquestioning trust from the young, through biblical justification and, if need be, allusions to ancestral rights of cursing and punishing a child's perceived transgressions and betrayals. Yet others are subtly critical and openly transformative, as when speakers at family fundraisers for education costs outspokenly imagine their future communities as bereft of envy, conflict and hardship, as utopias akin to the afterlife, abundant in the fruits of the spirit, and realizable through constant mutual and collective commitment. Throughout such

talk, speakers position themselves and address their audiences in recognition of their triadic relationships with unseen beings and forces, God not least among them. In effect, invisible meta-humans not only witness but partly shape the mis/trust that interpersonal communication and cooperation animate.

The fact that religion can have a bearing on interpersonal mis/trust is well established. Canonical frameworks that seek to understand how trust and faith relate to one another in everyday life owe much (perhaps too much) to Augustinian and Hobbesian precedents (see Sahlins 2005: 546–8). In the structural-functionalist thought of twentieth-century British social anthropology, religious beliefs and devotional practices mark one among other types of social institutions that maintain order and broker alliances between humans who could otherwise harm or kill one another. Culturalist theories of trust and social change emphasized the generative psychological power of religious beliefs as prescribing specific ethical values and cultural ideologies, habits or schemas which – taken as a whole – formed the substrate upon which modern forms of association, governance and economic exchange were grafted (cf. Weber 1905; Banfield 1958; Fukuyama 1995; Putnam 2000). In contrast, materialist accounts of religion and social change discounted trust as an analytic entirely and instead problematized faith as propositional belief or a form of knowledge which rationalizes and justifies prevailing or shifting material inequalities, institutional regimes and structures of power (Green 2003).

These approaches have excelled at drawing out the social, cultural and political dynamics that religion galvanizes. What is often missing in such accounts is acknowledgement of the actions and presence of God and other unseen meta-humans in social interaction. Yet this is precisely what the religious register in which mutual aid is organized and coordinated in Kisii evidences and recommends: a theory of religion which includes attention to the superhuman as a plural relational and cosmological field which is deeply entangled in everyday social interaction. In form and spirit, this local theory of religion recalls other attempts to recognize God as a real entity with power and influence in human relations, rather than a secular and social construct. Here, I follow Schielke (2019), who probes evidence of God's power and influence in the way Egyptian Muslims interact and communicate. Similarly, the power and influence of meta-humans in my own case is most apparent in the way people reflect on the properties of speech itself, what it achieves or should achieve in social interaction, its entanglements in affective or emotional experience and intersubjective moral evaluation.

People widely recognize that language is an unreliable and unpredictable medium of communication. This is partly because spoken words can elicit and act upon others' thoughts and feelings in unforeseen or unintended ways while eclipsing what speakers actually think or feel. But it is also because speakers, by speaking too hastily or imprudently or trustingly, can make themselves vulnerable to their audiences in new and potentially dangerous ways. Accordingly, to speak well is to speak 'softly' (*ase enchera enyororo*, lit. 'in a soft way') and 'slowly' (*ng'ora*), qualifiers which can refer to tone and cadence as much as content. Good speakers are understood to exercise prudence and judiciousness, both with respect to the passions and feelings they convey or elicit, as well as the propositional content or the amount, breadth and kind of information they transmit or elicit.

Most speakers observe these speech norms, especially in delicate situations when conflicts are resolved or defused, be it in private conversations or public speeches. But equally prevalent are claims that, in everyday practice, such normative ideals are the exception rather than the rule. To evidence these claims, speakers refer to tensions and arguments in local families and broader communities. How else, if not through careless speech and action, do things spiral out of control? A secondary school teacher reasoned in this way when reflecting on his neighbours, who had accused each other of witchcraft over the years. To him, that illustrated 'the many words Gusii people speak'. Such metalinguistic commentary – talk about talk – is hardly unique. And it forms part of the way in which Gusii speakers from all walks of life respond to the Kenya-wide stereotype of the Kisii region as a hotspot for witchcraft. That is, by downplaying the prevalence of witchcraft itself and instead highlighting the circumstances, feelings and emotions and quite often sheer lack of self-control that result in witchcraft accusations.

'Who here has not let others down? And who has not been done wrong by?', a church elder rhetorically asked during a Bible study session on living like a Christian in the wider community. He and other contributors to the dialogue evoked the everyday temptation to escalate and threaten opponents or collaborators who have proven themselves untrustworthy in one or another respect. If one party 'boils over' and – in the heat of the moment – shouts at or warns the other party, telling them 'you will see me' and implying that revenge will be had or punishment will be effected, will such words not haunt when misfortune befalls and outlooks become unbearably uncertain? Is the possibility and plausibility of witchcraft not going to gnaw at one's trust in the other? Is it not therefore important, in another contributor's words, to 'watch our tongues'?

After all, words – once spoken – cannot be taken back. They cause hurt and pain no apology can soothe. 'How would you feel', someone else continued, 'if your fellow choir member mocked you for the holes in your only sweater, which rats had been gnawing on?'

Such reasoning – which highlights the capacity of speech to precipitate and escalate negative emotions – is one aspect of the local mistrust in everyday language and speech. But the untrustworthiness of language also relates to the authorship of speech acts. Be it through fleeting remarks in everyday negotiations of help and cooperation or in preaching at church services or other public ceremonies, speakers represent Satan and his associates as interjecting and influencing everyday speech and action by acting on speakers' feelings and desires. Satan, as they say, can look human. In this way, people openly cultivate anxiety over the source and agency of each other's words and the motivations, feelings and emotions that move speakers and audiences' hearts to speak, respond and act in particular ways. Since speech thus unreliably expresses speakers' own emotions and motivations, meaning in this interactional register is not necessarily derived from the understanding that speakers mean what they say. Rather, meaning and communication – and by extension cooperation and mis/trust – mark intersubjective achievements in which speakers, addressees and broader audiences – invisible third parties included – play an active mediatory role.

This attitude towards everyday language, along with the local theory of mis/trust in social and religious life this view of language is part of, suggests a collective attunement to the capacity of speech to create the reality it refers to through its very utterance (Austin 1962). But Gusii preoccupations with language and trust also complicate a core assumption in Euro-American speech act theory: that language generates social bonds through a promise of sincerity, of externalizing inner thoughts, intentions and emotions in the act of speech, of establishing 'meaning as a thing derived from inner life' (Rosaldo 1982: 211). By contrast, Gusiiland encompasses speech communities where the aim is not just to speak sincerely, but to speak in a contained or restrained manner, with mutual regard, in full recognition of the fact that everyone – even though hardly ever on equal terms – is acted upon by the words and actions of human and non-human others.

Similarly, interpersonal acts and dispositions of trust and mistrust are understood as made and remade through triadic communication and tenuous communion with meta-human third parties. People warn each other about involuntarily or unconsciously slipping into naïve trust, such as undue trust

in others or oneself, in one's capacity to speak freely and authoritatively as autonomous individuals, or in the power and status that money and wealth endow, in Satan's lies and deceit rather than in God's providence. Yet, ultimately, God is the focal point of moral trust. Humans, by contrast, are inherently untrustworthy. Sure, faithful Christians, who trust but also fear and respect God, who live by His rules and values, can be trustworthy. But more often than not, Christians are unfaithful to God and one another. They can be inscrutable, imperfect and unpredictable, prone to be given over to sinful desires, to say one thing but feel and do another, to live by appearances and fail to know the truth. Nothing is more emblematic of this way of emphasizing the sheer prevalence of untrustworthy behaviour regardless of shared faith than the following rhetorical habit.

Preachers at church commonly ask their audiences to turn to one another and ask: 'are you really a good person?' 'stop those things you do at night', 'stop returning to your vomit', 'stop despising others'. After all, preachers go on to note, we should be at church not to *look* but to *be* Christian; not to pretend in speech and sin in action but to speak God's words through all our actions. Are you able to preach God's work through your actions? How many people have you encouraged, helped or shown love to in tough times? How many have you pulled back towards God and how many have you pushed away? These questions and instructions border on being provocative; offensive, even. As is usually the case, speakers ask, rhetorically: *nabagechetie*, 'have I provoked you?' *Yaaya*, comes the collective drawn out 'no', conveying indignation not at the speaker's implied observations but at the very possibility that this foregrounding of mutual mistrust could be taken as off the mark. 'Or you know very well that witches, adulterers, and thieves all are here inside the church?' continues the speaker, who invariably pauses for an outpour of affirmation.

Through this language-centred play of interchanging perspectives, where people have as much to say about individual placements of trust as about being trusted, spoken to and therefore acted upon, sceptical or trusting selves enter in dialogues with those they trust or mistrust in one respect or another. They interact not quite or not exclusively as individualized subjects, but rather as humans bound by moral ties which God has power over and in which humans too have power over the ways each other relate to God. In rural Kisii, an impoverished and increasingly unequal setting where help from friends and family – as in other parts of Kenya – is often needed but hardly forthcoming (cf. Lockwood 2023), initiating conversations about trust in this way plays into the negotiation of mutuality and cooperation across social divides. It is in this register – through

indirection, allusion and circumlocution – that speakers and audiences in often unequal or hierarchical positions manage the unruly generative power of speech and tactfully name or respond to each other's sentiments and expectations. Diverse kinds of mis/trust emerge in the process, from the contractual to the mutual and the in between. None of these forms of mis/trust are historically unprecedented. Strikingly, however, their full range is flourishing at a time when social change is understood in terms of a generalized loss of trust.

History and narrative

Contractual forms of trust have a long-standing history in Africa. In fact, it is plausible that agreements resembling the ones imagined in canonical theories of contract were made on a regular basis even around the time Enlightenment philosophers were just starting to tout the idea of 'contract' as a superior and uniquely European category of social forms. The historical and ethnographic record is littered with examples of such practices as the swearing of oaths, which bound parties to agreements, expectations, and obligations enforceable by one or another overarching power of retributive and exacting violence (Graeber 2007: 113–54). My middle-aged and elderly Gusii interlocutors recalled similar practices. Parties to an agreement could touch one another's blood (*ogokunania amanyinga*) or bite off and eat from the same food (*okoroma endagera eyemo*), thus sealing a mutually binding covenant (*okobwatana kw'ogotianania*). Disagreeing parties in protracted conflicts were brought under the flame tree (*omotembe* or *erythrina abissinica*) to speak under oath. Touching the tree while speaking meant plaintiffs and defendants risked death if their testimonies were false. One interlocutor recalled lightning striking a man during drought time after he denied borrowing the cattle he stood accused of owing.

So, logics and forms of mis/trust indigenous to Gusii society are unlikely to have ever been 'non-contractual'. Yet people speak about the past as such. More specifically, they represent the past as a time of harmony and unity; a time when mutuality came easily, when love and solidarity were abundant, and people truly helped each other. In this view of the past, there was no need for contracts. People kept their word and respected others around them. There was trust. By contrast, life in contemporary Gusiiland is understood as unfolding in the absence of trust. People say trust 'isn't there' (*nkoyio*). It has vanished and 'been lost' (*gwasirire*) or has at best greatly 'reduced' and 'diminished' (*gwakeire*). Love and solidarity, neighbourliness and mutuality are all supposedly in short supply. It's as if people

no longer help each other out. Everyone is now fighting strictly for themselves. And the most one can expect from others – including fellow family and kin – is giving in to sentiments of resentment, envy and jealousy, as well as greed and pride. So acute is this moral crisis of trust is said to be that it undermines any type of contract, including modern, secular and written contracts hypothetically enforceable by state and market institutions. In one interlocutor's words, 'no one cares anymore; even if they signed a contract, they will claim they were drunk or forced to sign'. 'Trustworthiness', as the common refrain in a great deal of public discourse goes, 'is lost'. 'The world' (*ense*) is 'finished' (*yaerire*) and 'twisted badly' (*yeminire bobe*).

I was always baffled by the stark terms of these representations of the past and present. This is not, of course, because we don't know why and how this dramatic and pervasive sense of generalized mistrust came to be. We do. For one, Kenya has a long and infamous history of state capture, predatory accumulation, inter-ethnic competition and systemic failures to equitably guarantee the rights of citizenship. Time and again, colonial and postcolonial state institutions and their representatives have proven incapable to enforce contracts in competent, fair and impersonal ways. Under their watch, vast public resources have been misappropriated for the personal gain of state officials and those of their often co-ethnic allies and dependants (Wrong 2009). This political history distinguishes Kenya as a 'low-trust' society (Dijkstra 2010). Unlike in Tanzania, Kenyan trust game players are less likely to cooperate in trusting and trustworthy ways, but likelier to do so on the basis of shared ethnic identities (Burbidge and Cheeseman 2017). In ethnically homogenous places like rural Kisii, the history of citizen-state relations has kept sub-ethnic kinship identities and rivalries between different kinship groupings at the forefront of electoral politics. Here, voters have attached changing yet enduring significance to ideas about the relative trustworthiness of co-clanspersons in political office and shared kinship as a basis for trust (Zidaru 2024).

At the same time, in the wake of British indirect rule and postcolonial statecraft, processes of socio-economic stratification led to new inequalities, inheritable across generations, in an increasingly densely populated agrarian setting where land scarcity threatens livelihoods. These developments brought new opportunities but also dependencies, instabilities and conflicts in kinship networks and domestic economies. When low-income farmers and their families turned to wealthier neighbours and kin for the means to survive and keep aspirations on track, they experienced marginalization and, at best, partial inclusion in local networks of mutual support. Meanwhile, those who have

experienced some measure of upward mobility have saved more money and accessed more resources and monetary credit among their 'middle-class' peers. While they are no strangers to farming, they are likelier to be formally employed, to send their children to prestigious boarding schools, to rent land elsewhere, employ labourers and use their relative wealth to extract rents from resources that the poorest and the most vulnerable need to survive, such as vehicles, specialized tools or rooms to live in. Hence the sentiments of resentment, envy and mistrust that people report in the lived experience of family life.

This sense of generalized mistrust, riven by class tensions, is even etched onto the landscape and the built environment. In the Gusii highlands, a motley of puny plots and homesteads fenced off with live hedges and barbed wire covers the slopes in their entirety. Thorn plants dominate the flora and enclose maize fields, banana groves and pockets of blue-gum trees. Many houses are made of mud and iron-sheet roofs with varying degrees of rust. Some are grass-thatched. More and more houses are 'permanents' (*chipermanent*), with brick-and-mortar walls. Some of these houses easily stand out, not just because of their adjacent water tanks, multiple stories or neat paint jobs in bright hues with black accents but also because of the brick walls with glass shards at the top that typically enclose them. These discrepancies traverse the lay of the land, which reflects patrilineal and patrilocal principles of social organization. Homesteads across a given territory are part of the same clan (*eamate*), an agnatic and exogamous descent group whose members claim genealogical connection to an eponymous founder. Clans and sub-clans are themselves made up of lineages (*ebisaku*; sing. *egesaku*) and houses (*chinyomba*; sing. *enyomba*). Both terms are aspects of a broader principle of segmentation. A lineage refers to the totality of a man's progeny through all his male descendants, whereas a house marks a sub-segment or a subsection of those descendants with specific reference to their mother, who could be one of several co-wives to a male family head. If, as several Gusii myths suggest, family life was always fraught with mistrust-inducing feelings of resentment, envy and jealousy,[3] class-based social differentiation has certainly complicated and exacerbated such feelings.

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[3] According to one myth, humans – who used to revive after being buried – became mortal as a result of a woman cursing and preventing her co-wife from reviving, whose grave she had been entrusted with guarding. Humans are also said to have discovered <u>ugali</u> or polenta – an essential source of nourishment and vitality – when a jealous woman tried to poison her co-wife by cooking finger-millet flour. Instead of dying, the co-wife and her children thrived. Hence the widespread saying: 'jealousy caused [<u>ugali</u>/polenta] to cook' (*eng'areka yagerete [obokima] bokayia*), a popular meditation on the paradoxical generativity of negative emotions.

Figure 1 A typical scenery in Kisii.

   Granted all that, representations of social change which narrate a loss of trust and mutuality are nevertheless arresting. It is the smack of hyperbole in such narratives which is striking. I was sitting in a Bible study session at Esirore Seventh-Day Adventist church one Sabbath morning when the discussion turned to trust. Verses 1–9 from 2 Kings 22 provoked discussion. These verses describe how King Josiah ordered a priest to entrust temple repair funds to workers and contractors without requiring them to account for how they handled the money. Struck by this unquestioning trust, a member of Esirore SDA stood up from the pews and asked: What of churches today? In response, both the pastor and a church elder concurred that, unlike the kingdom of Judea at the time of King Josiah, today 'trust is lost'. People are no longer 'faithful' and 'trustworthy' (*abaegenwa*) and cannot be assumed to be 'pure' and 'saintly' (*abachenu*) as in bygone days. A couple of congregants muttered: 'It's true.' 'There is no such thing as trustworthiness' (*oboegenwa mboyio*). Though from the way people talk you would never think it, people still cooperate in trusting ways. In fact, at the time of this dialogue, members of Esirore SDA had themselves been entrusting money fundraised for church construction to their church leaders and church construction committee. And barring a couple of tepid calls for accountability and due diligence on receipts in committee meetings, most congregants placed trust in the committee leadership they elected without any mistrustful micromanagement. In short, general statements about the absence of trust and pervasiveness of untrustworthy behaviour do not quite square with lived experience. Popular discourse plays up a prevailing sense of generalized mistrust, and we should perhaps ask why and to what ends.

The first thing to note is that this discourse says as much about the world it describes as it does about its speakers. Most of my interlocutors were born into first- and second-generation Seventh-Day Adventist and Catholic families. Their parents or grandparents had converted to Christianity in the twentieth century. They grew up worshipping alongside their neighbours and kin. They watched their elders preach to each other and posture as faithful and righteous Christians, even when failing to put words into practice. They witnessed congregations fragment along class and clan lines or discontinue person-centred mutual aid within the church, such as the pooling of labour and resources to help individual congregants with, say, house construction. They recall and still organize collective fundraisers for church finances following the withdrawal of foreign missionary finance in local Seventh-Day Adventist and Catholic institutional structures, whose calls for mutual aid at the grassroots in the name of autonomy and self-help have started to ring increasingly hollow. In private, many criticize the often uneven and heavy-handed economic burdens that contemporary churches place on their members and followers. And the irony of their reliance on electoral candidates and wealthy patrons of questionable trustworthiness and moral integrity, who flaunt their supposed Christianity in collective fundraisers for church maintenance and construction, isn't lost on anyone. So, everyone knows that shared faith, just as much as shared kinship, is a tenuous and naïve source of trust.

But talk about trust and the mutuality that makes all kinds of trust possible as absent and having declined does more than state the obvious. It establishes speakers and interlocutors as critically reflexive and self-conscious Christian subjects living in a fallen world. As a ritual of moral and social critique, trust talk thus invites ethically justifiable replacements of trust and mistrust, often between Christians who see themselves and ask that others – not least God – recognize them as such. In problematizing trust talk as a ritual form, I am leaning on approaches developed in linguistic anthropology which treat all speech acts as eventful and consequential practices which reflect and reconstitute sociocultural structures of knowledge and feeling (cf. Silverstein 2004; Muir 2021). In everyday speech and oratory as in ritual life, narrative representations of the past and the present play into self- and other-fashioning as well as world-making, often in ways that naturalize and authorize certain claims about the self, the other, and the world through the poetics of performance (cf. Lempert and Perrino 2007; Stasch 2011). Accordingly, narratives of social change articulate with and reproduce or transform socio-historical formations from the ground up, in everyday and real-time social interaction. Central to this process is the

circulation and the mediation of comparative contrasts between what Mikhail Bakhtin called 'chronotopes' or 'representations of time and place peopled by certain social types' (Agha 2007: 321). When such representations are mobilized in social interaction, they 'order the sign relationships that organize [human] experience' (Wirtz 2016: 348 in Bovensiepen 2024: 260) and thereby regenerate potentials for relationality on specific terms through acts of speech.

In Kisii, known precedents to contemporary narrative representations of social change date to the advent of Christianity, which coincided with that of colonialism. Consider, for example, the discourse of a local pan-ethnic, millenarian and fiercely anti-colonial movement that openly challenged the authority of the British Empire decades after its punitive military incursions in the area at the turn of the twentieth century. Followers of this movement placed trust in serpent god Mumbo and later the prophet Sakagwa, not least by renouncing farm-work and giving away cattle and grain for ritual animal slaughter, collective feasts and redistributions of food. They did so in anticipation of an imminent moment of moral reckoning and social transformation, a moment when all white people who roamed around – be they missionaries or government officials – would leave and a utopia based on indigenous ways of life, free of hardship and oppression, would start to flower (Ogot and Ochieng' 1972). This chronotope marked the mirror inverse of missionary representations of pre-colonial and pre-Christian 'tradition'.

Missionaries (Catholics and Seventh-Day Adventists) saw indigenous society as marked by misery, fear and oppressive rules and laws policed by a supposedly capricious, tyrannical, and ultimately satanic pantheon of supernatural beings and forces (cf. Burgman 1990: 51, 105; Nyaundi 1997: 30). To this dystopia of rigid and spuriously enforced obligations, missionaries counterpoised a modern Christian dispensation of mutuality and solidarity under a truly and universally trustworthy God who could deliver everyone, regardless of their social positions or the severity of their sins, to the Kingdom of Heaven. Mumboite rhetoric inverted this narrative logic. After all, missionaries, no less than colonial officials, were the drill-sergeants of 'modernity' and 'civilization'. Like the colonial government, the Christian God appeared in many Gusii eyes as an external and coercive power of violence who condoned forced labour and the payment of taxes. It was Mumbo who would supersede Christian-colonial tyranny and restore the harmony and mutuality of old (Shadle 2002). Yet both Mumboite and early Christian narratives of change reified pre-Christian and pre-colonial 'tradition', especially as regards the role of meta-human beings in social life.

The idea that 'traditional' social order was marked by harmony and mutuality obscured the contractual social forms that pervaded indigenous Gusiiland. Some were circumstantial and established through oaths (*chimuuma*). But contractual aspects also pervaded all interpersonal relationality and were enshrined in a strict code of etiquette (*chinsoni*) and taboos (*emegiro*). Like all rules and prohibitions, they implied their transgression as an ordinary social fact. Transgression invited the wrath of the ancestors, dead members and 'grandfathers' (*chisokoro*) of the lineage, whose power was continuous with that of Engoro, an impersonal being or force associated with the sun (*erioba*), the source of life and vitality. Based on the lineal continuity between the dead and living – especially male – elders, the ancestors favoured patriarchal prejudice (LeVine and LeVine 1966: 55–60; Akama 2017: 37–43). Women and juniors did not have equal say over which lines were being crossed and whose expectations and trust were betrayed. Singling out others for overstepping the mark was an instrument of patriarchal control. Elderly men could curse and bind subordinates to demands they could enforce as ancestors. That said, 'traditional' Gusiiland was not, as implied in missionary rhetoric, an authoritarian hellscape governed by fickle supernatural third parties enforcing contract-like obligations. Possibilities for forgiveness, compromise and reconciliation (*ogosonsorana*) were ample and realized through cleansing rituals, animal slaughter and the sharing of food. And much as Engoro and the ancestors punished moral transgressions, they were also regarded as beneficent mediators of blessings, luck and good fortune, which people prayed to and placed trust in (Ochieng' 1974: 183–91).

Where Catholicism and Seventh-Day Adventism intervened was in introducing a meta-human perspective from which everyone was equal. From God's point of view, all humans are His children. This meant a generalization of rights and duties beyond the particulars of kinship hierarchies and constituted, at first, moral grounds for rejecting obligations to superordinate kin. Tellingly, many early converts were young, if not orphaned or widowed. They lived away from their houses and clans in exclusively Christian mission villages (Nyaundi 1997: 45–7; Burgman 1990: 161–2). Conversion picked up gradually, on account of pragmatic and instrumental motivations as well as part of meaningful attempts to make sense of a changing and 'modernizing' world. The Christian narrative of human destiny and the promise of eternal life proved especially seductive following an expansion of market capitalism under colonial rule and a greater sense of vulnerability to bureaucratic and coercive institutional structures. Those who prospered in government jobs, secured partly on account of the literacy they gained in mission schools, found in Christianity the means to

justify and interpret their newfound wealth and power as signs of God's favour. Those less fortunate, who eked out a living and barely accessed the trappings of modernity as tea and coffee farmers or wage-labourers on settler farms, regarded God as a source of redemptive hope. As exploitation intensified in this strange and unforgiving economy based on written contracts, the Christian chronotope of a fallen, sinful past and a redemptive future became – in Kisii as elsewhere in Kenya – a popular language of trust through which mutual rights and duties could be reimagined. Even male elders saw the suffering and disruption colonialism caused in the biblical story of the fall. Not least among them was Jomo Kenyatta, for whom faith in God could restore an original (but fictive) morality and unity based on kinship ties all the while providing universal grounds for trust and social cohesion in a multi-ethnic postcolonial Kenya (Lonsdale 2002).

With the rise of Christianity as the dominant discursive resource came new possibilities for evaluating trustworthiness and renegotiating or acting on mis/trust. As in other cases of widespread conversion to scripture-based monotheistic religions (Keane 2016: 199–215), converts reflected on themselves and their lives with reference to God's-eye point of view, whose unifying and totalizing third-party perspective transcends society and permits authoritative moral judgements. Thus, figuring the horizons of interpersonal social relations with reference to biblical times and places afforded ethical stances where trustworthiness and faithfulness stood or at least could stand in for each other. Because it requires ethical self-scrutiny and self-mastery, faith in God could index trustworthiness and goodwill. Conversely, keeping one's word and other trustworthy behaviours was akin to faithful respect for Christian values. A clue to this twofold conflation of faithfulness and trustworthiness lies in the very semantics of the Ekegusii stem for 'being trusted' (-*egenwa*). The term *omoegenwa* can be used to qualify someone as trustworthy, faithful or reliable, but also to refer to pastors and devout Christians more broadly, persons for whom faith in God is a self-professed and self-conscious way of life.

Such correspondences between trustworthiness and faithfulness, between the kinds of expectations we can have of others and their commitment to God, are certainly not unique to Kisii. But what distinguishes the history of Christianity in Kisii is the way in which these correspondences were elaborated, revised and mobilized in social interaction. Here, the grassroots response to the entanglement of Christianity in the postcolonial social contract and subsequent forms of exclusion and inequality reflects a long-standing dialogue between the two locally dominant Christian traditions, Catholicism and Seventh-Day Adventism. These two traditions upheld different understandings of who is a

Christian and how to be one, with distinct implications for mutual dispositions of trust and mistrust. Adventists preached and practiced a millenarian ethic of separation from sin and the restless pursuit of pious righteousness in preparation for the Second Coming of Christ. In a fallen world nearing its end, only individuals who acknowledged the truth of Adventist doctrine and lived by it with rigorous discipline should expect trust and be trusted. In contrast, Catholics welcomed both the 'righteous' and the 'damned' in their folds. Their attitude to sin and unfaithfulness was more tolerant and forbearing. To them, righteousness was unfeasible. No amount of ethical reform could decisively translate faithfulness into trustworthiness. Deference to the Catholic church as the body of Christ was what kept interpersonal trust possible and renegotiable despite untrustworthy and unfaithful behaviour.

Over the decades, these denomination-specific ethics of trust sustained considerable reformulation following the withdrawal of missionary finance and the consolidation of economic inequalities. Younger and disenfranchised segments of Adventist churches acted on anticlerical sentiment severally, breaking off into short-lived sects that set specific dates for the Second Coming. This created an ongoing debate within Gusii Adventism over the extent to which fellow church, family, and community members in different social positions could be expected to live by their faith as one might fulfil an exacting contract or covenant. The Catholic ethic of trust and mutuality, grounded in the ineluctability of human untrustworthiness and imperfection, resonated with many Adventists, despite the centrality of anti-Catholic polemics within Seventh-Day Adventism. Conversely, Adventist anxieties about an absolute breakdown of trust in the end times and imminent moral reckoning filtered into Catholic common sense as Gusii clergy and laity negotiated mutual rights and obligations in post-mission Catholicism. If the Catholic emphasis on tolerance and mutuality under God made it possible to defuse charges of sullen yet fake conviction in Adventist devotional practice, in Catholic communities the Adventist tropes of righteous piety and conviction reform played into clerical attempts to obviate anticlerical mistrust and bind the laity to contract-like obligations towards the Church. In Kisii, then, Adventism and Catholicism offered solutions to each other's specific forms of hypocrisy and unfaithfulness.

This interdenominational dialogue continues to subtly influence the outcomes of trust talk in social interaction. When interlocutors in different social positions bemoan a loss of trust and link it to a failure of faith in God, they create an impetus for specific and diverse forms of mis/trust, ranging from the contractual to the mutual. To be sure, none of these is uniquely Christian. Nor are they

exclusive to modern state and financial institutions. Contract and mutuality have long been entangled in local hierarchies of gender and kinship. However, narrating social change from God's perspective has multiplied the terms and logics in which contract and mutuality can be entangled and differentiated.

Chapter outlines

Chapter 1 documents how contemporary Adventist and Catholic churches in Kisii organize fundraisers for church maintenance and construction. These collections mobilize not just congregants' resources but also those of political aspirants and incumbents in political office, who seek voters' trust through competitive patronage. Cooperation between politicians and voters, but also between politicians and church elders as gatekeepers to church audiences, reflects clannist and classist ideologies of trustworthiness. As such, church fundraisers reproduce historical power relations and dress up state capture and corruption in Christian garb. Yet, at church fundraisers, candidates are forced to interact with voters in a religious register which re-frames political competition as a false rivalry between God and Lucifer, false because God is the absolute sovereign and, as such, the true arbiter of electoral competitions. This register – and the way it shapes social interactions between politicians and voters – promotes contingency in electoral competitions. It keeps alive possibilities for redefining the terms of entrustment and cooperation within systems of political competition according to the values of self-sacrifice and indiscriminate redistribution that Jesus himself practiced. In other words, speaking of trust through a language of religious faith mobilizes notions of divine sovereignty in ways that may catalyse civic growth and transformative repairs if not expansions of trust, rather than simply uphold the legitimacy of centralized state structures.

Chapter 2 explores the history of Seventh-Day Adventism and Catholicism in the rural Gusii highlands. It describes the encounter between indigenous, Adventist and Catholic conceptions of divinity, language and transgression. Here, theologies of sin and sincere speech first gained widespread purchase not as theologies supposedly superior to indigenous conceptions of language and transgression, but rather through the promises of progress, modernity and well-being which Christianity was perceived to herald. When such promises panned out less than equitably, the tropes of sinfulness, unfaithfulness and insincerity enabled projects of both domination and insubordination. The resulting debates between distinct theologies of human imperfection distinguish local

interdenominational politics and the ways in which speakers and audiences balance sincere with contained or restrained speech, especially when addressing questions of trust between unequally positioned individuals and networks.

Chapter 3 reflects on the increasing frequency of talk about envy, mistrust and other negative emotions. This is particularly evident when people invite or provide help during collective fundraisers. These discourses express and reinforce an indigenous linguistic ideology whereby speakers seek to contain or restrain the expression of negative feelings in public speech and everyday language. In contained speech, negative emotions are ordinary facts of life which should remain unvoiced and unnamed while at the same time addressed, negotiated and overcome. As a particular way of conceptualizing the relationship between language and emotion, containment accounts for the way people enter subtle language games with each other as they negotiate acts of trust and cooperation. Though it makes collective mutual aid arrangements possible, there is also a politics to containment: not everyone receives help that is helpful, largely because not everyone has equal influence over which and whose emotions are repressed, called out, represented and acted upon. Even when voiced through a language of faith and theodicy, in intimate and public contexts alike, contained speech is nevertheless liable to occasion or accommodate the 'anti-help', a shorthand for a range of negative emotions and antagonistic or domineering forms of reciprocity that acts of and requests for help generate.

Chapter 4 builds on foregoing discussions by tracking how the linguistic ideology of containment is entangled with prudential speech, a speech genre that emphasizes the value of prudence in everyday life. This speech genre can feature local proverbs, myths and oral histories and elements of Adventist millenarian theology, as well as rumours about vampires and the Illuminati or other stories about satanism in modern Kenya. The point in such talk is to caution audiences about placing trust and faith in unreliable agents. The occasions in which this way of speaking is used, and the shifting semantics of the local terms for negligence and carelessness, reveal that prudential speech emerged following the encounter between indigenous concerns with the opacity of other minds in ordinary language and a settler-colonial system. As such, when speakers situate joint economic activities in a fallen world at the end of time, prudential speech not only triggers re-evaluations of what is good and worthwhile in life, but also replicates class-centric moral prejudices as to whose thoughts and feelings are less opaque, or what kinds of persons are deemed imprudent, unfaithful and untrustworthy. The chapter explains how these dynamics manifest in joint economic and welfare arrangements.

Whereas previous chapters document the generative power of speech, action and emotion in shaping relationships marked by economic inequality, Chapter 5 pursues a similar agenda but with respect to hierarchies of gender and age. By situating the genesis of capitalist inequalities in colonial officials' attempts to control local domestic economies, this chapter critically engages narratives that problematize the contemporary tribulations of social trust in Gusiiland with reference to a patriarchal past when male elders supposedly had absolute power to enforce obligations. The chapter shows how such narratives are integral to Catholic and Seventh-Day Adventist critiques of patriarchy and gerontocracy. In particular, the chapter argues that – by entwining untrustworthiness with unfaithfulness – these narratives and critiques have redefined, in a Christian vein, pre-colonial ideologies of hierarchical complementarity between men and women. Christianity upheld and reinvented domestic hierarchies by discrediting authoritarian ideals of masculinity and emphasizing the importance of feminine values such as love and care.

Having gained an understanding of how class relations emerged out of historical encounters between colonialism, Christian theologies and gendered kinship relations, the last two chapters continue the discussion of unequal forms of personhood. These chapters do so by exploring how questions of trust are simultaneously contained and prudently raised in the context of multiplying forms of formal and informal finance. To this end, Chapter 6 documents how both local borrowers and loan officers actively seek, in speech and action, to produce and manipulate affects and emotions as a way of negotiating or imposing certain terms of debt repayment. It situates this process within the encounter between borrowers' everyday religiosity and the gospel of microfinance and financial inclusion as quasi-religious social forms. By foregrounding the central role of intermediaries (e.g. loan officers, microfinance group leaders) in mediating indebtedness and precipitating distinct modes of trust, this chapter stresses the heterogeneity of financialization, as a process that cannot be reduced to a dynamic of top-down exploitation.

Chapter 7 extends the previous chapter's argument by showcasing God as an active intermediary in the relations of debt and trust that make up the social lives of savings and microfinance groups. Borrowers (and sometimes lenders) pray and preach and talk of the importance of faith within collective financial arrangements, not just to signal trustworthiness but rather to make each other more trustworthy. They seek alignment with a divinely sanctioned morality and thus achieve qualitatively different kinds of mis/trust and cooperation, which can involve financial contracts but also mutual care. Moreover, although most

non-church savings and credit groups are interdenominational, Catholics are far likelier than Adventists to set up and participate in church-based savings and credit groups and to consider collective financial arrangements as viable means to spiritual fulfilment. If the interventionist agenda of financial inclusion has been a prominent feature of Kenyan publics, the same holds true of grassroots readiness to mobilize new collectives on novel terms without the intervention of financial institutions. This readiness and the panoply of mutual aid arrangements it has engendered have arisen in a complex and non-determinant co-relationship with multiple ethical and theological discourses around issues of debt and economic stewardship.

The book ends on an open-ended note, showing how the ethnographic theory of trust outlined above and developed within the chapters can contribute to contemporary public and scholarly representations of social change associated with 'digital' forms of trust.

1

Competing for sovereignty

In rural Kisii, rarely do churches of different denominations organize joint fundraisers for church construction; let alone churches whose congregants identify with distinct clans. Yet, well over a year before the 2017 national elections, the extraordinary happened. One Catholic and two Adventist churches organized a joint fundraiser. Moreover, their congregants hailed from two separate clans located in two different constituencies. The chief guests were two candidates vying for the same MP position. Other guests included more than a dozen candidates for two MCA (Member of County Assembly) seats. Everyone celebrated both the ecumenical and the cross-clan unity which this event heralded. During the ceremony, church leaders and other local male elders noted that, regardless of differences of identity and theology, Catholics and Adventists and members of any clan could 'do God's work together' and save more people from sin. In doing so, they would rediscover that which they share: their status as 'children' and 'servants' of God, the springs they fetch water from, the mills they grind grains into flour at, the daughters and cattle bridewealth they exchange as exogamous clans thus bound by 'cow kinship' (*oboiri bwe chiombe*). Others riffed off such observations to celebrate the fundraiser as evidencing a righteous politics of unity. By 'helping one another' (*ogokonyana*) do God's work, they would overcome inter-clan animosity and act according to Jesus' parting request from his followers before ascending to heaven: to be one like they – God the father, the son and the Holy Spirit – are one. Only through such righteous unity and mutual aid could the Gusii people, who one Catholic church chairman referred to as 'economically disabled', assert themselves and move forward out of poverty.

This vignette epitomizes the way in which local churches raise funds through *harambee* (lit. 'pull together') fundraisers, the collective self-help and mutual aid arrangements that have historically been at the heart of the Kenyan postcolonial social contract. Following independence from the British Empire in 1963,

the Kenyatta government promised Kenyans funds for development projects initiated and partly financed by local communities pooling money and labour. In part, this promise marked a pragmatic attempt to deliver development on the cheap by reinventing traditional forms of communal labour.[1] But Kenyatta also saw communal fundraisers as fostering trust and social cohesion in a way that resonated with pre-colonial stateless forms of political organization based on descent and kinship-based categories of belonging and community (Angelo 2020: 42–56). To him, a collective spirit of self-reliance and grassroots mutuality would integrate kinship and ethnic groups into a whole greater than the sum of its parts and thus back the sovereignty of the decolonizing nation state.

In practice, however, *harambee* fundraisers undermined the postcolonial social contract and contributed to citizen mistrust in state institutions. The government prioritized its own rather than popular priorities (e.g. roads over schools and hospitals) and distributed funds inequitably, favouring relatively more developed regions whose educated elites had close ties with often co-ethnic state officials (Moskowitz 2019: 189–96). Most *harambee* initiatives did not receive official government funding. Instead, local fundraising associations solicited personal contributions from incumbent and aspiring politicians, promising them votes and making them compete in donations (Hill 1991: 213–15; 288–91). In effect, *harambee* fundraisers became arenas of political competition. Since ties of political representation involved the entrustment of power to wealthy patrons with shared ethnic and kinship identities, fundraisers thus provided a means through which Kenya's ethnic and sub-ethnic polities competed for sovereignty over – and autonomy from – one another.[2]

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[1] Across Kenya, neighbours and kin used to participate in voluntary work-parties, which – in Kisii – were called *amasaga*. These were rotating, festive and highly gendered arrangements of collective labour (such as planting, weeding, harvesting, clearing bush, house building) which culminated in the hosts' symbolic exchange of millet beer for their guests' labour (P. Mayer 1949: 17–18). True to the logic of indirect rule, the late colonial government contemplated the incorporation of work-parties in its economic governance. A government-commissioned ethnographic study in Kisii recommended using *amasaga* to promote improvements in agricultural production (P. Mayer 1951). To an extent, then, Kenyatta's harambee movement was consistent with late colonial development policy: both sought to co-opt and latch onto social institutions of collective action.

[2] Ironically, by accommodating political competition structured along ethnic and sub-ethnic lines, the harambee movement undermined the very aspirations for national sovereignty that it was meant to realize. Because neighbouring communities viewed each other to be in competition over scarce government resources, harambee committee meetings constituted opportunities for individuals to assert their relative class privilege and position themselves as credible mobilizers of communal sacrifice and peasant participation in self-help to the benefit of their common and exclusive family, house or clan interests (Mbithi and Rasmusson 1977; Barkan and Holmquist 1989). Thus, local power brokers and members of the petite bourgeoisie consolidated their class status as patrons to networks of kith and kin differentiated by their rivalries with other kinship and co-ethnic groupings (Ng'ethe 1979; Thomas-Slayter 1985). The resulting classist and clannist forms of relational coordination and differentiation systematically saved labour and production costs for big capital

Critiques of colonial and postcolonial statecraft have rightly diagnosed structures of patronage-based political competition in Kenya and elsewhere in Africa as foreclosing class consciousness and reaffirming the salience of kinship and ethnic identities as grounds for trust (Ekeh 1975; Mbembe 2001; Adebanwi 2017; Cheeseman, Lynch and Willis 2021). These critiques are pertinent in Kisii too. Here, uneven development and partisan patronage under indirect colonial rule stoked rivalries between local clans and sub-clans. Such rivalries generated circumstances in which certain ideas about the personal attributes of trustworthy allies and collaborators appeared natural. Shared kin recognized each other as more trustworthy. And they recognized or failed to contest the wealthiest among them as being the most trustworthy, the likeliest to make available government tenders and jobs in established businesses or local administration in exchange for loyalty and support. The exclusive and highly fragmented alliances that emerged as a result distinguished the local response to the nationwide call for pulling together. Local patrons drummed up support among their clanspersons and sub-clanspersons and initiated separate mutual aid associations rather than merging in larger ones where they would cooperate with rival clans and houses. By 1967, self-help projects were more numerous and had mobilized more wealth in Kisii than anywhere else in the country (Holmquist 1970: 221). _Harambee_ fundraisers remain ubiquitous and continue to promote the naturalization of classist and clannist prejudices.

One of the commonest sites where this naturalization takes place, in contemporary Kisii as elsewhere in Kenya, is at church. This is a point of routine controversy in public discourse. Congregations accommodate and participate in electoral contests by evaluating or establishing alliances with aspiring politicians. In doing so, church leaders and their flocks help reproduce an unjust and undemocratic structure of political competition. This is partly because electoral patronage de-fangs and places church leaders and lay Christians alike in the pockets of rich and established politicians, as often pointed out in numerous accounts of the involvement of missionary and charismatic-Pentecostal Christianities in Kenyan politics (Lonsdale, Booth-Clibborn and Hake 1978; Gifford 2009; see also Kamau-Goro 2011 on Ngũgĩ wa Thiong'o). However, if Christianity reproduces the status quo, it does so by promoting counter-veiling

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at local and international levels, especially in the case of <u>harambee</u> projects which produced raw materials and basic commodities such as tea, coffee or sisal (Njuguna 1979). So, although couched in an anti-colonial discourse of national self-determination, the <u>harambee</u> movement further entangled Kenyan communities in global capitalist structures that reproduced colonial projects of violent dispossession.

yet cumulatively self-sustaining dynamics of domination *and* resistance, which – in Kenya as in Cameroon and Gabon – uphold the hegemony of a singular, overarching, and global structure of modern postcolonial sovereignty (cf. Tonda 2021).

This chapter affirms and builds on the above critiques of the salience of Christianity in electoral politics by probing the scope for contingency in church-brokered electoral patronage. If voters favour wealthier candidates with shared kinship, then why and how do candidates campaign among voters who are not fellow kin or clanspersons? Why do voters sometimes choose candidates with less wealth and shared kinship? Might patronage-based political competition ever yield surprising and even transformative outcomes in Kenyan electoral competitions? Or will electoral outcomes always reflect the 'tyranny of numbers' that many Kenyans attribute to the most populous and therefore domineering ethnic and kinship groups? If patrons and clients use religion for political ends, does that mean religion necessarily and inevitably potentiates pre-existing power structures? Or might politics and the structure of political competition itself look different if seen 'through religious eyes' (Anderson 1977: 21 in Long 2017)?

I argue that, in Kisii at least, rural Christians have accommodated political competition in a way that not only reproduces the status quo but also promotes contingency and maintains scope for unforeseen outcomes. Despite the patronage- and exchange-based expectations that arise between voters and political candidates as a result, rural Gusii Christian voters do not simply reproduce the structure of political competition and the classist and clannist kinds of trust it favours and plays out through. Drawing on interview and observational material gathered at church fundraisers and in conversation with voters and political candidates, this chapter thus shows how Gusii Catholics and Seventh-Day Adventists draw candidates into dialogues that blur the boundaries of 'religion' and 'politics' as two putatively distinguishable social orders. In effect, they force candidates not only to recognize their bids as ultimately arbitered by God but also to act on and express – albeit indirectly – scepticism and mistrust in candidates and one another.

The language of faith and hope in God that emerges out of interactions between candidates and voters binds them to a metalinguistic dynamic where possibilities for repairing and renegotiating trust remain open and multiple despite histories of mutual suspicion and mistrust. For voters, this dynamic opens candidates to the possibility of being made trustworthy through divine intervention, spiritual transformation and popular evaluation. Candidates

find that their attempts to shore up the legitimacy of their bids and build interpersonal relations with those whom they would represent, if successful, are interpolated by God's presence. Speaking and interacting as if always partly addressing God leads both candidates and voters to moments when they de-naturalize the reciprocal obligations and expectations ordinarily associated with secular conceptions of political trust and representation. As a third party to the trust and mistrust between candidates and citizens, God maintains the values of self-sacrifice and indiscriminate generosity as discursive possibilities in Kenyan politics. So, much as it reproduces the conditions of possibility for the exchangeability of money and loyalty, patronage-based competition for votes in God's presence systematically recreates the conditions for active citizenship, political mobilization and collective dialogues on the sovereignty that is worth competing for.

Livingstone flies to church

The start of the fundraiser Esirore SDA church had spent weeks organizing took a surreal turn when the first elder explained Livingstone and his associates – the chief guests – were still in Nairobi but would only take about half an hour to arrive. 'They're coming with a chopper', he added, himself having slipped into disbelief. Livingstone was no stranger to Esirore SDA. His mother and his mother's parents had worshipped at this church. And he himself had contributed to its fundraisers numerous times, as a politician with a high-level position under Daniel arap Moi and, in more recent years, as an aspiring MP. That day, he brought his wife, three friends – including the owner of the helicopter rental company – and the helicopter. Rather than flying in and out, he left his wife and friends at Esirore SDA as he flew to other churches located as close as 400 metres. He invited on board an Esirore church elder who was also his cousin *(bwamwabo)*, and a woman married into his father's clan but hailing from one of the clans where one of the churches on his tour was situated.

Church elders and members interpreted Livingstone's displays of wealth as a generative act, which sends a message both to them as potential voters and to his competitors. No other political candidate competing in the 2017 elections had arrived at a church fundraiser in the area with a helicopter and an entourage so flush that they collectively raised over 500,000 shillings (approx. £3,000). Over lunch at the pastor's house, the kitchen was awash with whispers about the way Livingstone's coat jacket kept sliding up. He had *that* much money

stuffed in his pockets! He gave most of it with fanfare as church offerings, but he also made donations to individual church elders or members. Most were kith and kin, especially members of Esirore SDA, many of whom were fellow sub-clans-persons with Livingstone. But while many individual recipients were close agnatic kin, others were affines, such as the natal kin of the Esirore SDA member married into the clan in whose territory the church was located. In one Esirore church member's reading, it was as if Livingstone had wanted his clanspersons' affines to wonder with incredulity over the prosperity one of their own had found at her marital home: 'is that our daughter descending from the chopper?'

Livingstone's actions thus indexed more than the mere fact of his material wealth. His audiences – especially fellow clanspersons who worshipped at Esirore SDA – were already familiar with his family history and sources of income. As the son of a former sub-chief in the colonial government, Livingstone grew up benefiting from his father's wealth and position as a broker of access to flows of money, goods and jobs. Livingstone eventually became a DC (District Commissioner) in the postcolonial era, an office which people credited with explaining his finances: he owned numerous properties in urban centres, large tracts of land in the Rift Valley and the former British settlement scheme around Sotik, and allegedly made roughly 2 million shillings per month from rents alone. Rather than his wealth in and of itself, what Livingstone was enacting was his moral character as a reliable and caring patron whose kin – regardless of degree or type, by birth or marriage – can trust him to share the trappings of power and wealth.

Yet, as part of his performance of good leadership, Livingstone was just as invested in emphasizing and acknowledging the role of Christianity and Christian faith in leadership. During his visit, Livingstone first stopped by his late mother's homestead, where he publicly recalled how formative his mother's Christianity had been for his upbringing. He referred to himself as a Christian and acknowledged his Christianity as a debt to his mother, who took him to church on every Sabbath day as a boy. He was now extending the terms of this debt among other relatives and neighbours who worshipped with his mother at Esirore SDA. Without them, his mother and he may not have known God. Everywhere he and his friends went, they prayed and sang alongside others whom they greeted as fellow Christians. The helicopter rental company owner – himself a church elder at an upper-class Adventist church in Nairobi – carried a notepad and the Ekegusii Bible in his hand throughout. Someone else in Livingstone's entourage teased him about that, in private, to which he responded with laughter: 'Of course, I am a Christian!' How is it that the Christianity of

political aspirants and their associates features so prominently in their political campaigns? And what exactly is the influence of popular Christianities in political competition given the history of citizen-state relations?

Church economics and political patronage

The role of political patronage in church economics is a revealing place to start addressing these questions. Over the second half of the twentieth century, as they lost access to church coffers and donations from the Global North, many mainline churches started to seek – rather than act as – local patrons. Even relatively affluent congregations that draw their membership from small towns and peri-urban areas struggle to raise enough money to pay for sound systems, clerical expenses or the construction and maintenance of church buildings. Such costs cannot be met without monetary contributions from wealthy elites. Like Esirore SDA church, many churches now invite incumbents and political aspirants to *harambee* fundraisers.

For candidates, churches are ideal audiences for campaigning. Unlike a political rally, church audiences require less logistical work than a political rally and assemble a range of individuals, some of whom – such as married and elderly women – might not otherwise attend political rallies. Moreover, just as specific denominations are associated with specific regional and ethnic backgrounds across Kenya (e.g. most Seventh-Day Adventists in Kenya are ethnically Gusii), the adherents of particular churches in Gusiiland hail from the particular clans and sub-clans in whose territories those churches are situated. By attending the functions and fundraisers of different churches, Livingstone and other aspirants can not only maintain and deepen relationships with fellow clanspersons or house members but also build a 'name' and reputation among voters from other houses and clans. This means that churches are prime sites where candidates can compete across clan and sub-clan lines. And indeed, much like Livingstone was keen to fly over and make donations to churches other than his 'home' church, candidates spoke of campaigning at church as a key strategy not just for communicating with one's 'own people' but also for 'penetrating' and 'making a name' for themselves among voters with whom they shared less kinship.

Church elders and leaders play a critical mediating role between politicians and congregations. By and large, relative to the congregations they lead, church leaders are mostly elderly men in various positions of relative wealth and privilege that come with formal employment or non-agricultural income streams. They facilitate church proceedings as representatives of pastors and priests. And they

often sit on the church construction committees that coordinate the organization of fundraisers and the distribution of invitations. As such, they have influence not just over which political aspirants are invited but also how they are welcomed at church. While fellow house members or clanspersons – not least close agnatic kin – often top the lists of suggested guests, many church elders invite and welcome aspirants who are affines or relative outsiders in relation to a given congregation and the house or clan it draws most of its membership from.

Whatever the exact kinship between them, in return for their monetary contributions, candidates can develop expectations from church elders in return for fundraiser contributions. Minimally, candidates expect to be given a chance to speak, perhaps even address the crowds at length. But candidates also commonly expect endorsement, both in speech and in action. Spoken endorsements include favourable prayers, auspicious theological exegesis or statements that highlight or assert shared kinship between aspirants and congregants, such as when church elders refer to non-related contributing aspirants as having become their sons. Common too are offhand remarks implying or calling for political support: 'he's been good to us, think of him well'; 'he is a true Christian and does not lie and cheat like other politicians'; 'we are together'; 'we are behind you'. The greater the frequency and consistency of a candidate's material support and in-person visits, the likelier it becomes for candidates to expect stronger expressions of loyalty and gratitude, such as refraining from inviting rivals or from requesting additional money and donations to individuals.

To an extent, candidates – especially those running for high-ranking offices in county and national governments – see their expectations fulfilled. Few church elders dare reign in and curtail the lengthy speeches of politicians of a certain calibre. Though rarely cheap or easy-coming, explicit endorsements do follow repeated visits. And because aspirants courted as long-term patrons can disengage or diminish their contributions, few church elders and church construction committees invite direct rivals competing for the same seat to their fundraisers. However, at the time of fieldwork, in the years immediately following the creation of county government structures, direct competition had become a permanent fixture in the social and devotional lives of Gusii congregations. It was increasingly commonplace for MCA (Member of County Assembly) candidates to be members of the same church and routinely rub shoulders during weekly services. More competition for more seats was making it harder for single patrons to enforce expectations of exclusive patronage, likelier for them to be confronted with continued requests, and less likely to be explicitly endorsed if in the presence of competitors.

Figure 2 Congregants celebrating a patron's fundraiser contributions.

Mutual aid beyond patronage

So, church elders do not fulfil candidates' expectations in equal measure, particularly as not all are equally enforceable. Candidates do not quite have their way at church. In fact, rarely do they wholeheartedly entrust the optics of their fundraiser visits or church attendance to church elders. Several candidates complained in interviews about church elders being no more grateful and willing to reciprocate than ordinary church members. Patronage did not always result in unambiguous and unequivocal expressions of loyalty and moral indebtedness to return the favour at the ballot box. Church elders and members evaluate aspirants' donations not just in terms of their monetary value but also as indexes of potential moral commitments to provide for one's subjects and constituents. Here, as in Kenyan and African politics more broadly, ethical stances and evaluations of character and personality underwrite – and can even place limits on – the translation of patronage into influence and popularity (Lockwood 2019). Electoral handouts are not just transactions between self-interested individuals but also 'enactions' (Sneath 2006) of commitments to ethical norms and values.

The ethical stances and moral evaluations that electoral patronage elicits reflect the history of state-citizen relations in Kenya. Time and again, the idea that citizens could rely on the state to meaningfully contribute to local self-help projects was shown to amount to little more than an empty promise. Decades

of state capture and neglect, corruption scandals, uneven accumulation and distribution through patronage among co-ethnics and kinship networks have given rise to a particular form of generalized mistrust in politicians: voters widely recognize that contributions during electoral competitions are the most they can sensibly expect from politicians. Accordingly, voters actively solicit money, in cash or kind, especially but not exclusively during electoral competitions. To aspirants, for some of whom hustling in middle-class urban centres is hard enough, such demands and expectations are never-ending. One went as far as calling it dehumanizing: 'to them I'm a wallet, not a human being'. Ask any aspirant and incumbent whether it's difficult to meet popular expectations and you may well get an answer like Basweti's, one of Livingstone's competitors:

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

This sense of people cashing in on wealth that belongs to all, on wealth that should be shared as prescribed by ethical virtues and values, recalls James Ferguson's (2015) arguments about an emergent politics of redistribution in southern Africa. In Kisii, as elsewhere in Kenya, this redistributive politics is only in part the novel product of states that have of late become more socially involved. That is not to say that cash transfer programmes akin to the ones Ferguson describes are unheard of in Kenya. Far from it. Foreign philanthropic and development aid institutions alongside local bureaucracies have been experimenting with unconditional cash grants across Kenya for the better part of the past two decades (see Neumark 2023). Yet the particular politics of redistribution which Basweti's remarks evidence emerge out of longer-running practices of patronage-based exchange and cooperation among local communities.

To Basweti, contemporary redistributive politics and associated expectations of electoral handouts and monetary transfers were the hallmarks of what he cited as a loss of 'love' or 'solidarity' (*obwanchani*) in society. He recalled how his community (churchgoing and non-churchgoing relatives alike) supported him in his youth when he left for graduate studies in India, how many people came to greet him upon his return and celebrate his degree, and how grateful people

used to be when – as a high-ranking state employee and an established player in local structures of political patronage – he returned their favour and supported his relatives and affines with money and low-level positions in state institutions. Of late, Basweti claimed, people claim his money and resources as their own, and no longer receive them as gifts or acts of reciprocal exchange. Even though Basweti used the Ekegusii term for love and solidarity, trust and mistrust are arguably also at stake in this perceived shift. Indeed, the change he reports stems from having to contend with increasing mistrust in patronage-based promises of delayed reciprocation once in office. Voters would much rather receive whatever they can sooner than later, in recognition of the fact that patrons generally cannot be trusted to repay debts of love and solidarity.

Generalized mistrust in political patrons and corollary requests for immediate redistribution go hand in hand with popular desires for autonomy and unmediated access to rightful share of state resources. Such desires explain, in part, the prevalence and frequency of collective fundraisers, which are at once acts of mutual aid and self-help, acts which can bolster local church communities' ability to 'stand by themselves' (*ogwetenenera*) and manage their own resources. Funnelling external resources is, however, vital for such forms of collective action. This (re)introduces a dilemma: that of pursuing collective autonomy through resources that risk reinforcing dependence on wealthy patrons. At church and beyond, this dilemma translates into a collective anxiety about the relationship between politics and religion.

Speaking like a Christian

In rural Kisii, as elsewhere in Kenya, public debate about the interface between 'religion' and 'politics' ebbs and flows with each electoral cycle. Attendants at church fundraisers themselves return to what has now become a routine moral panic regarding the unholy mix of religion and politics which such ceremonies appear to occasion. Many a pastor, priest, and church elder instruct visiting political aspirants not to talk 'politics' (*esiasa*) at church. Some go as far as threatening to pull the plug on the loudspeakers if any candidate slanders and discredits their rivals or otherwise utters hateful or divisive speech. Others advise politicians and guests on brevity, decorum, and above all 'respect for God', as they are ultimately situated within God's house, a distinct sacred space where 'talking politics' (*ogokwana esiasa*) is inappropriate. Ultimately, in one church elder's words when prefacing the commencement of the fundraiser,

guests are there 'to greet fellow Christians and make their offerings to God, nothing else'.

Guests and hosts alike routinely transgress this normative prescription against talking politics at church. Political aspirants can make an indiscreet dig at a competitor. Church elders and members can express requests for monetary contributions from their hosts in too direct, too pleading or deferential or obsequious a way. When speakers overstep their mark, scornful cautions commonly follow, such as the words of an elderly Adventist man who disapproved of the way some of his peers and church elders addressed themselves to their guests:

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

In other words, hosts who overtly present themselves as in need of help may be strictly addressing their guests, unbeknownst to them giving in to satanic temptation, thus forgetting about their joint effort of building the church as a devotional act ultimately addressed to and enabled by God. To address and relate to visitors as if they were the only addressees of their interactions is spiritually and morally questionable. Candidates, for the most part, are careful to also tailor their speech and action as if always addressed to God. Thus 'enregistered' (Agha 2005), interactions between citizens and competitors for state power accommodate political speech while influencing the forms it takes and the kinds of politics it advances.

Hosts and guests formally greet each other 'in God's name', or by eliciting from their audience the interactive and alternating co-utterance of well-known Christian dictums: 'God is good . . . all the time . . . and all the time . . . God is good.' Speeches often start with or feature biblical verses, read out to support and legitimize claims and statements. In prayer, hosts place aspirants 'in God's hands' and ask God to 'bless' and 'lead' aspirants' way. Aspirants, on their part, like to recognize churches as 'the heart of our communities' (*enkoro y'ebinyoro biaito*) and emphasize their commitment to building churches as a vital part of God's work and the salvation of one and all. Like Livingstone, they might speak about their own Christian upbringing or draw attention to their history of financial

support to local churches and church construction. Instead of directly asking for votes, they pray that God 'touches' and 'moves' their fellow Christians' hearts at the ballot box. Instead of directly responding to discrediting rumours or naming opponents suspected to have played voiced or spread them, candidates may offer vague and moralizing reflections on the importance of sincerity, forgiveness and faith in God when competing for political power.

Positing God as an arbiter of electoral competition lends itself to the subservient authorization of power in the aftermath of elections, as well as the silencing of conflict and the imposition of peace on terms that benefit the stronger and wealthier party. Winners like to insinuate they are divinely anointed. On the campaign trail, candidates welcome intercessory requests for divine favour and theological exegesis from their audiences, particularly if the subtext of prayers and interpretations of biblical verses asserts their personal attributes as indexes of divine grace. In effect, it becomes harder for competitors with less wealth to legitimize their bids and positions as divinely favoured, and harder for church elders and other congregants to question the provenance of the money. On these grounds, some interlocutors pointed out that church fundraisers re-affirm what they saw as a key dysfunction at the heart of Kenyan politics – the tendency to take shared kinship and pre-existing wealth or power, regardless of source, as markers of relative trustworthiness in electoral competitions.

These observations resonate with regional scholarship on Christianity and politics in Kenya, where church fundraisers are cited as an obvious example of how Christianity and politics make suspicious bedfellows. Voices in this body of work stress how Kenya's Christianities, however multiple, nevertheless converge in their subservience to and complicity with patrimonial power structures. They note how, especially over recent decades, churches have refrained from overtly standing up to structures of abuse and instead play a pivotal role in reproducing them (Deacon et al. 2017). Some scholars go as far as questioning whether coherent political theologies have at all developed in Kenya (Gifford 2009), while others point out how an influential neo-Pentecostal emphasis on individual salvation, prosperity and spiritual insecurity has leaked into other denominations and reinforced the church's role as an avenue for political legitimacy (Deacon and Lynch 2013). The rich appear righteous because they are wealthy and therefore blessed. Moreover, they can divert focus away from inequity and inequality to religious idioms that, for example, cast the problems of ordinary people as the outcomes of individual sin and external satanic forces which have barged into the nation. In short, fundraising for church-building has been understood as part of a 'set of devotional practices and attitudes

towards politics which permeate public culture and have come to be involved in authorising power' (Deacon et al. 2017: 152).

But speaking and interacting as if God is a third party to political competition does more than simply provide a religious code or linguistic veneer that veils its true political nature, and more specifically, its entanglement in the reproduction and consolidation of pre-existing asymmetries of power and wealth. Rather, speaking in this way forces both voters and candidates to interact and engage in politics as if always under God's scrutiny. In a sense, God himself 'talks politics' in dialogues between voters and candidates. As we shall shortly see, this maintains scope for bottom-up demands of meaningful redistribution and substantive reform according to Christian values. Key to this dynamic is the way voters and candidates recognize God in relation to political competition for state offices.

Both parties, especially but not exclusively at church, commonly acknowledge God as the true sovereign over all human affairs, and thus as best placed to arbiter electoral competitions and evaluate candidates' claims and performance. Hosts beseech candidates to question the validity of their own self-assessment and acknowledge limits on the agency that they can assert to influence in their campaigns. The outcome is ultimately in God's hands. Candidates may think their campaign is competitive even though it is not. Or they may be pessimistic, begrudging, and have a 'heavy heart' (*roho ngumu*) thinking about their prospects, even if God may all the while be offering them a real chance. In response, aspirants commonly acknowledge that the obvious, divinely ordained way to compete is in a non-antagonistic spirit of mutuality and unity, as part of a broader collective act of 'coming together' in recognition of shared aims such as spiritual salvation and material development. Righteous competition, candidates and hosts appear to agree, involves not just interpersonal politeness (*obwororo*), respect (*amasikani*), and humility (*oboitongo*), all of which God is said to expect as arbiter and a third party to electoral competitions. Candidates enact this acknowledgement of God's sovereignty by asking congregants to pray for them as well as their competitors, such that God 'opens', 'shines' or 'leads' all of their paths, and keeps their hearts 'gentle' when the anointed winners are revealed. Yet, candidates and voters alike do experience negative emotions, and at times even resort to violent forms of speech and action. Dialogues between voters and candidates also address such situations, explaining them in terms of a loss of faith in God and misplaced trust in God's false rival Satan.

Estranged Christians

Imagine you take up an invitation and you go to church. You sit on the bench. You're offered a cup. But it contains blood, and as you drink, an image of your uncle flashes before your eyes. Later it would become clear that vision marked his death. And you did it all for the money. Endless amounts of it, which you spend on an extravagant lifestyle. Such scenarios regularly feature in preaching, both on Sundays among Catholics and on Saturdays among Adventists. Inspired by locally circulating stories about satanic pacts for individual enrichment and membership in devil-worshipping associations such as the Illuminati, these scenarios drive home points for speakers keen to emphasize a perceived estrangement from God among Christians to the extent that people now betray God along with their intimate kith and kin for the sake of unlimited wealth. Their point goes well beyond the intimacy or 'neighbourliness' (*oboamate*) lost with the original sin and recoverable only through salvation. Rather, it pinpoints a more general process of misplacing trust both in Satan as a real contender for divine sovereignty and in oneself as able to discern right from wrong or truth from illusion.

In weekly church services, as well as baptismal classes and Bible study sessions, this interpretative framework commonly animates discussions on topics ranging from family life to church economics and the delegation of responsibility over church finances to pastors, priests and church construction committees. After all, no one is safe. Not even church elders or leaders are safe, for even if they preach humility and sanctity, they may abuse their relative position of power over church members. Church members commonly raised such concerns, mostly in private but also on occasion in public, and always pointed out the tell-tale signs in a tactful and indirect manner: the construction committee chairman insisting a bit too much on purchasing wooden as opposed to metal roof beams; too many lorries of sand brought and no ballast at all to resume construction; the skeleton of a church with no walls for more than fourteen years; the pastor purchasing a car instead of a motorcycle to access the footpaths to his flock, including the grandmother from whose weekly offering of 20 shillings he purchased his car.

In response, some church elders assert that 'trust is now lost' (*okoegena gwasirire*) while attempting to deflect calls for scrutiny and elicit trust for its own sake, as a moral good. Yet many others – church leaders and members alike – cite life itself as an inevitably mistrustful experience, and scepticism and suspicion as themselves desirable and wise, not least because Satan watches everyone very

closely and all the time often lurking within none other than human beings themselves. Since Satan shares form and 'appearance' (*esura*) with humans, the trustworthiness of both others and oneself become matters of concern. To bring these concerns to life, church elders commonly refer to the story of Peter the apostle who betrayed and denied knowing Jesus. If even Peter, who saw himself as resolute in his faith and trust in Jesus as the song of God, could be tempted and dissuaded, what chance did contemporary Christians stand? In one church elder's words, 'if we do not stay vigilant, if we do not take care, we can backslide'.

Questioning the trustworthiness of oneself and others, and critically reflecting on the merits of both trust and mistrust from the standpoints of both God and his putative rival Satan, lends itself to both affirming *and* critiquing the power asymmetries that typify patron-client relations. As aforementioned, Catholics and Adventists alike actively support and express their support of some candidates over others. Yet, at the same time, Christian voters worry that they are enabling the predatory accumulation of patrons with chequered histories of power and privilege. Politicians known for allocating state funds and making opportunities for employment available along clan and sub-clan lines of distinction, for suppressing potential local rivals by keeping the youth inebriated with ensorcelled electoral handouts, for corruption or indifference and neglect are bolstering their own electoral prospects through gifts to God and the church that court electorally favourable optics.

Tellingly, when a skull was unearthed overnight in Livingstone's homestead not long before the 2017 elections, Esirore church elders and members interpreted and brushed it aside as a cheap smear attempt. They speculated the skull was planted by Livingstone's competitors and alleged they were at a loss over how else to undermine Livingstone's strong campaign. However, for other villagers and would-be constituents – including members of Esirore SDA – the skull invited questions over the provenance of the money that Livingstone brings to church and attempts to build a reputation with. People remembered how, when the land once appropriated by British settlers was being reallocated and purchased from settlers following independence, Livingstone and his father rallied monetary contributions from their neighbours, relatives and fellow Christians and promised that all contributors would be included in a cooperative that equitably extended their sub-clan's landholdings. Yet Livingstone and his immediate family appropriated that land for their exclusive use, creating enduring doubts among their fellow clanspersons over the extent to which Livingstone and his family could be entrusted with money and power. For yet others, the skull unearthed in Livingstone's compound – regardless of

whether it was a smear or not – embodied the possibility that patrons gain their wealth at the expense and even fatal detriment of those whose trust they seek at the ballot box. Such money may be 'cursed' and may mire subjects to a life of decay and meaningless stupor, fierily connecting the gift to death, creation to destruction.

Yet, contrary to scholarly analyses that assume ordinary Christians gullibly mistake fundraiser contributions for expressions of faith and commitment to God, my Seventh-Day Adventist and Catholic interlocutors also view their dependence on financial contributions from electoral candidates as a strategic opportunity. Yes, accommodating political competition runs the risk of a complicit, corrupt and parasitical partnership between Christians rich and poor. But there are also opportunities inherent in the encounters between voters and politicians at church, opportunities which extend beyond patronage, beyond the exchange of money for votes, loyalty and silence. Rather, more than simply a different form of political rally, church fundraisers constitute opportunities for bottom-up scrutiny, active citizenship and the exercise of popular accountability. Congregants pursue these opportunities through public and collective evaluations of trustworthiness, which are conducted and expressed in a roundabout way that systematically foregrounds the presence of invisible third parties such as God and the Devil in the interactions, exchanges, expectations and dispositions of trust or mistrust that develop between voters and candidates. From a religious perspective, then, church fundraisers mark opportunities not just for ruling and local elites to project and flaunt their wealth and faith but also for ordinary Christian voters to preach the word of God to leaders and competitors for political office and thus make them faithful and trustworthy.

One error Christian voters reiterate as common among candidates is a decoupling of gifts to voters from gifts to God; in other words, a blind trust in wealth as a means of buying loyalty and competing for power. This prospect leads many a host to cite within their speeches with references to the correct norms of giving to God. They recall the story of the poor widow who gave Jesus a tiny fraction compared to others' contributions, and yet Jesus identified her donation as the only genuine one. The terms speakers used to describe the widow's act evoke acts of self-sacrifice: *ogoetiga* ('abandoning oneself', abnegation), *okwerwa* ('offering oneself'), or *ogosiboka*, 'to become free' or 'loosened up', as with a knot becoming undone. Giving to God may be a social and religious norm, but such gifts should never be bereft of the sovereign generosity of giving, the kind of giving that Jesus himself subjected himself to, relentlessly, tirelessly, right up to the moment of death.

'That is love, true love', one Catholic priest explained, as he drew an analogy between the giving Jesus demonstrated on one hand and what was expected from ordinary people and aspirants on the other hand. As with other Eastern African groups, my interlocutors identified a certain kinship between the generosity expected from patrons and the generosity espoused by Christianity. Writing about the 'parallel logics of Catholic charity and [Baganda] forms of patronage', China Scherz (2014: 40) finds them to pivot on an understanding of the gift that challenges simplistic assumptions about expectations of return. Catholic practices of charity articulate with the Baganda obligation that binds patrons to continue giving without ever legitimately expecting something in return. The result is that from neither the recipients' nor the givers' perspectives, recipients of help are never bound to return the gift, never the objects of pity or shame or debt, and because God is involved, the boundaries between givers and receivers become blurred altogether.

Similarly, interactions between Gusii patrons and networks of kin, co-ethnics and other dependents revolve around idioms of charity, generosity and self-sacrifice, which mark an affinity between Jesus and God's sovereign and sacred virtue of giving without expecting anything in return and popular conceptions of patronage-based leadership. In Southwest Kenya, however, this affinity constitutes the rhetorical means to both elicit evaluations of trustworthiness as well as subtly and tactfully rethink how the values of generosity and self-sacrifice inform the criteria of such evaluations. Must wealth and the competitive performance of generosity always make or break a candidate's electability? Can poorer candidates not also conceivably be trusted to put all of their constituents' interests first and rein in the temptation to steal money or otherwise favour their own kinship group with access to state resources? And is it really the case that individuals who have amassed incredible wealth can be quite as indiscriminately generous and self-sacrificial as they claim to be? Might general voting trends at local and national scales hide the true structure of political competition as one between the poor and the rich rather than 'tribe' against 'tribe' and clan against clan? Such are the questions, often subtly and tactfully formulated or insinuated, with which ordinary citizens draw political candidates in collective debates on the terms of political trust, representation and competition. Consider, for example, the words of the chairman of the Catholic church at the three-church-fundraiser mentioned in this chapter's opening vignette. The chairman had just pleaded with 'our leaders' to 'understand our people', and continued:

> I know how to talk politics even though I am not a politician! Let me talk like
> this. Our people, this election we will be watching a lot. God wants us to choose

as appropriate. It is not bad to discuss about leaders. We have that mandate. So, our people, which god (*nyasae ki*) will lead us going forward? The way we are together here is a good time to see where are we going. All of us. What kind of leadership will help us in the future? We shouldn't suffer for all years! Thank you to our leaders, may God bless you very much.

What the chairman gestured towards with this intervention is a theodicy of political competition, an explanation of why and how God allows voters to experience suffering and pain. Despite his arbitrage of the electoral process and his indisputable sovereignty over all life and the universe – including the state – God nevertheless allows people to vote for themselves just as he allows them to make their own choices in everyday life. This is why critical, close and direct engagement in evaluating candidates' bids and campaigns is critical for voters. Unwise choices are easy to make, as evidenced by the adverse outcomes of past elections. Reflection on what kind of leadership is desirable, and where would candidates – should people place their trust and faith in them – lead the people is therefore necessary. After all, at the ballot box, voters entrust power over themselves, their lives, and their communities to rulers, in a way not too dissimilar from the choice of trusting God or falling for Satan's deceptive promises and ploys. Such reasoning suggests that, much as Christianity is entangled in the reproduction of forms of marginalization and exclusion, it is also a discursive resource for civic participation and collective coordination in voting as an evaluative and democratic process. As such, speaking in a language of religious faith on campaign trails maintains scope for contingency in electoral contests.

Basweti steals the show

In hindsight, the Catholic church chairman's words appear to have foreshadowed the unravelling of Livingstone's stated politics at the three-church fundraiser ceremony. He was one of the chief guests, if not *the* chief guest, not least because the joint fundraiser was his idea. Church leaders gave him the opportunity to speak last and at one point publicly acknowledged him as the man behind the fundraiser. In fact, however, when the three churches had invited him to three separate fundraisers, he asked them to organize a joint fundraiser, partly out of convenience and partly because of the image that a joint fundraiser would project. And sure enough, there was no shortage of praise for the 'leadership'

and 'vision' he and other attending candidates were supposedly demonstrating. People expressed gratitude towards 'our leaders' for 'bringing us together' and 'sitting together like brothers' despite the rivalries and competition between distinct denominations, constituencies or clans and houses. Hosts likened the way guests had answered the call for church construction irrespective of the churches' location and membership to a fulfilment of the biblical injunction to 'spread the gospel everywhere so that the kingdom of God may come'. Livingstone lapped that up. When he finally stood to make his speech and offer his contribution, he stated his commitment to building for the Lord, claimed that he had sent money for every fundraiser before and will do so in the future, and that he does so in recognition of the vital importance of church constructions not just for development, but for life in general, let alone eternal life in heaven. 'Do you trust that (*mwegenete ng'a*) we will build?' he asked, eliciting a chorus of affirmation from the crowd.

By the time Livingstone spoke and gave his contribution it was already dusk-time. All host churches and other guests had already handed over their contributions, including Basweti, one of Livingstone's opponents whom we heard from earlier. Both Basweti and Livingstone were members of the same house and sub-clan. Basweti was once a former ally on the campaign trail, but of late an opponent vying for the same MP seat. Basweti was well known and especially popular among the Catholics, for whose church he had consistently contributed significant amounts of money over preceding years. Like Livingstone, Basweti was a relative outsider among the sub-clans that the three churches' congregations identified with the most. Tellingly, when Basweti offered his roughly £1000, his allies and entourage – urbanite, younger friends and associates with managerial positions in various industries and institutions and close kinship ties to the local area – quickly lined up to top off or 'escort' Basweti's contribution. The MC (Master of Ceremony) dunked these additions dramatically into the collection basin, note by note, his count pulsating over raucous chatter and gospel songs surging through the loudspeakers. Suddenly, local churchgoers – mostly Catholic – joined in with additions and 'escorts' of their own, their numbers swelling and their bodies rocking. 'They've come like bees!', the MC bellowed, barely audible over an effusion of ululations, chants and explicit declarations of Basweti's fit for leadership. More money dropped in the basin as people advanced, swarming around Basweti as he walked off and accompanying him outside the ceremonial grounds altogether.

Strikingly, this happened before Livingstone had handed over his own contribution. Livingstone's contribution was also widely expected to be the

Figure 3 MC announcing contributions banknote by banknote.

largest, not because Livingstone's previous position in public office was more senior than Basweti's former position, but because Livingstone was infamously richer. Moreover, people recalled that over the preceding months, Livingstone had visited numerous other church fundraisers where he left impressive sums of money behind. Livingstone's attendance at the fundraiser organized by Esirore SDA stood out in people's memory. If that's how much he gave at a single church, then what would he give at a three-church fundraiser? Livingstone himself appeared to understand these expectations over the phone, telling church elders they would 'wonder' at the 'fundraiser I will do for you'. People were therefore surprised when Livingstone's contribution, despite his speech on the importance of bringing 'love' and 'unity' through judicious God-respecting leadership, merely matched Basweti's.

Following the fundraiser, some speculated that Livingstone had been offended by the way the Catholics swarmed around his rival and left the grounds, as if rejecting Livingstone and depriving him of a moment of glory. Others picked up on the way Livingstone's speech had rather more to say about the 'unity' of one clan as opposed to cross-clan unity, and that his disappointing contribution betrayed clannist strategizing. Church elders and members alike imagined what Livingstone must have asked himself: Why give money towards a church whose membership identifies with a different clan and lives in a different constituency? And why give as much money to every church regardless of the sub-clan that

their membership is most associated with? Most insisted that, regardless of the emotional or rationalist reasons that explained Livingstone's bias, he allowed his biases to get the better of him, ultimately exposing his character as unfit for leadership. People noted that 'he doesn't want us', likened him to a 'swallow' which is difficult to catch, or recalled other instances when he displayed a propensity to discriminate between or 'use and [then] discard' his associates and supporters.

Livingstone, in short, missed both an opportunity to repair the trust soured by decades of clannist rivalry and an opportunity to legitimize his claims of pursuing a substantive politics of inclusion that crosses clan and denominational boundaries. Instead, the discrepancy between Livingstone's words and actions was laid bare for all to see. Livingstone suggested that what motivated his bid was the pursuit of genuinely inclusive development under God. Yet, his contribution showed that, for competitive edge, Livingstone relies on clannist ideologies of trustworthiness and untrustworthiness rather than God. He did not expect voters in the audience to entrust their votes to him, despite his invitation for them to do so. How, then, could the members of the three churches who organized the fundraiser *not* question his motives, character and politics?

Basweti, by contrast, appeared to be the more reliable non-clansperson. Not just among the Catholics and Adventists in the audience who identified with a different sub-clan than Basweti, but also among the Adventists whose church was situated in an altogether different constituency from an altogether different clan territory. Even though Basweti was less wealthy than Livingstone and thus from one perspective likelier to abuse his power for personal gains, Christian voters in the audience saw in Basweti's gift evidence of real, long-term commitment. He had certainly delivered for the Catholic church over the years, and his apparent openness to honour yet another invitation was consistent with the value of giving with self-abandon, without expecting anything in return, as one might expect from a Christian who knows and trusts in God.

Such popular evaluations of the competition between Livingstone and Basweti show that God not only mediates the cultivation of exchange-based political trust across sociocultural divides, but also creates opportunities for entrusting power on terms that contradict both clannist and classist ideologies of trustworthiness. Thus, speaking about political trust in a language of faith in God maintains the conditions of possibility for negotiating the terms of trust, reciprocity and mutual obligation anew between voters and candidates. Instead of entrusting power over oneself only to one's closest fellow relatives, it remains conceivable that candidates with less shared kinship can meet expectations of

material support. Similarly, instead of deeming wealthier candidates as less likely to abuse power and misappropriate wealth, it remains conceivable that the wealthier candidates are not necessarily more trustworthy; not least because they themselves may place more trust in the strategic use of accumulated wealth than in God. In effect, addressing God and negotiating political trust through the idiom of religious faith makes candidates vulnerable to critical evaluations that bespeak a different structure of political competition: that is, one where voters and candidates negotiate trust not as children and elders or clients and patrons but as Christians whom God has destined to overcome the unequal positions of wealth and power that they occupy in social and worldly life.

Conclusion

In approaching 'sovereignty' and associated concepts of political authority as situated and emerging from fraught interactions between differently positioned individuals, this chapter echoes conversations in the anthropology of sovereignty. The emerging consensus in this sub-field 'unsettles' (Bonilla 2017) the idea that sovereignty is an actually existing property of state structures and emphasizes sovereignty as an unstable, discursive, and internally fractured performance produced in colonial encounters (Hansen and Stepputat 2006; Rutherford 2012). An ongoing problem in this body of work has been over-determination and over-reliance on past understandings of sovereignty as a 'state of exception' (Schmitt 2005 [1922]), and as articulated through abstract and historically specific bio-political regimes which reduce people to bodies living a 'bare life' (Agamben 1998). While foundational, such conceptualizations of sovereignty risk overlooking the role of culturally specific logics of establishing authority and their historical entanglements with colonial and religious projects (Blunt 2013).

It is in this spirit that this chapter examined how electoral candidates compete for votes and interact with Christian voters. Beyond complicating popular and scholarly critiques of the role of Christianity in postcolonial Kenyan and African statecraft, the chapter's core finding – that a Christian register of interaction between voters and candidates promotes contingency in electoral competition – also parts with the prevailing way of conceptualizing the relationship between religious and secular sovereignties. This relationship receives limited consideration, even in the anthropology of sovereignty. At most, the links between divine and nation-state sovereignties serve to historicize – as

per Schmitt's influential analysis of political theology – institutional structures of modern nation states as secularized versions of older theological conceptions of God. A good example is Robert Blunt's recent book on sovereignty and the sacred in Kenya, which suggests that the (Protestant) Christian vision of God as a singular central sovereign authority played a key role in erasing the diverse and acephalous nature of pre-colonial Kikuyu polities, incorporating them under a single institutional structure, and imposing a model of centralized governance (2019). In contrast, this chapter indicates that the articulation between divine and secular nation-state models of sovereignty is live and active rather than a moment in history. Moreover, the chapter suggests there is nothing self-obvious about the fact that Christian recognitions of divine sovereignty – be they Protestant or Catholic – necessarily go hand in hand with the imposition of a singular and rigid model of political organization and mobilization.

To be sure, local Christianities and recognitions of divine sovereignty mark one factor among others which cumulatively explain ongoing public debates over sovereignty and political organization. Other factors include popular mistrust in state institutions and politicians as their representatives, as well as – especially in Kisii and elsewhere in Western and Southwestern Kenya – resentment of central government neglect and bias in favour of the Kikuyu and Kalenjin populations of Central Kenya. In fact, it is arguably this mistrust in the state and resentment over its distribution of power and resources that largely explain long-standing local demands for just redistribution and enthusiasm for the devolution of power to newly created county governments following the promulgation of a new constitution in 2010.

At the time of fieldwork, however, most Gusii I knew voiced cynical critiques about the effects of devolution, which they glossed as merely a devolution of the same old treacherous, corrupt, classist and clannist patronage to local scales. Yet, much as they critiqued their churches' reliance on political patronage as reinforcing the same dynamics, their collective accommodation of electoral competition at church also created opportunities for active citizenship and 'civic growth' (Banerjee 2023). As such, church fundraisers can be seen as forms of collective action that make possible a range of bottom-up forms of political mobilization, in the name of diverse and at times even surprising politics which break with conventional expectations from formal constitutional reform and top-down bureaucratic implementation. Speaking in a language of religious faith during fundraisers allows voters to confront candidates with bottom-up demands for rethinking the structure of political competition and the terms of political trust between voters and their representatives in government.

The prospect of voting for poorer and non-related candidates thus remains a distinct possibility, precisely because Jesus himself – congregants and church leaders emphasized – practiced the values of self-sacrifice, radical generosity and indiscriminate redistribution. Here, then, a recognition of God as the sovereign arbiter of political competition not only reproduces the status quo but keeps alive the possibility of envisioning political sovereignty otherwise. It makes possible, against all odds and even as it is enlisted in the reproduction of forms of exclusion and marginalization, to imagine a sociopolitical order where citizens can trust their leaders to respect Christian values, where it is obvious that competition between ethnic or kinship identity groups masks an underlying class conflict, and where both these types of rivalry and agonistic struggle are ultimately illusory and secondary to the false but world-making rivalry between God and his envious opponent Satan.

The politics and poetics of transgression

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

On the face of it, much seems to have changed. Numerous local voices would certainly hasten to note so. Parents regularly bemoan how disrespectful children have become, how quick they are to forget about those who nourished and cared for them. Some children, they say, go as far as offering their parents as human sacrifices in exchange for infinite wealth from the Illuminati. All-male cliques at the bar complain that women speak back nowadays and don't share enough of their income. By contrast, in the chatter at savings groups or at the marketplace, women decry and mock their men as inept, wasteful and adulterous. At church, we hear a lot about human beings' remarkable propensity to say one thing and do another, usually the sort of stuff God condemned as

sinful, like polygamy, witchcraft or worrying about the ancestors. Yet such forms of talk give the mistaken impression that deviation was less common in the past. On closer inspection, the social change that talk about transgression bespeaks is not a descent into chaos and dystopia but an increase in the number of positions in conversations about the nature of transgression and its implications for personhood, faith and trust.

There is a politics to talk about transgression. Not everyone has equal capacities to shape the public reception of particular ways of acting and speaking as transgressive. At the same time, transgression has a poetic dimension. An act of defiance, neglect, betrayal or abuse, an inappropriate utterance, all have the power to produce changes in perception, moments when the taken-for-granted is re-evaluated, when established images of self, other and the world become sources of disquiet. Chapters 4 and 5 will echo a similar concern with the politics and poetics of transgression but are problematized strictly with respect to the implications of Christianity for patriarchal relationships and forms of economic cooperation. This chapter, by contrast, locates the relationship between faith and trust in conversations between missionaries and the indigenous population, and between Gusii Christians themselves. These conversations concerned not only different understandings of the nature of transgression but also disagreements over the implications that ordinary transgressions bear for relationality.

My aim here is to propose an alternative generative problematic that could ground an anthropology of religion. Most works in this sub-field start by inquiring how different religious traditions contend with a core paradox or problem: due to their apparent absence, the presence of non-human beings must be mediated through language, objects, and actions (e.g. Engelke 2007; Keane 2008). Transgression, I suggest, is another generative, core problematic that any religious system must contend with. The problem of transgression is fruitful to pursue, not least because it can provide a lens with which to probe the intersection of trust and faith. Note, for example, how transgression at its most general implies a breach, a disappointment, a contravention of a given moral order. More importantly, however, attending to how transgression is spoken about and lived with creates a space for inquiring whether religious thought and practice reverberate or carry over in ordinary language. This goes against the grain of attempts to grapple with religious language with exclusive reference to ritual practices (Keane 1997b; Bialecki 2015) and expands conceptualizations of all speech as akin to ritual (Silverstein 2004).

We begin with an account of missionary efforts to displace and discredit indigenous concerns with sociocentric transgressions (i.e. disruptions of

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

Translating sin

The first missionaries to set up camp in Gusiiland were the mostly Dutch Catholics of the Mill Hill Fathers in 1911. Representatives of the British Union SDA Conference followed suit a year or so later. Both denominations attracted a great deal of hostility. This was in part because they arrived on the heels of British colonial officials who had started, several years before, a brutal campaign to subdue Gusii groups. 'Confiscating' huge herds of livestock and liberally unloading guns on Gusii warriors were its key strategies. If missionaries didn't seem that different from the British invaders, sources suggest this perception was also buttressed by the contemptuous demeanour in which early missionary activity was conducted. The first European trader in Kisii evocatively captured, in his diary, how the Adventist missionary A. A. Carscallen would approach a

> native asleep under a tree, put his hands on his head and if he still slept give him a kick on the backside and say, 'Son, you are saved, and you can thank the Lord it is me who saved you; if it was one of the others you would be condemned to terrible torture when you died.' With these words the 'convert' would be roped in to carry a load on the next safari. (in Ochieng' 1974: 246)

During a German advance on the region in the First World War, missionaries fled alongside British administrators. When they returned, they found that the indigenous population had overrun and sacked not just Kisii Town but also

the nearby Catholic mission at Nyabururu and the SDA church at Nyanchwa (Shadle 2006: 26).

It was only after the end of the First World War that conversion to Christianity took off in Gusiiland. At first, Christians lived apart from everyone else. Early converts were somewhat subversive figures, for the other power brokers in the land – old men and now an extractive colonial state – found Christians to be rude, vain and recalcitrant, quick to give refuge to girls rebelling against forced marriages or patriarchal authority, defiant with respect to conscriptions for communal or wage-labour (Shadle 2006: 26–7, 68–9). Educational work went together with evangelism in both denominations. Missionaries envisioned themselves as educating and thus bringing into being a literate and Christian elite. That they did. The pupils who were at first disowned by their families or ridiculed at beer parties later began to command respect when their literacy translated into government jobs. Accounts of life in mission villages echo a similar sense of tension with broader moral, cosmological and political orders. Catholics considered their missions to be 'Citadels of God, with hundreds of white-clad inhabitants living in long rows of houses, away from the wicked world' (Burgman 1990: 161). Adventists similarly lived communally, in houses lined up together (*ase chiraini*), farming on land which became known as *obosomi* (the land of *abasomi*, 'the learned ones'), in relative separation from the 'darkness' (*omosunte*) outside.

Missionary evangelism was, in part, predicated on the invention and rejection of 'traditional religion' as a supposedly systematic body of beliefs abstracted from other dimensions of life. Before Christianity, the Abagusii acknowledged Engoro as a supreme being, located behind and identified with the sun (*erioba*), the 'eye of God' (Ochieng 1974: 183–7). Relatively distant but hardly absent, Engoro manifested mainly through the ancestors (*chisokoro*) and occasionally in thunder and lightning. Both Engoro and *chisokoro* shared the same power. As addressees in prayer, they were benevolent sources of blessings and well-being, prosperity and good fortune. They communicated with humans through dreams and omens, especially in situations when living humans transgressed the will of such beings. They drew their power not just from within but also from outside society, as it were, and could therefore enforce obligations and police transgressions through misfortune and – if necessary – death. As in the Nuer (Beidelman 1971) and Gikuyu (Peterson 2002) cases, the forces associated with the ancestors and Engoro were, to an important extent, unknowable and dangerous. They were to be held at arm's length, to be respected more so than venerated, to be appeased rather than showed affection to.

The missionaries, however, didn't care much for such nuances and ambiguities. Their stance was one of manufacturing a coherent set of indigenous doctrines where there were none, to better condemn and contrast them with the Christian understanding of God. The logic was supersessionist: God, unlike Engoro, could be trusted to be loving and kind; therefore, God should supersede or displace Engoro and the ancestors as beings that humans place their faith in. Thus, Adventist missionaries deemed the Gusii God to be an 'irrational tyrant' (in Nyaundi 1997: 30), while Catholic missionaries spoke of Engoro as 'a lazy chief who lets the lesser ghosts have it very much their own way', referring to the dead ancestors who are 'mischievous' and behave in a very 'material' way (in Burgman 1990: 221). Such discourses obscured the fact that, before Christianity came along, kindness and generosity were attributes associated with Engoro, just as they were and still are typical of a person with a 'good heart' (*enkoro engiya*) (Ochieng 1974). Nevertheless, a Mill Hill priest had no qualms in stating that the values of 'unselfishness, self-sacrifice, humility have no meaning for the heathen natives', adding that 'modesty, purity, and chastity [. . .] are only predictable of the female sex' (in Burgman 1990: 221). Understandably, when such language prevailed at mission schools and villages, the wider populace deemed early converts to Christianity to be vain and foolhardy individuals which Engoro could strike with lightning (Nyaundi 1997: 113).

As elsewhere in East Africa (Lienhardt 1982; Keller 2005), literacy and education were major vectors through which Catholicism and Seventh-Day Adventism were absorbed in the Gusii world. Yet other features, such as previous ideas regarding transgressive behaviour, also played a role. To an important extent, the Christian idea of sin – which the missionaries translated as *ekebe* – appeared like a foreign version of what was already a well-known and obvious truth: there are rules and limits the breaking of which can attract grave consequences. These were referred to as 'forbidden things' (*emegiro*) but also as 'oaths' (*chimuuma*), a play on the exacting powers of discipline and correction that transgressing a vow invites. English speakers in Kisii translate both as 'taboos'. Some derive from *ensoni*, a code of etiquette that dictated how intergenerational sexual restraint should be enforced: for example, a father should not enter a married son's house; a son should whistle when approaching his mother's cooking hearth. A common taboo in the days of cattle-rustling required that warriors cleanse themselves from the dangerous and polluting wrath of the spirits of those they killed. Making amends with their spirits involved animal slaughter, self-decoration, strutting around the village and stopping at crossroads to sing and dance and have coins thrown at by passers-by saying *ebirecha bire biao*, 'the spirits are yours'. Yet other

taboos remain high in people's concerns, especially during funerary rituals: for example, if a dead man's wife is not there to throw the first handful of soil over her husband's coffin, her husband's family may feel her loyalty to their lineage is questionable, and the gravediggers may accordingly halt the proceedings until they manage to not only coax her into performing the action but forcibly dress her in her husband's clothes and smear her with ash from the vigil fire. In this way, she is further bound to her husband and his family; if she tries to marry another man, that man will die. This is a specific instance of *amasangi*, a subset of taboos that polices adulterous erotic transgressions. A play on the action of 'sharing' (*ogosanga*), *amasangi* occurs when, for example, the husband 'breaks off <u>ugali'</u> (*okobega obokima*) and shares food from the same plate with a mistress (common euphemism for sexual intercourse) but then returns to his wife. If she is ill, menstruating or has recently given birth and shed blood during childbirth, she will bleed to death.

It is telling that missionaries, in translating the notion of sin, opted for using the adjective *ekebe* (lit. 'bad') as a noun instead of seeking to graft the idea of sin onto the concept of taboo (*omogiro*). If *omogiro* was the indigenous concept closest to the Christian notion of sin, why invent a different word? In part, the missionaries' choice echoes their resolve to reject all that came before Christianity. But it also evokes the errors or category mistakes which their translation entertained. As the missionaries quoted above themselves imply, a predominant indigenous concern with the spirits of fathers and forefathers together with an apparent lack of abstract theological precepts frustrated missionary efforts at identifying one divine sovereign authority whose commandments defined what sin was. By contrast, the rules that contemporary Gusii identify as 'community laws' (*amachiko y'ekenyoro*) were never as coherently organized.

Similar to (Bataille's 1991) descriptions of general economy, where life is conceptualized in terms of the interactions between a realm of order and a heterogeneous realm of excessive or transgressive phenomena, the ways in which taboos are said to manifest and the actions they call for bespeak dynamics of contagion, control and exposure to meta-human powers of violence inherent to an encompassing natural environment. *Emegiro ekobwata* – *emegiro* 'grasp' or 'grab'; they are not 'done' or 'committed', like sin. Making amends for them is quite unlike merely atoning for a sin. To cleanse themselves and avoid further illness, misfortune or death, people would have to perform a ritual animal killing (*ekengwanso*). Depending on the circumstances of each case, these rituals were different from conventional understandings of 'sacrifice' as a form of vicarious offering to other beings. When Christian missionaries lumped together all ritual

animal killings as akin to Old Testament 'sacrifices', they overlooked ritual forms which obviated the threat of mystical sanctions for everyday transgressions by appropriating, assimilating and redirecting vital, life-giving yet dangerous forces – as opposed to seeking the forgiveness of personalized supernatural beings. Here, as elsewhere in the Great Lakes region of East Africa, what was at issue in ritual animal killing was often 'not the life *of* the animal – a life offered in surrogate as part of a morally conceived relationship – but rather life *in* the animal' (Ruel 1997: 102; original emphases), a passageway between the social and natural or meta-human forces. Ritual killings to resolve transgressions and avoid mystical sanctions required the 'shedding' and 'scattering' (*ogoitera*) around of blood (*amanyinga*) and chyme (*obosontoto*). Parties to the ritual smeared chyme on their throats (*emioyo*; sg. *omooyo*), metonyms for well-being and vitality, passageways for breath and life.

Nevertheless, converts to Christianity began speaking a new language through which they distinguished themselves from an indigenous world order outspokenly identified as backward and inferior. The language was one of progress, with teleological overtones: a new, superior and 'modern' society stood as a distant goal, attainable by adopting a new lifestyle and a new set of beliefs. To worry so much about the death and misfortune that transgressing 'community laws' (*amachiko y'ekenyoro*) could court was simply obsolete and misguided. Only the Christian God was truly sovereign, and it was His laws, recorded in the Bible, that truly mattered. Breaching the 'laws of the book' (*amachiko y'ebuku*) amounted to a disruption in one's relationship with God and made the prospect of salvation less likely. In this language, people are accountable to God before they are accountable to those around them. This implied a challenge to forms of patriarchal authority, at least insofar as such forms of authority were replicated by observing 'community laws' (*amachiko y'ekenyoro*). Moreover, in foregrounding education and the acquisition of foreign knowledge and competence, a language of Christian progress provided a point of observation from which to reflect anew on whether male elders were the be all and end all in ordinary life.

First-generation converts spoke of undergoing a process of reformation, whereby they discovered inner conviction and followed the 'path of truth' (*enchera y'ekeene*), with a strong sense of purpose, self-discipline and high moral standards. Outspoken rejections of new transgressions such as polygamy or ritual animal killings were integral to their self-making. If at first received with suspicion among the parents and extended families of young converts, this language became more popular once the qualities of humility, hard work, and discipline associated with Christianly educated daughters began to amplify

the bridewealth amounts fathers would receive when their daughters married. Christianity, in short, turned from threat to source of social recognition. An echo of this process lies in the distribution of names in contemporary Gusii communities: the names of grandfathers and great-grandfathers who were widely recognized for their status as successful, enterprising and educated pioneer church leaders are commonly passed down not just within families but also within houses or lineages. By the time early converts and their children returned from the mission villages to live on their ancestral lands, the consensus had become that 'Christianity places people well'.

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

Thus, although both Catholic and Seventh-Day Adventist missionaries and early converts foregrounded a notion of 'sin' (*ekebe*) with distinct implications for self-making, their dialogues with non-Christians produced the agreement that what is of foremost importance about Christianity is its implications for well-being and prosperous posterity. Conversely, from the point of view of a pre-Christian order challenged by an alternative system, taboos became displaced by sin, not just in the sense of having been replaced by or integrated within Christianity, but also in the sense of becoming unspeakable. To speak of taboos or conduct animal killings openly meant courting reprimand, mockery and accusations of unfaithfulness. To this day, people are disinclined to acknowledge the continued salience of taboos in everyday Gusii lives. Most contemporary Gusii youth have a limited, if any, understanding of the word for 'taboos' (*emegiro*). Yet, at funerals, for example, even as church leaders are invited to

pray over the gravesite, gravediggers will not begin digging unless the eldest grandson of the deceased digs the 'first hole' (*egekamago*). They are not upfront about this but instead simply ask, 'where did that boy go?' Elaborations for the inquisitive anthropologist usually don't go beyond suggesting that if the boy doesn't do it, *ekio n'ekebe* ('that is bad').

Shifts in how transgression has been conceived or spoken about echo not just the early conversations between Christians and non-Christians, but also inter- and intra-denominational disagreements over what exactly counts as transgressive behaviour and how transgression should be dealt with in daily life. As I now go on to explain, over the past decades both Catholic and Seventh-Day Adventist communities have had to contend with the problem of transgression but have done so in divergent ways. The contrast extends beyond textual and scriptural differences to fundamental questions of selfhood, aesthetics and the nature of human action. I will bring these issues into relief denomination by denomination, in the next two sections, before asking what implications, if any, did Catholic and Seventh-Day Adventist Christianities have for Gusii forms of patriarchal and gerontocratic authority.

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

of neglect, of falling short of fulfilling one's moral and spiritual responsibilities, can become poignantly apparent through the intimate knowledge of each other's failings and weaknesses that inevitably accretes in communal associational life.

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

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

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

Job's cousin, Gesimba, also a church elder, had a different idea of what was going on. In private, outside the hospital, he made me privy to an uncanny

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

Both speculations on Alex's illness and death picked up on Job's misgivings, first as a father and before that as a son. I never had the chance to speak about these tensions and resentments with Job. But I did know him well enough to understand where Alex's brother's frustration and the possibility of an ancestral curse came from. Job was a fervent Adventist and one of the most active church elders I knew. He was the first elder at his own congregation and often received invitations to visit and preach to other congregations in the area. When passing by the agrovet shop and gas station he inherited from Nyakundi, in his moments of rest, I often spotted him reading his Bible on a bench. A gentle smile typically glowed on his face. It did so even shortly after Alex's death, when I visited him and his family to say _pole_ and offer my condolences. We ate together in silence and listened to choir songs from his DVD collection. He addressed the elephant in the room only as I was about to leave, when he prayed: '[. . .] tonight, we are missing one of us; but it is your will, Father, and we have to obey it'.

That smile was there too when Job told me, some months before Alex's death, that not following the doctrines and 'fundamental beliefs' of the SDA church is 'to live in sin' (*okomenyera ekebe*). This was during a conversation with three other men (Gesimba among them), while eating *amandasi* and drinking tea together, as guests and mourners at another funeral ceremony. Someone had asked me what funerals are like in Romania. My grandfather had passed away recently, so I showed them the photos I received on my phone. Most of the

men – Gesimba included – objected to an element of Romanian funerals that sounded ridiculous to Gusii ears: 'You mean to say Romanians keep the body in the church the night before the burial? Why? Are they not afraid of witches coming for body?' We all broke into hearty laughter, but then Job turned the conversation to religion in Romania: What of all the icons and intricate fabrics that clearly stood out? What 'religion' (*edini*) was that? And were there any Adventists in Romania? I said I wasn't sure, that I hadn't ever heard of, let alone interacted with, Adventists before visiting Kisii, and that I didn't know that much about Orthodox Christianity either – my peers and I grew up surrounded by it but were seldom invested or involved in it, and generally not even curious about it, which wasn't our fault but a matter of historical circumstance. This was a turning point in our conversation.

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

Our discussion remained courteous and light-hearted, but Gesimba's comments to me later suggested he had held back: 'It is because of people like my cousin that Adventists have a reputation for "arrogance" (*amadharau*) and "individualism" (*oboinche*). Not all Adventists are like that!' He went on to cite a biblical verse I had already heard him use while preaching at church on several occasions: 'You are the salt of the earth' (Matt. 5:13). To Gesimba, the verse puts forward the metaphor of church members as salt; since salt is also an ingredient in cooking, there arises the question of whether church members should keep to themselves or mix with other 'ingredients' different from themselves. But doesn't food taste better with salt in it? And isn't that akin to the kind of transformation

that God wants us, as Christians, to bring about in the world? Unfortunately, Gesimba continued, Adventists have a fundamentalist and legalistic impulse that can lead them to view those who routinely disobey God's commandments with contempt and disregard. This impulse, he suggested, could help explain why Adventists have come to relate to others and even one another on an ever more fragmented and isolationist basis instead of reaching out, coming together and supporting one another during critical moments.

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

Individualism and imperfection

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

One proponent of the push against approaching Christianity as occasioning unidirectional processes of individualization, Mosko (2010) questions whether Christian persons are ever quite so indivisible as their inner immortal souls might imply, proposing instead that all Christian persons everywhere are composites of partible aspects of personhood. That is to say, all Christian persons

are composites of mutually detachable parts – the body, the soul, sinful actions – and aspects received or picked up in interactions with different human and non-human persons or entities. At its most excessive, this position is a rehearsal of 'continuity thinking' (Robbins 2007), a predilection for diachronically hollow analytics whereby everything is old wine in new wineskins and nothing ever changes. Nevertheless, the position Mosko takes finds continued relevance as a critique of the insistence that an 'atomistic' model of the person as 'individual-in-relation-to-God' (Scott 2015) always leads to processes of individualization. As a result, it makes sense to remain attuned to the power of individualism as an ideological formation while also attending to the co-presence of multiple modes of personhood (Bialecki and Daswani 2015).

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

For Job, it was a matter of inner belief and stringent, purified commitment to the shared truth of Seventh-Day Adventist theology. Gesimba, by contrast, highlighted forgiveness and forbearance as crucial outwardly oriented aspects of any faithful person. In these respects, Gesimba and Job recall Scott's (2015) terminology of 'participatory' and 'atomistic' models of personhood coexisting in tension within a seemingly unitary Christian tradition. The contrast can also be

read as evidence of a further rebuke to a simplistic understanding of social change that posits a unidirectional trajectory from a sociocentric model of transgression (deriving from disruptions in relationships to the others that constitute the self) to an individualized conception of sin. As a church elder, Gesimba occupies a position of leadership in an institution that demonizes and dismisses concerns with the ancestors as 'traditional superstitions'. Nevertheless, Nyakundi's words returned to manifest and intervene in everyday affairs long after his death. Thus, Gesimba's role and status as church elder did not 'narrow the grounds of [his] ever-evolving knowledge about selfhood and otherness' (Klaits 2011: 145). On the contrary, as Gesimba himself noted: 'We have always been told curses are not real, that they don't work. I have often said that myself. But maybe they do work!'

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

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

Inequalities in the end times

Achieving an exacting sense of separation from a fallen world of sin and unfaithfulness was a prominent concern among Gusii Seventh-Day Adventists

from the very beginning. Paulo Nyamweya, one of the more popular pioneer Gusii Adventists still spoken about today, explained his choice of Adventism over Catholicism by pointing out that Catholics 'did not seem to exact a difference between the "old" and the "new"' (Nyaundi 1997: 51). Drinking and smoking, for example, were acts the Catholic system tolerated. 'You would get men turning up to church drunk; they would stumble through the church door', one elderly Adventist claimed. By contrast, Seventh-Day Adventist communities prided themselves on a strict discipline and an austere lifestyle. Smoking and drinking were forbidden. So was dancing. Adventists sought to distinguish themselves as pious and self-reliant persons who worship God 'biblically' and stringently abide by His commandments, who speak the truth and see the world for what it really is: a struggle between good and evil whose end is imminent. The millenarian flavour of Adventist conceptions of personhood is, however, internally diverse. This diversity is the product of intersecting economic and generational inequalities. Lower-income, often younger Adventists from less privileged backgrounds formed splinter fundamentalist groups and rejected their wealthier elders' mainstream Adventist millenarianism.

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

> They congregated in an open place and pointing to the sky, they would say
> 'Look, there is Jesus, he is in white and wearing a crown'. The others would

curiously gaze vacantly into space without seeing anything. After vain attempts to see Jesus who actually (one would suggest) was not there, the unfortunate believers would be shouted at with the question, 'mm, having eyes don't you see?' (Nyaundi 1997: 162)

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

Importantly, the subversive nature of SDA splinter groups had less to do with opposition to government than with socio-economic inequalities expressed through anticlerical sentiment. Even though many *abanyamoika* were illiterate, in Bible study classes they cited from biblical books with Gusii names despite there being no such books in the Bible. Young followers rebelled against their elders' control of their material fortunes, and were only further emboldened by the resistance they received from established church leaders. Splinter groups usually accuse the official SDA church of being unable to guarantee salvation and of being too relaxed about the advent of Christ's second coming. The disagreement proceeds from contradictory readings of what righteousness by faith means. In standard SDA doctrine, human beings are born sinful but have the opportunity, through (adult) baptism, to profess their faith and accept Jesus Christ as their saviour, as having died for their past sins. Faithful humans thus became redeemed and righteous, but only provisionally so since more sins can always be committed. Therefore, a Christian can only justify oneself as righteous in Christ's name through an active and ongoing process of sanctification. *Imeyomwana*, an Adventist splinter group popular in the 1980s and 1990s, had a different view. They noted that the process of sanctification usually fails, that humans cannot be trusted to act in the way they are supposed to act, let alone be

upfront about any newly committed sins. As a result, mainline Adventists were always mired in guilt, their salvation too uncertain, or worse, a mirage.

By contrast, the *Imeyomwana* proposition was to view Christ's death as not only wiping off past human sins but as also pre-emptively crediting any future sins. In effect, human action was insignificant or meaningful only insofar as it accorded with the sufficiency of Christ's sacrifice for human righteousness and Christ's imminent return. In situations of illness, taking any other action apart from praying for healing would be evidence of faithlessness. This included the use of Western medicine. They set specific dates for Christ's return and lived by a mode of radical anticipation. They did not send their children to school. They destroyed or sold off their possessions, in many cases relinquishing the money to a common pot to fundtheir collective life only up until the moment they expected to ascend to heaven. To them, established Adventist leaders and elders were decadent pawns of Babylon. *Imeyomwana*'s younger membership rejected their authority, preferring to live in austere fellowship. Faith was to be protected by punishing the body. This meant no beds, no shoes, no meat or any other luxuries, including church buildings or open giving of tithes and offerings. To them, Christianity was strictly about sincere faith in the sufficiency and imminent return of Jesus Christ (Nyaundi 1997: 230–46).

In response, Nyanchwa declared this movement to be heretical and based on 'lie[s] peddled by ignorant *Imeyomwana* members' (Aencha 2014: 120). Yes, Adventists should be sincerely waiting for the Second Coming, but no one should be under the illusion that faultless behaviour can ever be attained. Rather, a state of moral perfection can only be something to aspire for, never something one can claim of oneself or, for that matter, a group or collective. Moreover, God will save us out of love and not based on how impeccably Christ-like we are. However seemingly uncertain, salvation is something Christians can nevertheless be assured of if they recognize unconditional love as the cornerstone of their faith. Being faithful means much more than obeying out of fear or desire for a reward, both of which are self-centred. It involves love that builds upon an acknowledgement of a fundamental 'Biblical solidarity' (Aencha 2014: 122) which connects all humans as created by God, spoiled by Satan and redeemed through Jesus. To be 'in Christ' is not as much to be saved as it is to acknowledge Christ's self-sacrifice which made salvation possible in the first place. So, speaking truth to sin is not about outspokenly shunning all that is worldly, imperfect, untrustworthy, but about embracing such attributes as fundamentally human. Under this view of moral imperfection, a faithful and sincere anticipation of the Second Coming should not accommodate disengagement and isolation

from seemingly unholy others, nor should it underemphasize the importance of human action to Christian personhood. Instead, Christians have a moral duty to wait for Jesus by spreading the gospel through their words and actions, by interacting, loving, mixing with and caring for those around them. Only when the gospel has spread all around the world will Jesus return.

Adventist splinter groups may have waned, but they have hardly disappeared. Although tucked away from public attention, their influence continues to reverberate in the conversations between mainstream Adventists in their congregations and communities. The chief disagreement is that between two modes of relating faith to trust through the issue of moral imperfection. On the one hand, we have the 'atomistic' mode: humans are hopelessly imperfect so are best mistrusted precisely because of their imperfection. A faithful Adventist, who is committed to speaking the truth, can therefore be justified in calling others out on their imperfections. Voicing scepticism serves as a process of self-purification, of isolating and perfecting oneself in anticipation of an imminent divine reckoning. On the other hand, we have the 'participatory' mode in which faithful Adventists must trust and love fellow human beings despite and because of their intrinsically imperfect nature. In this case, outspoken accusations are excessive and should be avoided or contained, for it is only through diplomacy and dialogue that Adventists can finally achieve respite from the misery and mistrust so typical of the end times. Although internal to Seventh-Day Adventism and fuelled by widening inequalities and class struggles, Gusii dialogues between Adventists on how best to link faith to questions of trust and trustworthiness have also been shaped – to no negligible extent – by the presence and robust popularity of Catholicism in the area.

Catholic parallaxes

Abagusii may be predominantly Seventh-Day Adventist, but it would be unwise to write local Catholic congregations and communities out of discussions of personhood and social change. Catholics account for at least half of certain Gusii communities; in others, Catholics can number less than a quarter. Stated membership, however, can be deceptive. A far greater number of Seventh-Day Adventists do, at least at some point in their lives, appeal to the help of the local parish priest, especially in situations of misfortune. They do so discreetly. Their loyalty to the Seventh-Day Adventist faith may well be questioned, especially since talk about Catholics as satanically misguided fetishists is commonplace

in SDA theology. Nevertheless, Adventist congregants recognize that the prayers of their pastors and church elders do not have power (*chinguru*). In the interdenominational hierarchy of credibility, the Catholic clergy has the upper hand. This silent consensus is partly the result of a long conversation between Seventh-Day Adventism and Catholicism in Kisii. But it is also the outcome of a dialectic between the exacting or puritan and tolerant or forbearing modes of speaking and relating introduced above. Strict adherence to Adventist doctrine and laying down the law in interactions with others, evaluating them and calling out their hypocrisy or imperfection through impassioned moralistic critique were radical and capacious yet ultimately unwieldy forms of relationality.

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

Beyond absorbing indigenous conceptualizations of transgression, Catholicism has made its own contribution to debates in Gusii society about sin and personhood. As in Gusii Seventh-Day Adventism, the Catholic input to local debates about the implications of transgression for personhood also centres around issues of individualism and moral imperfection. However, in Catholicism, these issues are problematized in an ecological rather than an intellectualist modality, as I explain below. This means the burden of accountability is not placed solely on an individual, guilty interiority as much as it is extended onto the church as a collective Body and Bride of Christ. Thus, from a Catholic point of view, it is possible to orient the self towards taming and tolerating imperfection rather than seeking or claiming moral perfection on the basis of faith. The following subsections contextualize this orientation with regard to anticlerical sentiment and conflicting preoccupations with salvation within Gusii Catholicism. The similarity here with Gesimba's ethical stance is not coincidental and appears as the outcome of Seventh-Day Adventist reflection on the self through a Catholic point of view.

Priestly power

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

Priests are also powerful speakers. Their words draw authority from their status as anointed members of the church. Thus, priests have the authority to declare a couple married before God, to perform the mass and give communion,

Figure 4 Congregants loading foodstuffs in a priest's pick-up truck.

to baptize or conduct the sacrament of confession. However, the power underwriting priestly utterances derives not only from priestly status but also from the analogies between priests and indigenous ritual specialists or elders with the capacity to bless or curse. Shopkeepers whose shops are burgled ask priests to pray for protection and retribution. Others credit priests with the capacity to discern and reveal hidden knowledge, including whether a parishioner is a witch. When visiting the sick to pray for and perform mass for them, priests sometimes unearth charms (*emesira*) buried next to their sick parishioner's home doorsteps and thus reveal occult acts of sorcery and witchcraft as hidden causes of ill health. Some priests go as far as issuing threats of revealing the identity of unknown witches, usually down by the closest market centre, for crowds to hear. All those are things a 'witch-sniffer' (*omoriori*) or a 'sorcerer' (*omonyamosira*) would do too.

Most *Abagusii* recognize that priests are not to be messed around with. In Catholic and Adventist circles alike, numerous individuals pointed this out to me through one story or another. For example, one priest who had arrived to officiate a Catholic woman's funeral was prevented from doing so by the woman's husband and his Adventist family. Insulted, the priest cursed those who obstructed him for the injustice wrought upon him and the deceased. They say the curse became true. On another occasion, as one elderly Catholic man recounted at a weekday service, a witch was envious of the priest's powers so

she sent her child to collect and bring her the communion wafer from church. Upon reaching home, the child was struck down by lightning. Catechists too make statements about priestly power during services such as baptismal classes. Catholic parents, or adults wishing to be baptized into the church, are instructed not to bad-mouth priests lest they 'be mightily cursed' (*okoragererigwa okonene*). Note how a priest's capacity to name and police transgression recalls the capacity of cursing associated with elders and ancestors. This resemblance is further strengthened by a shared capacity of blessing.

Abafather, Fathers, are widely regarded as conduits of blessings (*amasesenio*). Since anointed and ordained, they can pronounce substances and objects as blessed, as divinely empowered. This applies to more than just the ingestion of the holy communion, which is held to bring the body and blood of Christ within Christian hearts. It is common for Catholic homes to hold on to and display crosses made from palm leaves and distributed on Palm Sundays. Holy water is even more common. I once asked a Catholic church member, proud owner of four dairy-grade cows, if he didn't fear somebody might poison or bewitch his cows. He said he didn't; he regularly sprinkles them with holy water. His response made me think anew of the dozens of plastic bottles that parishioners bring along to mass for the priest to bless. This is often how mass ends in Gusii parish centres: with a priest walking along a line of parishioners kneeling before the altar, expecting a cross to be gestured on their heads as they hold out whatever they want blessed, usually water, sometimes bags of clothes. Some use spare hands to touch priests' robes. Many priests think such scenes can get out of hand.

Shifting ecologies of faith

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

This disagreement is, in part, a consequence of the transformations the Catholic church pushed for following the Second Vatican Council. Thenceforth, Catholicism's stance of correcting other 'religions' by incorporating and adopting itself to them was a strategy with a new end point. The goal was to institute, in Catholic communities worldwide, a liberal, rationalizing and individualistic approach to religious faith and practice. Catholicism was to be an intellectual system, more so than a system of practices. This consensus typifies the Kenyan Catholic clergy and church hierarchy as much as in other Catholic communities (see Christian 1972). In Kenya, though, the Second Vatican Council (1962–5) coincided with the transition to independence (1963) from the British colonial empire. Liturgy and prayers in vernacular languages, new structures of lay participation, and other church reforms thus came with 'a hint of Uhuru [Freedom]' (Burgman 1990: 281). De Reeper, the last white bishop of the Kisumu Diocese, had this to say about the vision he pursued in his last years at the helm:

> It does not show the Church any more as a supernatural institute of power, the Pope at the top, surrounded by Bishops, these again assisted by priests, all concerned with guiding a passive flock of the faithful towards their final destiny. The Constitution does not start with the Hierarchy but it begins with recognising the 'Populus Dei', the People of God. The officials no longer stand above but amidst their people; they are servants of the People of God. (in Burgman 1990: 279–80)

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

Under a postcolonial dispensation, discourses on Catholic personhood stressed not only by membership, attendance at, but also support for the church. The clergy was there to serve the laity, but the clergy itself needed to rely on the

laity for subsistence. Everyone had both rights and obligations. Previously, under the patronage of foreign missionaries with access to European monetary flows, Catholicism was mainly perceived as a supernatural source of power and cargo. This perception clearly has not waned. In Kisii, as elsewhere in the Great Lakes Region (Scherz 2014), the notion of Christian charity continues to be closely aligned with hierarchical relationships of patronage. Under a Gusii and Kenyan clergy, however, discourses on Catholic personhood stressed the duty of actively enabling and extending the work of the Church. The mark of a faithful Catholic was not a statement of faith as much as it was an action of self-sacrifice towards fellow human beings, including catechists, priests or bishops. One outstation chairman had this to say when I asked why tithe payments are important enough to be recorded in parish ledgers and the diocese database:

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

To enforce this new dispensation of the Church, a composite of parts distinguished by their self-sacrificial orientation towards each other, the clergy doubled down on emphasizing discipline and the strict following of rules surrounding the Catholic sacraments. For example, married couples who had not organized a marriage ceremony[1] within the church were excluded from communion. People learnt that if they hadn't paid their church dues, they should exclude themselves from confession or partaking of the Eucharist. Periods of lukewarm involvement called for similar self-restrictions from full participation in the sacraments. Priests and those with access to non-agricultural income streams benefitted the most out of this strategy. A two-tiered system appeared which distinguished between 'First Class' members who 'receive public praise, and Second Class [members] who are not rarely excluded from church burial, the anointing of the sick and administrative functions' (Burgman 1990: 248). The former class became likelier to be seen and spoken of as 'practicing' Catholics, whereas the latter were aligned, in popular and clerical perception alike, with 'lapsed', sinful and disobedient Catholic selfhood. This dynamic occurred despite

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[1] In Gusii eyes, a church wedding ceremony should follow the payment of bridewealth. Often, however, married couples do not go for a church wedding because of the costs involved, and especially if bridewealth remains unpaid. A church wedding is a relatively prestigious way to celebrate and formalize marriage.

the ubiquitous declarations, in public discourse at church, that all humans are equal before God and all humans are intrinsically imperfect. Uttered by priests and the wealthier laity, who control the terms of discourse, assertions of human equality and imperfection coexist with the perception that those at the bottom rungs of involvement in church activities are less righteous than their wealthier counterparts.

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

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

Deferral and imperfection

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

> Human beings do things which can test your faith (*okoegena*). You yourselves can sin – everyone does. We all have bad thoughts and feelings. Does that mean nobody is a person of God? No! But who do you trust? (*ningo okoegena?*) God! If you trust humans, can you really expect life? [Audience: no!] What we must do is seek God's forgiveness. So, you are supposed to go report to the priest. Hold nothing back. It is with the priest that salvation can be found. He will tell you what [penance] to do, and he will help you as best he can. Don't you know Father can banish spirits (*ebirecha*) and demons (*amachini)*?

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

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

The paradox that shines through here stems from the challenges moral imperfection poses for the very institution that claims to offer and mediate a superior source of trust in the face of adversity. Importantly, however, the paradox does not derive from a simple opposition between 'official' Catholicism and a set of 'popular' or 'folk' variations. Rather, the paradox is internal to the Catholic faith as a 'living ecology': a complex of signs, practices and agents, often in politicized arrangements which also 'display elements of "flow" and "mutuality" with their physical environments' (Norget, Napolitano, and Mayblin 2017: 21). As such, the paradox marks not only a vulnerability of accountability for the Church but also the tendency for 'Catholicism to encircle not only doubt and dissent but also *indifference* within its single embrace' (Norget, Napolitano and Mayblin 2017: 19; original emphasis). Note, for example, how Catholic anticlericalism differs from its Adventist counterpart: where the latter appears likely to involve a challenge to the authority of the SDA church, the former's scepticism is primarily elaborated with respect to particular instances of indiscipline. Moreover, despite commonplace talk about the clergy as exploitative and abusive, Adventists have come to regard Catholics as generally more disciplined. For this very reason, some Adventists have no qualms sending their children to Catholic boarding schools.

Conclusion

This chapter has explored a multiplicity of modes through which to acknowledge and respond to moral transgressions in everyday life. I have argued that the Gusii conversion to Christianity led to an ongoing tension between sociocentric and individualized conceptions of transgression. This tension does not neatly map onto a simplistic distinction between an individualist Christianity and a collectivist African 'tradition' (*pace* Ntarangwi 2011). Instead, the tension has also been shaped by multiple models of how a faithful Christian acts and speaks. These models are internal to the Catholic and Adventist traditions in Gusiiland, but they have also come to interanimate each other as they confronted and displaced each other in dialogue. In effect, pre-Christian concerns with ancestors and the occult found reformulation in a language of progress, sincerity and moral imperfection. Yet this language was itself internally diverse. It is an instance of what Mikhail Bakhtin understands by 'heteroglossia', or the 'internal dialogism' of utterances and discourses. According to Bakhtin, any utterance is situated in a broader, specific and open-ended historical flow of dialogue. As such, words and actions are inherently 'double-voiced', 'two-sided', always marking a response and a position, always picking up distinct intonations and flavours, leading to new ways of speaking and acting. To trace this process is to document 'changing social attitudes (towards authority, towards other people, and towards received truths, for example)' (Morson and Emerson 1990: 150).

In Kisii, conversion to Christianity has led to shifting attitudes to faith and its implications for trustworthiness. After missionaries and early converts spoke of sin, biblical truth and sincere faith, most *Abagusii* entered the conversation through Christianity's contribution to material and spiritual well-being. Subsequently, talk of unfaithfulness and imperfection gained different affordances according to the various theological discourses it responded to. Thus, although Adventist communities agree that moral imperfection places faith and salvation at bay, there was disagreement over whether sincere commitment to biblical truth must translate, in everyday life, to an ethics of separation from or participation in an imperfect, broken world. By contrast, the Catholic response did not seek to dismiss and repress sinful concerns with ancestors or witchcraft. Instead, it incorporated and subordinated such concerns to a hierarchically structured ecology of powerful words, substances and speakers. Vatican II and independence inaugurated a sharpened division of labour between clergy and laity. In its wake, the cracks in the moral righteousness of the Church as a divinely

anointed and thus inherently trustworthy institution have been increasingly apparent. This situation has lent enduring appeal to the Adventist insistence on radical ethical reform and salvation by faith in Catholic circles. Yet despite these sentiments of suspicion and mistrust in the Church as a hypocritical and government-like institution, Catholics and Adventists alike continued to live out Catholicism in its ecological or baroque manifestation, where misgivings and transgressions can be tamed through deferral, where real discipline and power can be found.

Containing the anti-help

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

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

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

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

When this delicate balance proves untenable, ongoing acts of requesting, giving or expecting help descend into what I call the 'anti-help'. The term picks up on my interlocutors' concerns with the inherently antagonistic nature of both ordinary language and mutual help; hence my use of the prefix 'anti-'. As such, the anti-help stands for a set of negative outcomes that participants in mutual help arrangements experience through their participation. These outcomes include, but are not reducible to, witchcraft or the breakdown of cooperation. The anti-help refers, rather, to disruptive 'words' or 'issues' (*amang'ana*) animated by moral evaluations people make as they request or respond to requests for help. The anti-help, then, is best glimpsed in situations when help is said to

be unhelpful, given or denied on a prejudiced basis, received unthankfully or otherwise requested presumptuously.

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

The key aim of my ethnography is to caution against the tendency to isolate one emotion from a broader field. Literature on envy, which has mostly focused on its nature and effects, is a case in point. Key conversations have asked whether envy is constructive or destructive (see Cohen-Charash and Larson 2017), how it arises from and relates to socio-economic inequalities and situations of relative scarcity (Ben-Ze'Ev 1992; Foster 1972; Schoeck 1969), or how culturally contingent values and social structures can account for the different trajectories and fluctuating intensities that typify the experience of envy cross-culturally (Graeber 2007; Lindholm 2010). Envy's co-presence with a broader range of ugly feelings has been less considered. The same holds true for Africanist scholarship. There, an overbearing focus on witchcraft as opposed to the emotions that occasion it has reinforced the idea that envy is fundamental to African emotional landscapes. When witchcraft is noted to be motivated by envy, it is easy to lose sight of the fact that envy is not a unitary phenomenon. The resulting analysis easily becomes partisan: not only does it place responsibility for occult attacks squarely on envious subjects, but it also misreports envy by conflating it with other, distinct emotions. In effect, unitary conceptualizations of envy stand in implicit complicity with certain accusations without interrogating what those accusations do for accusers and to the accused. In a sense, then, anthropological

understandings of envy and cognate negative emotions run the risk of descending into a blame game similar to how the wider community singled out Grace as envious and ill-intended on account of her lower socio-economic status, despite her nephew's demeaning words and the possibility that the threat of violence cuts both ways.

Parting with the tendency to separate 'envy' from other negative emotions, this chapter offers an alternative, inductive approach that stresses the performativity of acts of naming, recognizing or responding to ugly feelings. The emphasis here is on talk about emotion as a form of action in the world. When negative emotions are named, in everyday life and regional scholarship alike, the indigenous term *endamwamu* is systematically reduced to its restricted sense of 'envy', even though it may refer to a variety of disorderly feelings and desires. This slippage arises when speakers in positions of relative power influence the terms of public discourse. Accordingly, I argue that attending to the relationship between speech and feeling is essential if Africanist scholarship is to achieve more clarity and precision in conceptualizing the ugly feelings that arise in the wake of intensifying scarcity and growing economic inequality. To do this, I place my interlocutors in dialogue with Stanley Cavell's call for attending to the passionate side of speech through a 'systematic view of language as confrontation, as demanding, as owed . . . each instance of which directs, risks, if not costs, blood' (2005: 187). This conceptualization of language accords well with the Gusii semiotic ideology of containment, which shapes not only the expression of passion in speech but also acts upon inner experience and a field of political possibilities. Understanding the politics of containment, I argue, is key to elucidating how narratives of scarcity and inequality – threaded throughout the chapter – afford a complicit and narrow focus upon a single emotion in a broader field. Since such narratives are often voiced Christian idioms, tracing the political work of containment also foregrounds the role of Christian theologies and theodicies in mediating the anti-help.

Endamwamu in Gusiiland

Abagusii, or – as they are known in the ethnographic canon – 'the Gusii', are dubiously stereotyped as one of the most witchcraft-inclined social groups in Kenya. Curiously, previous scholarship has done little to challenge this stereotype. What overflows the boundaries and disciplinary inclinations of foreign and indigenous scholars alike is a sense that, in this corner of Southwest

Kenya, something nasty is afoot. This comes out most clearly in recent work that investigates spates of witch-hunting in the 1990s as consequences of the IMF's structural adjustment programmes (Ogembo 2006), but also in publications of a psychological bent that emphasized the local prominence of the fear of 'jealousy' and witchcraft while also historicizing that cultural complex as becoming more and more acute in the wake of growing inequalities and extreme population growth (R. LeVine [1984] 1994, 2003; S. LeVine 1979). Though less explicit, scholarship in other disciplines echoes a similar argument: Gusiiland, we learn, is now at the apex of a century-long process of environmental degradation and political fragmentation that came about through intensifying demographic pressure on ever more fragmented agricultural land, the emergence of local elites, uneven processes of social differentiation, the cash-crop industries whose collapse or decline was mostly a blow to those in already disadvantaged positions, and so forth (Boone 2014; Maxon 1989; Okoth-Ogendo and Oucho 1993). Unsurprisingly, when a demographer heard about my research on trust in rural Gusiiland, it immediately made sense to him, recalling how – decades before, in an LSE lift – Mwai Kibaki (Kenya's third president) had told him to go do research in Gusiiland: 'It's a crowded place; that spells trouble', he said.

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

The usual culprit that such narratives pick up on is *endamwamu*, which in its strictest sense refers to envy in the form of a malicious desire to destroy or undermine another's position or advantage. Due to the combination of 'stomach' (*enda*) and 'black' (*emwamu*), *endamwamu* misleadingly recalls ethno-physiologies of witchcraft that contain the possibility of involuntary action triggered by an inheritable substance lodged in the abdomen (e.g. Evans-

Pritchard 1937). However, people situate *endamwamu* in the heart (*enkoro*), the seat of all emotion and volition, which *endamwamu* can 'bite' or 'grasp' (*okoroma*), 'override' or 'overwhelm' (*okonyara*). If extreme and outwardly manifesting, people speak of *endigitani* or, in cases of murder, of *emoko*. Beyond nuances of intensity rather than kind, people also use *endamwamu* to refer to 'greed' or 'avarice' (<u>*uchoyo*</u>), 'lust' or 'gluttony' (*obotonu*), to 'resentment' (*ogochaya*), 'jealousy' (*eng'areka*), or anger and fury. In all these cases, a disorderly and transgressive desire remains the common ground. Yet this broader set of associations clearly connects with what could be considered as qualitatively distinct emotions. Moreover, *endamwamu* has a polysemic *and* a polyphonic nature. *Endamwamu* is uttered or evoked by manifold voices, whose positionality in relation to each other is reflected in the nuances and intonations of their speech.

The dynamic tension between *endamwamu* as envy and as disorderly desire resembles the way in which English speakers commonly conflate jealousy with envy in ordinary speech. In relation to an object of desire or relationship of value, jealousy and envy are opposites: 'jealousy is a protective reaction to a perceived threat' whereas 'envy is hostility' directed towards what others have but one does not have (Clanton 2006: 411–12). If referring to envy as jealousy is to confuse the different situations from which they emerge, it can also undermine fundamental presuppositions of what jealousy is and when it occurs, capturing them within an arbitrarily totalizing conception of envy. This is especially convenient for those with the power to dictate the terms of the discourse, whose own ugly feelings will tend to become socially unrecognizable under a unitary definition of envy.

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

attributed at the same time as it is conflated with greed and self-interest, even though envy may lead to actions that are against one's self-interest.

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

The anti-help and its passions

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

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

Now in his twenties, Nyakongo had recently passed his KCSE exams with marks that qualified him for a government-subsidized university degree. The government, though, only disburses the loan instalments after the beginning of the academic year, and even thereafter it's not enough to get by on. He knew that he was forced to do what most other people do in his situation: fundraise. This meant relying on his close and extended kin to meet and arrange for guest lists, invitation cards, access to wealthier individuals, loudspeakers and so forth. Most of these kin and neighbours were the very ones Nyakongo and his mother were convinced despised them, but who now, with Nyakongo's academic achievement, also had grounds to envy them. A fundraiser also meant that he might attract scornful attitudes from community members, regardless of future outcomes. He imagined them saying: 'You have failed, and yet we gave money for your education', 'You have succeeded, but you have forgotten us.' Unnervingly, the prospect of a local fundraiser augured yet more nefarious horizons of possibility. Nyakongo recalled how the community fundraised for one of his cousins who wanted to study to become a primary school teacher. Not long after the fundraiser, this cousin injured his leg so badly that it affected his academic performance. He almost failed and had to endure the lashing words of his neighbours, even though, Nyakongo insisted, their money was never genuine – their intention all along was to harm, and not to help. Hence the question:

what if something similar happened to him? What if the help he asks for turns out to obstruct him?

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

This neglect has endured despite a long-standing preoccupation with the relationship between witchcraft and language. Be it as a lexicon of modernity and social transformation (Geschiere 1997; Smith 2008; Moore and Sanders 2001), or as manifesting mainly through speech acts such as gossip, accusations or rumours (Douglas 1970; Favret-Saada 1980; Gluckman 1972), witchcraft is intrinsically connected to the power of words to both describe and act upon the world. However, although occult phenomena are as much a matter of feeling as of language (Bonhomme 2016), the tendency has been for complex emotional experiences and their links with speech in everyday interactions to remain underspecified in ethnographic accounts. Take, for example, Mary Douglas's attempt to discard the cruder functionalist overtones of a model that saw witchcraft accusations as either reproducing the social order or reflecting breakdown and disorder. She acknowledged the enduring relevance of such a model in the idea of a 'communication system': accusations '[amount] to a denial of common bonds and responsibility' (Douglas 1970: xxv); they are a means of clarifying, redefining, breaking and regrouping relations.

Unsurprisingly, Douglas's formulation resonates with Nyakongo's family's experience. I could explain how their being accused of witchcraft makes sense given the increased competition over land, or how their accounts of subtle, insidious experiences of economic exclusion and social denigration stand as testament to the capacity of accusations to deny mutuality even with close

kin. Yet the result would be rather sanitized, stripped of any of the unspoken passions that, in any case, mattered most to Nyakongo and his mother. Would Nyakongo make it to university, even as the first in the area to attend a prestigious institution, and despite their past tensions with neighbours and relatives? Would they be dismissed, avoided, belittled, further branded or envied, helped, but only somewhat, and at the same time harmed? If Douglas's conceptualization of accusations does little by way of capturing the complex uncertainties and vulnerabilities that Nyakongo and his mother experienced, this shortcoming might well reflect how sharp distinctions between language and emotion, with an attendant excision of feeling from form, are not unheard of in the anthropology and philosophy of the twentieth century (Wilce 2009: 157). By contrast, the accusations that feature in Nyakongo's exposition not only go beyond the issue of witchcraft but are voiced in a register that showcases a deep-felt concern with the expression and experience of feelings in ordinary language.

Let me clarify that in arguing for renewed attention to the relationship between language and emotion, I am not suggesting we view language as primarily referring to internal subjective states and a singular domain of 'emotion', as separate from thought and modelled upon Euro-American Protestant conceptions of an authentic inner self, seeking sincerity in outward expression (Beatty 2005). Indeed, to see language as merely referring to emotion would make for a poor entry point into the web of accusations and emotions that Nyakongo revealed. We would have to start with the question of whether others really did resent Nyakongo's family for being poor, or envy Nyakongo for obtaining a place at university, or whether Nyakongo's family did feel envious following unfavourable outcomes in land disputes. Such considerations are arguably also at work in scholarship on envy that circumvents the methodological problem of there being no interlocutor willing to recognize his or her own envy by focusing solely on the perspective of those who deem themselves or seek to be envied (e.g. Desplat 2018), or by inferring envy primarily in those on the lower-rungs of society in situations of unequally distributed scarcity (Foster 1972). The alternative approach I develop here not only stresses the capacity of language to elicit or act upon rather than merely describe or name feelings, but also proposes that the best way to probe the role of emotions in ordinary interaction is, paradoxically, to displace a simplistic focus on a given emotional expression in favour of placing the person at the heart of inquiry.

Here, I follow Unni Wikan's strategy of documenting emotions by focusing 'on a person experiencing and expressing herself while engrossed in multiple concerns' (1990: 134). Like the Balinese context she documents, my interlocutors

also keenly monitored and controlled outward expression with a view to interpret but also to manage, influence and address feelings, whether others' or their own. A general injunction to show love and respect in interactions with others weighs on everyone. This implies a dynamic of containment: people should 'monitor' their 'tongue' (*okorenda oromeme*), to speak 'softly' (*enyororo*) and 'slowly' (*ng'ora*). A Gusii saying warns that 'one should speak little in the presence of fellow others,'[1] not only because of their questionable trustworthiness but also because speech has an intrinsically hazardous nature, as always liable – especially if uttered in the heat of the moment – to bring more 'issues' (*amang'ana*), ignite 'conflicts' (*ebitina*) and 'quarrelling' (*okwomana*). Outspoken threats, accusations and suspicions draw stern rebukes as speaking 'carelessly' and 'bluntly' (<u>*ovyoovyo*</u>), as 'saying too many words' (*ogokwana amang'ana amange*), while at the same time attracting mockery and ridicule for betraying morally ignoble thoughts and feelings that should not be on show. More than a mere inversion of sincerity, the point in containment is not simply to avoid the expression of some 'genuine' inner feeling but to overcome and transform, a dynamic that I explain in more detail in the next section.

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

If requests for help express, imply or play upon feelings without there being any certainty as to how others might respond, what they might say and how

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

they might value you and your request, it becomes hard to say where the request stops, who has the last word, and how it all might end. These remained open questions for Nyakongo and his mother as well, particularly after his request for a fundraiser for university fees. Another of Nyakongo's uncles took him aside one evening at the market, congratulated him profusely for his university offer, and made an advance contribution, there and then. He added that Nyakongo shouldn't tell his mother about his contribution. Why? Why not tell his mother? But the uncle simply walked away, leaving Nyakongo to wonder about the true intent behind that money. Words, in short, were still owed, thus echoing Stanley Cavell's reflections on the impassioned performativity of ordinary language and his attendant call to 'not stop at what we should or ought to say, nor at what we may and do say, but [to] take in what we must and dare not say, or have it at heart to say, or are too confused or too tame or wild or terrorized to say or to think to say' (2005: 185). If Nyakongo's wonder about what was left unsaid is akin to Cavell's attunement to an unbidden scepticism folded within everyday life, this is also because Cavell's philosophical puzzle regarding the relationship between language and emotion can respond to and account for the pressures that arise from a Gusii pursuit of containment in negotiating mutual help.

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

spoken words do not explicitly single out, police and demand a response, or when words are absent altogether, in which case it becomes compelling to ask whether speechlessness 'may come from being silenced, from not wanting to say something, or not sensing the right to say something' (Cavell 2005: 179).

The politics of containment

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

    This vignette illustrates the semiotic ideology of containment introduced above. Note how a degree of indirectness, a pregnant vagueness, tends to accompany moments when ugly feelings are evoked, insinuated or attributed. Even when our neighbour's ugly feelings were most explicitly visible, as with their song and rant, their speech was either voiced in the third person or in our

absence. Moreover, it seemed that the only way that I could speak with third parties about the animosity between our neighbours and my host family and me was by entering a language game where talk about physiological disruptions signalled, negotiated or attempted to diffuse ugly feelings without explicit reference. Indeed, our neighbours, my host family and I were on common ground insofar as we all sought to restrain our speech to pre-empt scope for further escalation. Yet the power of containment extends beyond simply a matter of restraining the urge to speak passionately. As a concern with the aesthetics of ordinary action and expression, containment has deeply political implications.

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

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

empirical variable. The tensions I was drawn into and exacerbated through my presence are a good example.

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

We return, thus, to the slippage between an expanded and restricted sense of *endamwamu* but with a sharper understanding of how a concern with containing feelings in speech lubricates this slippage, thereby affording a containment of political possibility and maintaining the status quo. My silence may have diffused the accusation of witchcraft against my neighbours, but it also left intact the widespread consensus that my neighbours were envious and morally culpable. The possibility that my host family and I had inadequately acknowledged and illegitimately responded to our neighbours' plight never gained purchase. In effect, our restraint accommodated a denial of recognition. The inequality between us faded under a chorus of voices condemning our neighbours' envy.

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

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

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

I never asked Josephine about this lie. I expected her to ignore my question or claim I had misheard her. In any case, it would have unnecessarily added salt to an obvious wound. Over the previous months, I had witnessed Josephine's

relatives talk about her search for help to put her son through Egetare. Most thought Josephine was stretching beyond her means. Some recalled how they had helped Josephine and her family several years back: if it hadn't been for them, Josephine and her children wouldn't have had an iron-sheet roof: 'They were being rained on. We sympathized with them, and we still do, but now she has transgressed: where does she expect to find so much money? From us?' Others drew my attention to Josephine's husband's relatively large but unused plot of land. Couldn't she try farming, like everyone else? 'She is never satisfied', another man said, 'regardless of how much you help her; she has *endamwamu*'. In her presence, the blaming was less overt but palpable nevertheless. Time and again she was told to take the child to a school she can afford. Walking out of one such meeting together, I asked her what she would do. She spoke, for once, with a blank stare, the visible side of a muddy torrent of defiance: 'My child is smart. Would he study as well anywhere else? No. There must be a way.'

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

Theodicies of scarcity and inequality

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

In Gusiiland, it is under the aegis of Christianity that the rhetoric of scarcity and inequality is elaborated, influenced or contested. In both Adventist and Catholic communities, they say God never intended scarcity to be a cosmological postulate. However, humans being human (i.e. imperfect and untrustworthy),

they found themselves 'banished' and 'cursed' to a life of suffering and uncertainty, including the most brutal and uncanny sort, as when Cain killed Abel. So did humans begin to 'spread', populate, and 'fill' (*ogoichora*) the world. No wonder this process can embolden evil, especially when, as in overpopulated Kisii, limits to growth and their unequal distribution are abidingly clear. Yet evil also bears the possibility of redemption, inscribed along the very lines through which discord articulates itself. One of my SDA interlocutors made this clear while accusing her neighbours of envy when she asked me to hold out my hand:

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

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

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

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

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

> I see men, women and children; you all wear clothes, just as you are all God's children. These clothes have different colours, depending on what you chose,

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

I paused on this priest's words partly as another illustration of how theodicies of scarcity and inequality can articulate the anti-help: poverty is provocatively rationalized as the outcome of negative feelings and emotions, rather than structural processes of uneven accumulation and distribution. Bearing in mind that no one challenged – or even had the opportunity to respond to – the priest's monologue, the imbalance between voice and silence in this interaction anticipates a set of questions that the next chapter takes up: whose intentions and emotions are more knowable than others? Are inner thoughts and feelings even knowable? Might the opacity of others' emotions and intentions be unequally distributed in social interaction, in ways that reflect asymmetries of status and power? The following chapter takes these questions up in relation to the value of prudence, which is commonly extolled in public discourse on trust and faith.

4

The value of prudence

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

But prudence need not be named or voiced for it to be recognized as of fundamental concern. Beyond the terms used to describe or refer to it, prudence features in everyday life in more implicit ways too. For example, when teachers and clergymen spend hours speaking to school children at graduation ceremonies or prayer-days, it is common for a wide variety of discourses – for example, about the negative effects of mobile phones and social media, about devil-worshipping and the Illuminati or about the merits of education and hard

work – to be expressed in a register of warning or cautioning. A similar register occurs, too, in ordinary dialogues between friends and intimate kin or between the members of a church or a savings group as they coordinate and negotiate the terms of their charitable and economic endeavours. Prudence is summoned to mind through discourses that situate interactions as unfolding in the 'end times' (*chingaki chi'omoerio*), under divine oversight and satanic assault. It is inscribed and performed in specific spaces, such as when the employees of Guardian Angel – a bus and minibus (*matatu*) company in an industry commonly criticized for its drivers' recklessness – ask passengers to observe a moment of prayer before vehicles set off, or when a mother decides to display, in her sitting room, a plaque that cites Jeremiah 9: 'beware of your friends; do not trust anyone in your clan [. . .]'.

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

Any specific way of sensing or imagining the addressee of an utterance or an act, any awareness of who an act or utterance is directed at, also happens to be the defining or distinguishing characteristic of what Mikhail Bakhtin called 'speech genres' (see Bakhtin 1986: 95). Prudence talk, I will shortly explain, can be understood as one such speech genre. Its most obvious site of expression is the space of the church, where, in the course of preaching and praying, the theme of faith or trust in God is consistently used to give voice to a crucial sense of sceptical caution or desirable disquiet about how humans place their trust in themselves or each other. More broadly, both within and outside the

church, what prudential speech achieves is always, in one way or another, an intervention or response to the all too human and open-ended questions of who should trust whom with what, of who should accept and honour whose trust, on what terms and why.

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

Overall, thus, the chapter explores how and when an attitude of 'unending vigilance' (Monyenye 2006: 304) or prudence typifies the way in which Gusii orient themselves to forms of value and trust as they relate and negotiate the terms of cooperation. Accordingly, much of the ethnographic material covered here draws on a renewed momentum for the study of value in anthropology. Aside from several focused theoretical engagements (Graeber 2001; Pedersen 2008; Otto and Willerslev 2013), value has also become a central empirical concern in diverse discussions, ranging from the role of language in precipitating forms of social injustice (Shankar 2017), to theories of mind (Schieffelin 2008; Stasch 2008), to ethical life in adverse conditions (Harms 2011; Han 2011 and 2012; Neumark 2017), or how best to account for orientations towards the future (Moroşanu and Ringel 2016; Bear 2016; Stephan and Flaherty 2019). The momentum behind this expansive revival derives, in part, from the prospect of analytical synthesis that 'value' promises, 'particularly of overcoming the difference between what one might call top-down and bottom-up perspectives: between theories that start from a certain notion of social structure, or social order, or some other totalizing notion, and theories that start from individual motivation' (Graeber 2001: 20). It bears remembering, then, that a bridge between action-oriented and structuralist approaches to value remains as elusive as ever. Accounting for how certain forms of value become valuable in the first place, or how different values might relate to one another, and perhaps on different

terms through time, remain points of weakness but also robust disagreement, in anthropology as in other disciplines (Robbins and Sommerschuh 2016).

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

Prudential speech

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

You do attend church at home, with many other of your husband's relatives, including your mother-in-law. You and your family were all close to her, so her

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

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

Mirika uttered those words at a time when the worst had yet to come. The costs grew and so did the weight of her loans and fears. She needed help. She sought it with friends in secondary schools she had done business with, who allowed her to cash in on tenders before supplying. As for her extended family and church, she knew she couldn't expect much from them. Of course, there was the bare fact that she urgently needed a far larger sum than what the community and fellow church members could ever raise. But there was also a tinge of resentment in Mirika's appraisal of what could be expected from her fellow relatives, neighbours and fellow church members. Whenever there are fundraisers in the community, she contributes faithfully and 'gives herself over' (*bwerwete*) – had she not asked me several times to buy her products so she could make her goal

for this church fundraiser or another? And yet, demanding help from them would inevitably make some backbite, since at her home village she is perceived as rich, or at least affluent enough to cast a shadow of malfeasance to the image of an 'able' (*bwenyarete*) person still asking for support. Surely, she reckoned, it was no coincidence that her *ekamati* (sister-in-law) hadn't visited her. Nothing. Not even a phone call.

Mirika considered leaving the church entirely. What a strange respite this would have been: not only from the menace she detected amidst her own relatives, neighbours and church members, but also from the unease that arose when going to 'herbalists' (*abanyamete*), 'diviners' (*abaragori*), charismatic-Pentecostal prophets (*abasabi*, lit. 'pray-ers') or other such borderline-occult means became distinct options to try out. She was baptized, she can call herself a Christian, but would she be able to call herself a faithful (*omoegenwa*) Christian? And anyway, how can she go to church with the very people that are likely rejoicing over her travails? How can one share (*ogosanga*) with people one does not trust (*tobaegeneti*)?

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

Jacob's response to Mirika's plight is a good example of prudential speech. Although Jacob does not use any of the terms associated with prudence, he does sense Mirika is in danger of making an unwise set of decisions for reasons he takes time to point out to her. Three interrelated aspects stand out about Mirika's

friend's response. Firstly, there is the need to trust a loving God in the face of corrosive doubt and mistrust. Secondly, that individual commitment to God has implications for others around Mirika and their own relationships with God in ways Mirika had started to lose sight of. Leaving the church and appealing to occult assistance could well invite, for Mirika, a loss of face, money and moral authority in her family, not to mention additional anxiety over whether she could count herself among the 'people of God' (*abanto bwa Nyasae*) as opposed to the 'worldly people'. Instead, Jacob encourages Mirika to continue meeting her tribulations with the same courage she ordinarily claims to find in faith and prayer. Thirdly, by situating contemporary life in the end times, Jacob indicates that there is nothing more ordinary than experiencing disappointment and betrayal. In these circumstances, an attitude of moral scepticism is entirely appropriate and should not be psychologically crippling, certainly not with a loving God by one's side.

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

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

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

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

> Genres correspond to typical situations of speech communication, typical themes, and, consequently, also to particular contacts between the *meanings* of words and actual concrete reality under certain typical circumstances. Hence the possibility of typical expressions that seem to adhere to words. [. . .] This typical (generic) expression can be regarded as the word's 'stylistic aura', [. . .] an echo of the generic whole that resounds in the word. (Bakhtin 1986: 87–8; original emphasis)

The generic aspect of speech genres makes them good semiotic props in the course of communication, not least as they can mediate interaction in a range of metalinguistic contexts. Even if they might emerge out of a specific sphere of activity – for example, preaching – speech genres are often taken up and repurposed in other contexts by specific individuals in fluid and open-ended relations with others. As they cross different areas of life, speech genres take on new meanings or retain the tones and echoes of former contexts in a way that redefines a present experience in a novel or additional way.

In our example, the expressive tone of Jacob's remarks to Mirika concerning the decline in social trust at the end of time echoes Christian teachings repeated, again and again, in preaching. More specifically, as a response to Mirika's anxieties concerning individuals she suspects of envy and wilful neglect, the millenarian discourse on trust is repurposed as an invitation to abandon the assumption that other individuals, however intimate and supposedly righteous, will accept and observe one's trust on the same terms that one offered it. Religion might be

about doing onto others' as one might do onto oneself, but everyone knows that baseline mutuality cannot be taken for granted. Mirika, in other words, could not – should not – expect her kin and fellow church members to acknowledge her sacrifice, selflessness and love on a reciprocal or mutual basis.

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

The whiteness of prudence

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

For such a radical transformation to occur, the settler-colonial discursive apparatus needed to remain vigilant about the tribulations of trust in hierarchical relationships, such as those between settlers and their native employees. The catch, in imperial eyes, lay in being able to justify economic exploitation and

inequality as favours to native populations. It had to become normal, all the way down to the production of people and social relations, for people to accept labouring for private profit, and willingly – or at least accept they have no other choice but to – trust their white employers with their livelihoods and aspirations. To this effect, vigilance was an important concern on more than one occasion. Take, as an example, this excerpt from a newspaper written by and for settlers, where the government is cautioned to stop setting the price for native maize lower than that for European growers:

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

Elspeth Huxley, daughter to a settler family, offered this quote while sparring with historian Margery Perham in their correspondence on race and politics in Kenya. Writing in 1943, almost a decade before the Mau Mau nationalist movement, Perham tried to convince Huxley that colonial policies allowed many settlers and state officials to fall into a state of moral hubris; they were consistently unable to acknowledge the racial inequalities they instituted for what they were: structures of injustice and the sure sources of future unrest. As such, the colony was in dire 'need for constant British vigilance' (Huxley and Perham 1956: 101). Huxley dismissed such 'diatribes against exploitation' (1956: 119) for creating the false impression that the Europeans ever behaved in ways quite as uncaring, untrustworthy and imprudent. The quote above is thus part of Huxley's apologia for the colonial abuse of native trust. In her view, the Europeans could not be charged with imprudence, not only because some settlers were actively concerned with native welfare, but also because the Europeans had the values and expertise that recommended them as trustworthy drivers of economic growth and development. By this logic, only the Europeans could turn the Kenyan 'wilderness' into 'productivity', such that placing Europeans and Africans on a more equal standing would have been the patently more imprudent thing to do. We can note such reasoning in Huxley's position on the expenditure of tax revenue on education:

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

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

As a result, a class-centric distribution of perceptions concerning trust and trustworthiness rose to prominence. This shift occurred in a similar way to the dynamic described in Frantz Fanon's *Black Skin, White Masks* (2008 [1952]), where colonialist ideology insinuates itself in the psyches of the colonized, who therefore come to imitate and appropriate 'white' ways of speaking and acting. Some elders responded to my questions on social change in this self-disciplining way. They recalled British colonizers as benevolent rulers who introduced discipline and order where, allegedly, there was none. This logic is also discernible, I suggest, in the way people warn each other to place trust in the trustworthy. Most people, from all walks of life, consider it prudent to elect leaders or representatives (e.g. committee chairpersons, treasurers, spokespersons, state officials) who are 'able' (*bwenyarete*) or 'stable' (English term commonly used), meaning they are either salaried or relatively successful business-owners. For example, when I asked a youth group why they agreed for X to be their designated point of contact with a politician offering money by the

roadside, I was told it was because X – unlike everyone else in that group – had a working business and 'handles money every day'. So, he was less likely to abuse their trust.

Thus, the colonial contribution to prudential talk could be said to have come in the shape of a moral prejudice that favours the wealthier and the more powerful while systematically portraying the less privileged as the less prudent and the less trustworthy. The same kinds of calls for exercising prudence or imputing and denying imprudence that disputed and affirmed a racialized hierarchy of credibility under colonial rule now reinforced classist moral prejudices. Regional linguistic and historical literature has not dwelled much on the implication of ordinary language for class distinctions, but it is easy to see how the moral prejudice here in question contributed to the consolidation of class distinctions in Kenya.

The creation of an 'African peasantry' as a distinct and controllable class was crucial to the colonizing project from the very beginning. Local farmers were expected to pay tax and provide a safety net for their underpaid relatives working in towns or on settler farms. At the same time, smallholders were systematically excluded from commercial credit and market opportunities (Atieno-Odhiambo 1977). So, at a time when a settler capitalist system sought to coax the indigenous population out of the 'labour reserves' they called home, it was convenient that those whose labour underwrote the costs of exploitation started to discipline themselves by giving voice to foreign narratives about their own imprudence and untrustworthiness. Unsurprisingly, this upheld an economic apartheid bent on keeping the peasantry in its place. After independence, when anti-colonial fervour and talk about equitable redistribution of resources waned, similar dynamics occurred. Values hitherto racialized as white are now the fulcrums of classist prejudices and aspirations. This shift occurred even though effective emulation was often the sole privilege of the governing elite, and even though this elite catered less for the peasantry than for the foreign interests that continued to own the means of production in Kenya (Murapa 1972).

Thus, over the past century, colonial dynamics of racialization gave way to a class-centric moral prejudice regarding not only what kinds of persons are imprudent, or should be more prudent, how, and to what extent, but also regarding the kinds of actions and values that are held to better invite or warrant trust. The next section explores how this moral prejudice influenced indigenous ideas about the extent to which language is a reliable medium of communication, or whether others' minds, intentions or emotions are otherwise opaque. The problematic of opacity in interaction and the possibility of reading other people's minds, feelings

and intentions accurately and openly have thus far been an implicit aspect of the ethnographic materials presented thus far. The previous chapter foreshadowed this problematic, particularly when we learnt that the negative emotions of those who control the terms of discourse tend to pass as socially illegible or unrecognizable. Here, we turn to the legibility of other minds in ordinary language as a long-standing problematic in Gusiiland, but also a problematic that has been redefined by growing economic inequalities. As a result, when the theme of opacity in everyday interaction is taken up in prudential speech, outcomes differ according to the relative socio-economic positioning of speakers and interlocutors. For some, to speak prudentially about opacity is to provide a moral justification for changing commitments to multiple values, which may conflict but also synergize. Conversely, those in vulnerable and subordinate positions discover that opacity has become something of a class privilege.

Opacity and inequality in ordinary language

In Kisii, the opacity and legibility of others' minds, feelings and intentions are long-standing concerns in everyday life. By opacity and legibility, I am referring not just to the cognitive mechanisms that make inferring others' feelings and intentions in social interactions, but also to ethical stances and social norms that inform the exercise of such mechanisms and capacities. My interlocutors wondered not as much about the knowability of others' feelings and intentions, but rather about whether such forms of inner experience should be named or remain unnamed, whether they should be revealed or otherwise concealed, given potential consequences. A common moral injunction is the ideal of keeping conflicts internal to a household or a group and association away from prying ears, to protect the collective's name and dignity. Feelings and actions that contravene the image of demure respectability are understood as courting shame and ridicule, and shouldn't be disclosed. Similarly, one's innermost desires should be kept secret (*bobisi*), as a matter of exercising caution. Interlocutors, as popular wisdom goes, can always repeat information shared in confidence or, worse, use that information to sabotage and undermine. More broadly, people often keep mum even about morally unproblematic and seemingly mundane matters. Inquisitive greetings usually elicit vague rather than detailed responses. One common way to respond to a request for news is to say that there is none.

In effect, people cannot be expected to say what they really mean or think. In other words, speech is inherently untrustworthy. Several of my closest friends

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

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

This inward transformation marked a 'quickening' (Guyer 2013) of an unknown that stretched like tendrils through the answers I received in interviews or conversation, through sermons performed at church or the proceedings of mutual help arrangements. This unknown has all to do with the capacity to infer other people's intentions and feelings from speech and action. More specifically, the Gusii insistence that inner 'thoughts' and 'feelings' (*ebirengererio*) are – or should remain – inscrutable bears a striking resemblance to the set of doctrines Robbins and Rumsey (2008) called the 'opacity of other minds'. In brief, the idea is that some culturally specific language and semiotic ideologies seek to suppress or avoid open recognition or attributions of inner states and intentions, even

though a theory of mind – that is, the capacity to read other minds – is a human universal that enables, to an important extent, all human communication and cooperation. To be sure, statements about the opacity of other minds are much more than assertions about other psyches. Instead, opacity claims are often metalinguistic utterances, that is, 'claim[s] about acts of revealing and acts of concealing and how those are or are not to be taken as evidence for private states' (Keane 2008: 474). As such, assertions expressing ideologies of opacity are moral and political claims. They link up with questions of value (Stasch 2008), authority and accountability (Schieffelin 2008; Duranti 2008), all of which are especially prone to come to the fore at points of contact with Christian practices of confession and their demand for sincerity (Robbins 2008).

Now, it bears acknowledging that ethnographic work on opacity doctrines often proceeds from questionable evidence. As Duranti notes, it is common for ethnographers to run into inconsistencies, most of which stem from the possibility that 'the same people who seem reluctant to engage in speculating about what goes on in their own mind or in the minds of others might, in fact, exhibit mind-reading behaviour under certain circumstances' (Duranti 2015: 180). This resonates with my experience. People do read each other's minds, especially if some situations or circumstances may make them reluctant to do so. The local understanding of speech as unreliable is itself predicated upon the recognition that speech may veil potentially negative intentions. Similarly, the local engagement with Christian forms of confession cannot be said to have been rejected nor wholly embraced.[1] Much like anywhere else in the world, Gusii Catholics consider confession as a largely private – and not public – affair. On their part, Gusii Adventists have all but forgotten about public confessions that previous generations used to face or practice. The closest thing to confession Adventists practice nowadays is washing each other's feet in preparation for Last Supper communion services, quarterly events in Seventh-Day Adventism. Publicly, washing each other's feet is very much framed in idioms of introspection, forgiveness and confession. However, no participant will ever say anything by way of revealing a mistake or utter a statement of forgiveness. Instead, the most overt mind-reading in such situations happens in the background, among the onlookers who pick up on who is washing whose feet. If conflicts or tensions between participants are known or have been rumoured, onlookers whisper with trepidation: 'look, they're washing each other!'

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[1] Nor can we say that Christian confession and its attendant demand of sincerity were unprecedented in Gusii history. Oaths are one example in this sense.

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

Prudence in labour arrangements

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

The relative degree of proximity between workers and employers is highly circumstantial and evokes the ambiguities of trust in intimate relations, as

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

On their part, employees are much likelier to draw on a vocabulary of kinship, intimacy, and trust in interactions with those wealthier relatives or neighbours who could also double up as occasional employers. In such interactions, those in more precarious economic circumstances make a point of stating how one should only trust one's own family should domestic or agricultural labour be required. 'You cannot', they say, 'work with a person you do not know; they are "hard-headed" (*kichwa ngumu*) and they will find a way to exploit you. It is better to work with family members, people you know, because they will not be able to leave, and even if you fall out, you will eventually agree'. This is a common refrain, particularly in implicit requests or petitions for labour. More explicit requests for employment employ the idioms of mutual help and cooperation to proposition an exchange, often of hard menial labour for money to make school fee payments or debt repayment deadlines. As in the refrain above, such requests create a semblance of equality by implying that people have no choice but to trust and agree with their intimates, which is a symmetrical inversion of the way in which askers themselves can be left with no choice but to turn to intimates with the capacity to help.

Outside of employers' earshot, when those at the lower-rungs of society speak freely, a sense of deeper and intractable asymmetries emerges. Individuals who

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

By contrast, while spared from open challenge and moral questioning, employers themselves rarely miss the opportunity to make statements about the private, inner thoughts and feelings of those less fortunate than themselves. It is more common for employers, rather than for employees, to make accusations of untrustworthiness, to impute ill-intent or malign neglect. Employers commonly accuse and speak of workers as 'difficult' (*abakongu*) and 'stiff-necked' (*abanyabigotibikongu*), as lazy and unreliable, as greedy (wenye tamaa), as saying one thing but 'hiding their true thoughts and feelings' (*bakobisa ebirengererio biabo*). Employers caution each other as to the importance of remunerating labour arrangements by task rather than by day, since workers are said to be unlikely to work efficiently if the pay is agreed upon by day rather than by task. When faced with accusations, employees rarely get a chance to make themselves heard; most do not respond to such accusations, reminding themselves – as did one worker I spoke to – that their interlocutor is more 'stable' (in English) and may yet help them again in the future. Speaking back would, in other words, amount to an imprudent act. Better that they lower themselves and address their wealthier interlocutor 'with respect' (*ase amasikani*), without insulting their self-esteem, however inflated or riddled by immoral and antisocial thoughts or feelings. Better to suck it up and take it in.

Here, again, we see a class-based moral prejudice where the trustworthiness of those in positions of relative wealth and privilege goes unchallenged, while the trustworthiness of those in subordinate positions is more liable to be questioned. This logic has also come to suffuse expressions of indigenous concerns with the legibility of thoughts and feelings in ordinary communication, particularly as they are caught up in prudential speech. Thus, even though intimates across different class standings portray strangers and outsiders as opaque, illegible and therefore worth being prudent about, it is those in subordinate and vulnerable positions that are likelier to refuse to speak up and challenge their richer interlocutors'

thoughts and feelings, especially if negative. In prudential talk between 'stable' would-be employers and those in more precarious circumstances, the latter are less likely to be invoked as objects of moral scepticism. At most, the idea of exercising caution about trusting potentially untrustworthy outsiders creates a space for building trust anew, for agreeing to cooperate in a way that places an egalitarian spin on intractable asymmetries in who is forced to rely and depend on whom. By contrast, those in superior positions are far likelier to represent their poorer relatives, neighbours or workers as objects worth being prudent about, usually by openly questioning the legibility of subordinate minds, in ways that can deride, demean, corner, but also impute negative thoughts and emotions.

Prudence, autonomy and equality

To bring the foregoing dynamic to life, as well as begin to clarify how prudence relates to other values, I offer an account of a domestic and agricultural labour arrangement that I witnessed first-hand for about a year. Early on my fieldwork, I often found myself unsure of how to respond when interlocutors would ask what else they could plant – did I know of anything else that could fetch as much money as pyrethrum or tea used to some decades before? Along with my host mother (Bochaberi) and father (Momanyi), we decided to try out some options. We planted strawberries and canola, put up a moringa tree nursery, and even gave mushroom cultivation a go. From the very get-go, it was clear that my hosts valued business and entrepreneurship as means to autonomy and self-reliance. I lost count of the number of times I heard Momanyi stress to his teenage children that they are likelier to achieve financial independence if they are 'job-creators' as opposed to 'job-beggars'. However, Bochaberi and Momanyi also recognized that entrepreneurship must address the social problem of economic inequality. They stressed that a cooperative model built around a viable cash crop, where everyone in their local area would have a stake in and receive a fair income from, would make an agribusiness not only viable but also ethical. It would mitigate the risk of envious theft or sabotage while giving everyone around the opportunity to establish a clear stake in the proceeds of the business.

Soon enough, pursuing this vision alongside my main research activities and Momanyi's day job as a teacher became logistically tricky. Theft, too, especially of strawberry plants, was chronic. What's more, several of the family's cows died in close succession. When Bochaberi experienced what seemed like a freak allergic reaction, a nagging question became impossible to restrain: when all the cows are

dead, are their owners going to be next? Halfway into my fieldwork, Bochaberi moved away. With Bochaberi gone, keeping on top of everything became impossible. So, we hired Silas, a young man in his thirties, to take care of and watch over the house and farm. Silas hailed from a village about an hour's walk away from us. I had met Silas at a fundraising organizing committee meeting, where I'd heard people talk about him as a hard-working and accomplished farmer. Momanyi liked that Silas was a relative outsider, but especially that Silas was deaf, since he wouldn't be able to communicate much with people 'from around'. The agreement we reached with Silas was that he would be based at our home six days per week, that we would cover his living costs, and pay him 6,000 shillings (approximately £50) per month, which at the time was more than an entry-level school teacher position.

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

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

the farm, he denied it emphatically. He also teared up. 'I know him very well', Silas's brother said.

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

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

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

Thus, unlike the opacity doctrines of West Papua (Stasch 2008) and the Moroccan High Atlas (Carey 2017), where opacity statements are subsumed to an egalitarian ethos that seeks to protect the autonomy of self and other, in the

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

Beware the Illuminati

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

Gerald was hardly the only one convinced the accident was an Illuminati ploy. In the weeks that followed, it was all everyone talked of. One individual who had made it to the scene of the accident early made a point of looking out for blood. There was none; only fragments of flesh. This was telling. Illuminati

demons, as hearsay has it, demand blood payments in exchange for the wealth they bequeath upon their human masters. Had the *ekerecha* drunk the blood? Other villagers recalled seeing a couple of black SUVs with tinted windows around the site of the accident earlier that day. The cars went uphill to see the only charismatic-Pentecostal prophet and 'pray-er' (*omosabi*) around. Testimonies confirmed suspicions. In Catholic and Adventist church halls, this event added more alacrity to what preaching voices rarely fail to touch upon anyway. It is true, they say, the world is nearing its end. And yet people have become too comfortable and short-sighted; too careless or imprudent; too complacent in their prosperity, or hopelessness and despair. Instead of placing their faith in the one true God, people 'worship' and turn to false gods such as the ancestors, witch doctors or charismatic-Pentecostal pastors and prophets who allege to heal and divine in prayer (*abasabi*), but also more money and wealth more broadly. 'We are possessed' (*twebwateranetie*), as that popular refrain goes, by material things. If this was not so, would the Illuminati really succeed in causing so much terror and disruption? *Kuwa macho*, 'be alert'; otherwise, you too may well become a slave to your desires.

Rumours about the Illuminati are widespread in Kenya and can be understood as the latest instalment of an already well documented problematic in sub-Saharan Africa. Here, as elsewhere (Taussig 2010 [1980]), increasing incorporation into a world capitalist system went hand in hand with a proliferation in occult rumours and attendant phenomena (Comaroff and Comaroff 1999; Smith 2008). In effect, new types of occult phenomena provide a symbolic means to make sense of and critique opaque and unequal structures of power and value production. Despite its shortcomings and compelling critiques against it (e.g. Pedersen 2011), this point continues to have analytical traction. It is also something that many of my interlocutors rarely failed to miss or suggest in conversations about the Illuminati in Kenya. There is a shared understanding that the Illuminati mark a recent phenomenon that originated elsewhere, in 'America' or the Global North, but that it is in Kenya that the Illuminati wreak the most havoc. One elderly man asked me to confirm whether roughly half of all Americans are Illuminati members. How else could they have gotten all that money and power? Rumours and insinuations about who, in local communities, is an *omoiruminati*, follow a similar logic. Where exactly did they get the money for that car, that house or those clothes and that jewellery? Such accusations tend to target persons in privileged socio-economic positions, and they are especially sticky if the history of that privilege and relative prosperity is not entirely clear.

There are, of course, serious pitfalls to any analytical scheme that foregrounds macro-level socio-economic patterns to explain occult phenomena. Such a scheme runs the risk of remaining more suggestive rather than demonstrative (Moore 1999: 305), of hastily embracing a unitary and essentialized view of history (Englund and Leach 2000), or of 'confusing an expansive metaphor for an explanatory term' such as globalization or modernity (Comaroff and Comaroff 1999: 294). To avoid such pitfalls, more recent scholarship on the occult in Africa has emphasized the importance of fine-grained, micro-level ethnographic analyses (e.g. Bonhomme 2016). However, Africanist literature could be said to have sought, for quite some time now, to ground these issues in more bottom-up descriptions by documenting the rise of charismatic and Pentecostal forms of Christianity. To an important extent, the popularity of Pentecostalism in Africa derives from setting itself up as an alternative source of trust to navigate or break away from ambiguous kinship and economic relations. This coeval and ongoing relationship of mutual influence between born-again Christians and occult practices makes ambivalence rub off those seeking to resolve it (Meyer 1999; Newell 2007). In Kenya too, new wave Pentecostalism elicits occult dread and plays a role in sustaining a widespread 'cosmology of corruption' (Blunt 2004) where prospects for future social reproduction are at bay as established truths, institutions and sovereignties slip in and out of spectral or virtuous casts. However, an overemphasis on Pentecostalism has not only run its course (Engelke 2010), but also generated the impression that a quest for radical rupture and autonomy from doubt-ridden trust relations is the only way Christian traditions can provide a basis for influencing and intervening in situations of frayed trust. By contrast, my Catholic and Adventist interlocutors understand their faiths as offering important discursive resources for instilling and cultivating the value of prudence.

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

about the person being prayed for – make many Catholics and Adventists warn or caution their fellow co-religionists against trusting such figures.

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

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

Illuminati rumours thus feed into a pragmatics of prudent action and watchful observation. As another instance of prudential speech, talk about watching out for the Illuminati and their satanic ploys emerges out of the encounter between new wave Pentecostalism and, on the other hand, mainline Gusii Catholicism and Seventh-Day Adventism. Stories circulating in Gusii mainline churches abound in caricatures of 'plant-a-seed' (*panda mbegu*) churches, where, they say, people give in to an irrational and reckless frenzy that enriches morally dubious pastors. Explicit associations between charismatic churches and the Illuminati are common, in both gossip and public discourse. For example, sermons on 'prophecy' – a popular theme among Adventist pastors – rarely fail to include

warnings about the catastrophic allure of these 'new churches', about good people who get caught up in murdering their own family members and worshipping the devil. No one should be surprised; after all, the Bible does indicate that 'false prophets' would be common in the end times.

The prophets I interviewed and observed themselves considered Illuminati rumours to be true. They themselves warn and advise congregants on how best to stay safe out there. However, prophets were also keenly aware of how mainline churches associate them with the Illuminati. Thus, prophets usually have much to say about how – before God spoke to them in dreams and visions – they were unjustly dominated and kept in their place by domineering church elders and leaders who were witches in disguise, and who now – out of envy and resentment of prophets' spiritual gifts – bad-mouth prophets as Illuminati agents. Here, too, prudential talk about the Illuminati recovers or replicates the class-centric moral prejudice outlined above. Although outstandingly rich individuals are the obvious Illuminati suspects, it is especially prophets in the most marginalized positions who are more outspokenly, more publicly decried as Illuminati agents and suspicious figures. Regardless of the abject poverty that prophets and pastors who start their own charismatic and healing churches live in, they continue to be a lightning rod for Illuminati accusations. A regular trickle of SUV-driving urbanites visiting local prophets keeps suspicions on a simmer.

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

Such nuanced disagreements, as variations of prudential speech stemming from and animated by Illuminati rumours, go beyond interdenominational politics. Staying alert about the Illuminati, as well as being cautious about how such rumours are used and by whom, also tells us about the nature of prudential speech as a modality of engagement that brings certain temporal horizons to bear on encounters between self and other or the world. These horizons correspond

to a millenarian time-map, which prudential speech brings to the attention of its audiences and interlocutors. People are quick to forget they live in the end times, so they let their guard down. But it should not surprise anyone that the present stands in a trajectory of decline and social breakdown. Things will worsen before they improve. Think of the book of Revelation. Or the book of Jeremiah where humanity descends into the worship of false gods.

By situating everyday action in a fallen world, where untrustworthy behaviour has yet to be morally sanctioned, this millenarian time-map highlights the importance of prudence in both the immediate present of daily life, as well as with respect to a more long-term horizon. Uses of this millenarian time-map have denomination-specific but also cross-denominational forms. Adventist fathers might restrict themselves to cautioning their children to read the Bible or warning them about the danger of shaking the hands of strangers – particularly those who offer or request gifts or assistance. Catholic parents tell their children to carry the rosary around or teach them about the importance of using holy water to protect oneself, one's homestead and family. At fundraisers for university fees, speaking prudentially about the Illuminati plays into the way through which participants establish mutual rights and obligations and coordinate a sense of shared reality, shared values and aspirations. Neighbours and relatives beseech the children fundraised for to see universities as spaces of danger, with new temptations. In the words of one grandfather addressing a young man, his grandchild, at fundraising committee meeting[2]:

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

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

To the fellow fundraiser committee members who overheard this intervention, it was clear why Osoro – the speaker – spoke in the way he did: he was trying to come off as a reliable and committed contributor to community fundraisers. Five years before, Osoro did not participate much in community fundraisers. By contrast, at the time of making the above intervention, Osoro had three children in university and another finishing college. People had been sarcastically remarking that 'at Osoro's, only recently have things started to prosper'. For Osoro, it was an uphill effort to convince people to come to his own fundraisers. So there he was, all suited up, with polished black shoes, his best walking stick and even a cravat, presenting himself as a responsible Christian parent who is committed to his community's children's education and who is concerned about the values and aspirations children may be tempted to lose sight of at university. By invoking widespread concerns associated with exposure towards urban elites, in muted recognition of the moral panic that Illuminati devil-worshipping is often said to have wrought in everyday life, Osoro performs and projects his commitment to values such as piety and hard work.

Osoro's point, like that of many other speakers who voice Illuminati rumours in a prudential manner, was not just that university students can be distracted from their studies by youthful folly, but that they can end up acting in gross contradiction to the values of hard work, self-sacrifice and humility that they were brought up with at home and at church. This can lead to a corruption of the most sacred relationships. 'Who would you sacrifice for money', a priest asked the students attending church one Sunday – 'your father? Your mother, an uncle or sibling?' To clerical and lay speakers alike, such disturbing images of lethal and senseless betrayal are an affront to the moral debt of care that children owe their elders, as well as a threat to the long-term well-being of the local community. If children lower their guard and neglect to acknowledge their debt to those who cared and fundraised for them, their families and communities at home will – in the future – be left to languish in the hardship they hope to be spared from in old age.

Conclusion

This chapter has documented different instances of prudential speech, a style of speaking that emphasizes the value of prudence. As evidenced in its most common expressions, prudential speech has gained significant traction among local Adventist and Catholic families and communities. There, a millenarian time-

map – a cross over from Seventh-Day Adventism but not restricted to Adventists – is taken up to convey the understanding that the world is fallen and not-yet bereft of untrustworthy actions and individuals. However, though commitment to Adventist and Catholic faiths played a prominent part in shaping this speech genre, prudential speech is not without precedent, particularly in indigenous concerns with the opacity of others' thoughts and feelings in ordinary language. Nor was prudence or vigilance never a concern during the momentous socio-economic transformations that a settler-colonial capitalist system wrought upon Kenya. These precedents continue to reverberate in contemporary talk about what or who is worth being prudent about and how.

Thus, even when prudential talk is articulated in ostensibly Christian idioms, what prudential speech achieves varies according to the relative positions of speakers and audiences in class-based hierarchies. Those in subordinate positions and the most precarious circumstances are systematically forced to rely on occasional domestic and agricultural labour offered by or requested from those who are 'stable'. Due to the history of colonialism, such situations re-affirm a class-based moral prejudice. Workers and vulnerable farmers find themselves more readily discredited as deceitful, opaque, suspect and thereby worth being prudent about. Speaking back and open challenges are rare, though this does not mean that lower-income families and individuals are committed to the values of prudence, autonomy and equality in quite the same way as their wealthier relatives, neighbours and community members. By contrast, those in superordinate class positions are uniquely able to manipulate discourse and posit autonomy as a superior and exclusive means of exercising prudence.

We found a similar moral prejudice in the interdenominational politics that prudential talk about the Illuminati sustains. In that case, even if Illuminati rumours symbolically critique a domineering and classist postcolonial order, such rumours more often feed into a pragmatics of prudential speech that keeps the allure of Pentecostalism in its place as a type of Christianity to be sceptical of, whose local membership are often the poorest in society, and who – unsurprisingly – can threaten 'God's will' for Catholics and Adventists to be self-reliant. There are, of course, economic inequalities internal to Adventist and Catholic churches, along with theological disagreements over what is worth being prudent about and how. We will explore these differences in greater detail in Chapter 7, where I compare Adventist and Catholic attitudes to incorporating or emulating savings and credit arrangements within the church.

In the following chapter, however, we turn to an issue that the last instance of prudential speech conveniently anticipates. When parents talk about children

being corrupted by the Illuminati, they do more than just emphasizing a situation of moral panic or seeking to come off as trustworthy and caring reciprocators in community fundraisers. Children, too, are addressees of such prudential talk, such that warning a relative's child not to be tempted by the Illuminati and to keep reading the Bible is one way to invite children into long-term chains of moral debts. At times, however, it becomes difficult to distinguish between an invitation and an imposition. The next chapter looks at one of the commonest Gusii forms of imposing one's will upon others: patriarchal expectations of trust.

5

Patriarchy at bay?

So far, the foregoing chapters have not problematized the issue of gender head-on despite gesturing towards it at certain moments. But gender is clearly one of the most worthwhile issues to consider in a discussion of trust and faith in Kisii as elsewhere in Kenya. For example, how is it that churches, like savings and microfinance groups, are not only predominantly female spaces but also spaces where trust based on gendered mutualities has flourished? Scholarship has not addressed this question in full. An important part of the answer lies with the financiers and development experts who first pitched microcredit and now digital finance partly as tools for women to gain autonomy and resist or sidestep patriarchal expectations and obligations. Some studies appear to be confirming this story, suggesting that the institutionalization of savings groups as predominantly feminine groupings has led to women wielding new forms of authority and influence (Elliot 2014; Garikipati et al. 2017). And Kenya's mobile money transfer infrastructure 'supports the extensive lateral relations that women utilize to make opportunities for themselves, in defiance of "traditional" patriarchal institutions' (Mintz-Roth and Heyer 2016: 133). Other studies caution that Kenyan women do not become liberal feminists as a result of membership in savings groups or wielding a Safaricom SIM-card, even if they do develop novel, gendered understandings of trust and relationality (Kusimba 2018). This chapter contributes to this discussion by showing how religious commitments and sentiments of trust in God play into a history of gendered antagonism and subtly influence domestic mis/trust.

The chapter picks up on the sense, common in regional literature, that certain patriarchal forms of enforcing and cultivating trust stand challenged and that the history of local domestic economies and conjugal relations of trust is marked by a crisis of masculinity (Gilbertson 2015; Silberschmidt 1992). One problem with this story is how close it comes to conflating patriliny – a principle of social organization based on male-centred lineal descent – with patriarchy as a

social structure defined by men oppressing women. In Kisii, although patriliny has long been central in social organization, there are reasons recommending cautious refrain from typecasting indigenous ideas of gendered roles, rights and obligations as 'patriarchal' in any general or monolithic sense. To be sure, pre-colonial Gusii society featured gendered hierarchies between men and women, young and old. But conclusive evidence as to whether pre-colonial everyday life could be reduced to the systematic and absolute domination of men over women, and elders over young people, is missing. Nevertheless, this remains a common assumption. Consider, for example, Iona Mayer's (1975) contention that a variety of Gusii rituals and beliefs served a characteristically indigenous patriarchal ploy. Consider, too, the feminist author Wambui Mwangi, who condemns Gikuyu male elites for the violence they perpetrate upon women and other ethnic communities while framing this critique in terms of a patriarchal and traditional Gikuyu association of women with a meek and obedient state of silence (Mwangi 2013). All such reflections implicitly re-affirm the narrative that patriarchal social forms are a primordial inheritance from a patriarchal past. Other than essentializing indigenous conceptions of gender, this narrative obscures its own genesis as a product of Empire. It also tells us little about the ambiguous and at times complicit relationship between Christianity and patriarchy.

By contrast, this chapter argues that contemporary manifestations of patriarchy in Gusiiland have as much to do with a history of Empire and Christianity as they do with a more long-running tension between multiple patriarchal discourses and ideas of gender complementarity. Beginning with the 1950s, when local communities slowly and unevenly started to hold mission-educated women in a more positive regard, reflections on masculine forms of authority and principles of relationality also started being evaluated vis-à-vis Christianity. In a language of faith, wives were told to obey their husbands; at the same time, husbands were reminded to love their wives. Currently, at home and at church, women and church leaders liken the complementarity between male and female principles or forces with the relationship between Jesus and his bride, the church. In both Catholic and Adventist circles, this analogy often provides a discursive space for a subtle rebellion against patriarchy – against, that is, men who seek to impose their will upon their wives, children and their children's wives. Such men find their expectation of axiomatic trust and respect from others countered by a different understanding of the complementarity between men and women and their respective mutual rights and obligations. Contrary to patriarchal-masculine ideals – for example, absolute power, cut-throat competition, contractual

obligations – an ecumenical Christian conception of masculinity stresses that a truly trustworthy and faithful man figures the hierarchical complementarity of male and female principles as divinely ordained. As a result, masculine forms of trusting and being trusted become wedded to more feminine idioms of mutual care, compassion and cooperation.

Patriarchy after Empire and Christianity

In Kisii, as elsewhere in Kenya, feminist aspirations for gender equality were 'hopelessly entangled with questions of imperialism' (Shadle 2006: 56). The feminist case of the nineteenth and early twentieth centuries gained a renewed momentum through the observation that women all around the world live under male oppression. If imperialism is necessary to emancipate women, then so be it. So did British feminists at the time justify their support of the colonial state. Ironically, however, the Old Etonians who manned the colonial state in Kenya were rather more infatuated with patriarchy than feminism (Shadle 2006: 42–9). There were, of course, some aspects of 'local' life – such as female circumcision, forced marriages, the apparent 'purchase' of women through bridewealth – that affronted even the Etonians. Overall, however, colonial officials were more worried that their dream of black individualism would transform indigenous society too drastically and too quickly for it not to disintegrate before reaching that glorious stage of modernity. The key, in the eyes of the colonial state – a conservative apparatus of social control – was to preserve patriarchy, which they regarded as the primordial social order. To colonial officials, the power men held over women, and seniors over juniors, was the glue that had always held indigenous society together. This is why colonial officials placed men at the helm of local law courts, criminalized adultery, banned *ebisarate* (cattle-camps mostly controlled by young males) and quashed women's mobility so that they could stay at home and farm while their men were away slaving away on settler farms (Shadle 2006: 55–71).

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

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

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

In time, contradictory tendencies appeared. Patriarchal control over women weakened, but this did not mean women's circumstances necessarily improved. On the contrary, women's position in society became more insecure, since men had no 'legal' obligations to offer their wives access to land if the transfer of bridewealth to their natal families had not taken place (Håkansson 1988). In other words, cultural – and not only political economic – factors shaped the changes women experienced in their social and economic position in Gusii society. In Gusii patrilineal ideology, descent is traced primarily through male links, such that women are symbolically detachable from their natal families. The bridewealth transfer thus marks the total transfer of a bride, as a wife *and* mother, to the groom's descent group. Ask a married Gusii woman about her clan affiliation and she will answer with her husband's clan's name. Of course, this does not mean that a married woman's relationship with her natal family is severed. In fact, a woman continues to hold an ambiguous position both in her natal and her husband's families. Moreover, an unmarried woman, or a woman for whom bridewealth has not been transferred, is likely to be perceived as an anomalous, deviant and inadequate daughter or sister. A woman's status as a wife is thus intrinsic to her existential identity as a sister and a daughter. Stuck between a rock and a hard place, detachable from their natal families, but often not fully attached to their husbands' families, more and more Gusii women

have, over the decades, ended up as landless single mothers (Håkansson 1994), a difficult social status to live with.

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

Following independence, unskilled labourers were largely excluded from the manufacturing sector or government employment; they found it difficult to compete in the burgeoning informal sector. As elderly individuals indicated in interviews, people eked out a living doing day-long contracts (*chikonda*) working on the farms of a minority of people who seemed to have 'made it' as mechanics, clerks, bureaucrats, police officers, teachers or entrepreneurs. Many – including those whose relative economic success had earned them some degree of status and respect – found it increasingly difficult to fulfil a growing list of expectations. No longer just providers of food, men were now expected to provide for all domestic cash expenses. In many cases, such expectations

were extended to other relatives and community members. Importantly, the list of expectations was not only long but internally contradictory. Empire and Christianity, each with their own rejections of what they saw as 'traditional' constructions of masculinity, had made sure of this.

Empire and Christianity were related projects, of course; on the issue of patriarchy, the two overlapped insofar as the Empire saw Christianity as a key tool in a systematic project of social engineering. Colonial officials in Kenya used 'African' men as workers and brokers to satisfy an imperial desire to possess and penetrate (White 1987). To sustain this dynamic, the state toyed with an array of policies, which usually departed from an essentialized vision of indigenous men as boyish and unpredictable. They needed some to do the toughest labour; those could wear shorts and remain boys. But the colonial regime also decided to institute another kind of masculinity as the modern ideal, one that would flatter the rulers while also preventing subordinates from hanging out together and plotting on how best to bring the whole regime crashing down. These men were supposed to pioneer the new, 'respectable' working class; they were to be monogamous and could wear long trousers; they could bring their wives over to their residences in specially designed urban estates, and live the working-class utopia, split between work and the nuclear family, with no connection to ancestral land and communities (White 1990). Christianity, in the eyes of colonial officials no less than missionaries, could also contribute towards redefining indigenous forms of masculinity. Yet there are also reasons to suspect that Christianity did not, in the long run, precipitate a wholesale transformation of indigenous masculinities.

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

catechist remarked during a Sunday service largely devoid of men, 'it is clear they have been imprisoned (*basibetwe*) by Satan'. Whichever the formulation, the projected image of traditional pre-Christian masculinity is that of a negligent and short-sighted man, with lazy, decadent, violent and authoritarian impulses.

By contrast, Christian men should not expect to be respected just because they are men, irrespective of their actions and relationships with others; on the contrary, men must acknowledge marriage as built on mutual respect (*ogosikana*) and mutual trust (*okoegenana*). The precise terms of mutuality on the basis of which trust and respect can flourish are often contradictory in ethical discourses on Christian masculinity. Does mutuality imply equality or symmetry, or does it involve an asymmetrical union of interdependent, complementary opposites? On the one hand, a man should be committed to his wife and children, to 'control himself' (*bwerine*) and put his family's needs and future first, to set clear goals, to have real conversations (*chinkwana*) with his wife and be proactive with domestic chores. The sky is not going to collapse if a man fetches water or gathers firewood. On the contrary, God will be pleased. On the other hand, men are also publicly acknowledged as the 'natural' and 'rightful' heads of their households; such status, in Christian rhetoric, comes with the responsibility to show leadership and walk the talk by acting in accordance with modern Christian values. Not unlike the way in which catechists advise their congregations not to gossip or speak ill of the priest, priests themselves rarely miss reminding brides to speak to their husbands in the appropriate way (*ase enchera ebwenerete*). That means no quarrelling, none of that 'careless speaking that *women* are known for' (speaker's emphasis). Similarly, at weekly parish-wide women-only seminars, priests and parish female leaders alike explain that a faithful Catholic woman must also be trustworthy and loyal to her husband. She does not seduce other men, and she does not accuse and humiliate her husband as soon as he walks through the door; instead, she welcomes and feeds him, before eventually communicating her issues in a soft and humble way (*kwa njia ya unyenyekevu*).

There is, thus, an equivocality and contradiction inherent to the Christian rendition of patriarchy. Wanton oppression of women by men is against the will of God, but women should nevertheless be loyal to their husbands, perhaps even to the point of restraint and obedience. Though more pronounced in the Catholic case, this contradiction typifies Adventist church congregations as well. It is not uncommon for Adventists to stress the importance of mutual trust within the marriage while at the same time – when incensed by the moral panic they sometimes express over a perceived rise of homosexuality worldwide – state their conviction in there being only two genders, male and female, with

men 'naturally' at the helm, on account of supposedly sharp natural or biological differences. Turning to the Bible for evidence, preachers rhetorically note: 'God created Eve from Adam's rib, so that Adam wouldn't be lonely, did He not?'

The ambiguity here in question could be said to be the strange result of a dialogue between a putatively pre-Christian paradigm of absolute patriarchy and a Christian egalitarian if not liberal version of gendered relationality. This, however, would be an oversimplification. To assume that patriarchy was ever absolute would be to assume that the patrilineal logics of social organization and relationality that typify Gusii domestic economies only ever allowed for the male assertion and enforcement of inflexible, contract-like obligations. Conversely, Christianity can hardly be said to have been an unequivocal champion for feminist equality and the abolition of gendered and hierarchical divisions of labour and associated perceptions of credibility and competence. When I asked a friend and mother about why the Bible, in Proverbs 31, describes the ideal Christian woman as doing tasks that are ordinarily male in Gusiiland, she said I had it wrong: 'the Bible says men seek [wealth], and that the women are more like helpers'. Christianity, in other words, should not be assumed to stand for the equality of sexes. In one of the communities I worked in, where Adventism had started to gain influence as early as the 1920s, people remembered the decisive influence that elderly Christian men held over a government proposal to establish that community as a local market centre. Church elders rejected the market being brought into their community, since commerce – they reasoned – would also bring prostitution and thus eventually spoil the reputations of many daughters and their local families.

Archival materials and historical works on mission education indicate that the ambiguous relationship between Christianity and patriarchal discourses on gender has been a long time in the making. Colonial officials and missionaries alike sought to educate their 'heathen' subjects by cultivating domesticity among young girls, by training them in sewing, cooking and cleaning, and thus educating them as Christian wives and mothers. Yet this 'gospel of domesticity' was also recast, by students and women educators, in a somewhat more egalitarian vein that legitimized a certain degree of insubordination to male authority (Thomas 2000). Even at the higher echelons of local Adventist and Catholic churches, the case for women's rights to education as well as professional specialization was formulated as a response to a cultural practice of disrespecting[1] and '[classifying] women in the same category with children' (Nyaundi 1997: 78). What's more,

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

even though mission education in Kenya demanded from women a measure of blind acquiescence and self-effacement, by the 1950s mission-educated women started to act as agents of change, challenging dominant patriarchal discourses and turning around the negative perceptions of girls' education which prevailed at the time (Kanogo 2005).

Importantly, this historical deconstruction and reconstruction of patriarchal discourses was not animated through missionary projects alone. This becomes clear when considering that Gusii ideas about the relative status of women to men are not consistent enough to be reduced to a monolithic and singular system called 'patriarchy'. Most Abagusii would, in the first instance, agree that women are subordinated to men. They reason so through the very etymology of the words 'man' (*omosacha*) and 'woman' (*omokungu*), which evoke a division of labour based on hierarchical complementarity. Men are meant to head outside the household, to find and procure (*ogosacha*) food and wealth, as well as engage in more prestigious occupations such as rearing or capturing cattle, sitting in on councils and committees, or representing or speaking on behalf of their children or wives at public functions. Women, on their part, are meant to stay at home and protect (*ogokunga*) the household. This means carrying out less prestigious, mostly domestic tasks like caring for children, cooking or farming. Indeed, the term 'cook' (*omorugi*) is often used as a synonym for 'wife', without attracting offence. This distinction appears to hold in economic terms too. It is women who spend the most time picking tea, but it is the husband who gets to cash in at the local tea buying centre.

Yet there are other contexts where women arguably hold more power than men. As with other East African agricultural groups, it is women who control access to grain, an essential and multifaceted resource that produces not only money but people and relations of exchange (Sanders 2000: 475). Of late, access to monetary credit has become another such arena. This is only partly by design. A minority of microfinance institutions do not lend to men at all, while others do not engage groups whose membership is more than a third male. But it is also true that women have come to think of themselves as not only mothers and wives, traders and farmers, but also as members of the savings and credit groups (*ebiombe*) that they are part of. Often, this sense of belonging goes hand in hand with asserting savings and credit groups as exclusively female (or at the very least female-dominated) spaces. This does not mean that women would necessarily write off a man who wishes to join their group. However, women are outspokenly critical of men who join groups but then feel they should be given positions of leadership within the group just because they are men.

Remarkably, most male members I knew were quite comfortable being led by female treasurers, secretaries and chairladies. Several pointed out to me that 'it is women who truly know about such matters'. What's more, in group meetings as at church, it is not uncommon to hear female *and* male members voicing the Christian caricature of 'traditional' masculinity. Men, they say, are not upfront and honest; they are slow, untrustworthy, wasteful and short-sighted, immature like children. Women, on the other hand, are held to be more mature, trustworthy, responsible and future-oriented than men.

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

If the policies and actions of colonial officials created the conditions for an amplified gender antagonism, Christian devotional practices and concerns appear to have provided one of the chief mediums for such antagonism to express itself. The image of the moral Christian man, who acknowledges that his marriage must be based on mutual trust and respect, lent itself to talk that sought to subvert and resist male authority but also to the exercise of such authority. However ambiguous the Christian response to patriarchy, it must be said that Christianity provides the medium for negotiating a different configuration of mutual expectations,

rights and responsibilities. Other discursive mediums – such as contemporary Gusii songs (Obuchi and Karuru-Iribe 2014), or the ordinary language that every Gusii girl of school-going age is at risk of building a self-image around (Aberi, Yieke & Bichanga 2012) – are overbearingly sexist. If most metaphors used to refer to women normally centre on negative characteristics such as hypocrisy, talkativeness, and untrustworthiness (Onchoke and Wen 2017), it is striking that one of the chief metaphors used to critique excessive forms of patriarchy is the figure of the dog (*esese*). Men are like dogs, one hears women say. Not just because a dog knows his home and yet wanders around (*kutangatanga*), not missing an opportunity to impart its seed. It has more to do with a dog's propensity to eat its own vomit. This action resembles the way in which men betray and abuse their wives and children, then patch things up, only to ultimately disappoint yet again.

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

Just how tough is it to be a man?

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

A couple of days before, they conducted a fundraiser for their son, Ariba. It did not end well. Ariba openly disrespected him. Now, Swanya has trouble looking

his neighbours and kin in the eye. He feels he does not deserve this shame, for he sacrificed a lot to see this fundraiser happen. The fundraiser would have never happened if it hadn't been for him: not only because guests came on account of his invitation and the respect community members have for him, but also because of the sheer amount of time and money he spent on innumerable phone calls, house-to-house visits, travelling to speak to more distant guests personally, and so forth. And it had been a success up until the last moment anyway. They raised 130,000 shillings (at the time roughly short of £1,000), which was substantial in and of itself, not to mention that this fundraiser was one of five that had been organized over the previous two months in that particular community. Why did Ariba act so selfishly and ungratefully? Whatever happened to respecting one's parents?

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

In any case, what is clear is that once the fundraiser's committee chairman, secretary and treasurer counted all the cash money in the presence of the family, they cross-referenced it with the contribution books and agreed that they had approximately 91,000 shillings in cash. Next, they calculated the contributions that had been sent to Swanya's phone via M-Pesa. These apparently amounted to 39,000 shillings. They didn't ask Swanya to corroborate this sum as that would have been rude, but neither did he pull out his phone to show them his M-Pesa wallet and receipt confirmations. Then they broached the final issue: what to do with the money. Swanya took that to be disrespectful; to him, it was evident that he should be entrusted with it. He was the father, after all. Ariba interjected, claiming that the money should go with him, since it was meant for him and his university costs.

Hearing both views, the committee proposed that Swanya be given 20,000 as a sign of appreciation towards the father's input towards the fundraiser, and that the rest be deposited in the bank account Ariba was to open; alternatively, it could be deposited in the school's account. But Swanya would have none of it.

He insisted that he should be the one having all the money; he would accompany Ariba on the eight-hour-long journey to the university and pay himself for the transport, the first term's tuition and accommodation fees, as well as any shopping and pocket money Ariba might need until the disbursement of the government loan at the beginning of the following term. The money was a lot, much more than was needed.

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

Now, Swanya wanted me to mediate the conflict between him and Ariba. He wanted me to tell Ariba that he should respect his father, to remind him that – as per Gusii tradition – blessings (and, by implication, curses) come from the father. I told Ariba that Swanya wanted to speak with him. He said I was not the first person his father had sent to ask for reconciliation (*ogosonsorana*). The problem was that every time they reconciled, they would have to do so on his father's terms, without the slightest effort of mutual understanding or consideration. 'I am a man. People my age are married and have children. How does he expect to take me to university, holding my hand like a small boy?', Ariba lamented, exasperated at his father's overdrawn condescension. He was thirty years old. He wore good fake suede shoes, suit trousers, a white shirt and a second-hand jacket with holes only inside its pockets. His hair was closely trimmed and he sported a thin moustache. There was a flicker of confidence in the future in his eyes, a flicker that had not been there when I first met him.

Months before, at our original meeting, Ariba looked emaciated, with protruding cheekbones and hollowed eye sockets. After missing his first two chances of entering higher education and following several years of working in a Nairobi shop selling construction materials, he had subsequently decided

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

While Ariba was away, Swanya did not miss opportunities to share his distress with me. He wanted to make amends but was at his wits' end over how 'difficult' (*omokongu*) Ariba can be. Apparently, even as a small child, Ariba would hide away, let his parents wonder and worry about where he was, and then emerge out of his hiding place, laughing and very pleased with himself. Later, following a road accident and a financially debilitating hospital bill, Swanya was laid off by the SACCO (savings and credit cooperative) he had worked for in Nairobi. He moved back to the countryside. At the time, Ariba was studying at a good and expensive boarding school. His father visited the school and explained his condition to the head teacher, who offered to retain Ariba in school in exchange for Ariba's labour on the school grounds outside teaching hours. That seemed like a great solution to Swanya but not to Ariba, who deemed it somehow 'below him' (*inse yaye*). So, he fled in the second term of Form 3, returned only to pass his end-of-year exams, and did the same in Form 4. That is how he missed his first chance to go to university. He also disappeared before sitting his KCSEs for the second time at a local day school. Swanya had no doubt Ariba would eventually emerge. Indeed, he did; they spoke, and Swanya promised he would help Ariba by calling for and organizing a village fundraiser for Ariba's first term at university.

Swanya's distress arose from the existential implications of his relationship to his son. Ariba was Swanya's only son. In a context where having many – especially male – children is considered an achievement, and where the prospects of being remembered as the founder of a 'lineage' (*egesaku*) are dependent upon their number, Swanya was all too aware of being a father with, as they say, only 'one eye' (*eriso rimo*). To Swanya, his son's future destiny and family orientation were

among the only avenues for male achievement still open to him. Regressing from formal and urban employment to the farm still hung heavy upon him. He was not sure his own father – an accomplished and respectable mechanic – would think his memory is well-honoured.

Swanya's tribulations, in other words, had all to do with a crisis of 'lineal masculinity', a kind of masculinity broadly recognizable in patriarchal and patrilineal societies around the world. According to King and Stone (2010), lineal masculinity is 'an ontological essence that flows exclusively to and through men over the generations. Individual men receive a communal masculinity from their male ascendants; through their own behaviour and their achievements, or lack thereof, they may enhance or detract from this masculine quality as they pass it to the next generation' (2010: 33). It is expressed and performed in various ways, depending on the cultural context in question. In Gusiiland, lineal masculinity not only binds sons and descendants to the memory of their forefathers but also adds pressure on men to enhance their masculinity by accumulating wealth and people; by creating a name for themselves and gaining the respect of not only their peers but also their children's children. To tell a man that he looks like or acts like his father is a compliment. Conversely, to tell a man he resembles his mother causes serious offence.

One key point of tension between local evaluations of lineal masculinity stems from the legacy of polygyny for contemporary Gusii men and women. In private, many men have no qualms citing the 'traditional' image of a man with multiple wives and many children to defend the idea of having multiple sexual partners at once. If there is money to sustain all the hassle and expenditure that comes with having multiple partners, then why not? Would other men not look on and say, 'there's a real man'? Others, especially women, disagree and point out that promiscuity is sinful and amounts to a betrayal of their trust. Nevertheless, male identity remains entangled with polygynous forms of sexuality, not least when other sources of masculine pride and fulfilment usually prove frustratingly inaccessible or fragile.[2] In cases of apparent infertility, even the most restrained and committed Christian man may give in to the shame of having no children, or no sons, and seek them elsewhere with other women. Men are likelier to blame their wives rather than acknowledge the possibility of their own infertility. To save face and conceive, women sometimes resort to sleeping with other men, which – if it becomes known – will only make their husbands feel even more

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

belittled and ashamed, even less than the men they were, and thus, in the long run, more violent and abusive.

In Swanya's case, it was not infertility but a whole host of issues that drove a wedge between him and his wife, Nancy. When Swanya was employed in Nairobi, she had tolerated his penchant for boisterous bragging, the long nights spent at the bar, the rumours that he had 'moved' with prostitutes, and so forth. She saw some truth in these rumours when Swanya visited her. She prayed he would change. In the meantime, she carried on judiciously budgeting whatever little money Swanya would send her. Her farm was brimming, and she successfully rented and farmed on multiple other plots, some in Maasai-land. She took out loans, saved money in rotating contribution clubs, contracted labourers and once stocked over one hundred sacks of maize waiting for the drought to raise the price. She was a businesswoman. All of that came crashing down when Swanya lost his job. Moreover, everyone apart from Swanya confirmed the rumours were true: Swanya got the sack because he had misappropriated money from his employer. When Swanya returned home, he sensed he was less respected than his wife.

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

At first, Swanya was furious. He not only withdrew from the church choir but also abandoned church for a whole year. During that time, he sought to

forbid his wife, too, from going to church. He still likes to remind Nancy that she is no 'angel' either. But his strong rebuke of what he claimed was a challenge to his authority as head of the family became, over time, harder to justify. The decisive moment came after Ariba left for university, when Alice moved into the family's homestead. By that time, Ariba and Alice had already come to consider themselves married and had become parents to a baby daughter. They agreed Ariba would go off to university while Alice stayed behind, at home. They would thus minimize living costs while also doing what people do when they start a family: work, save, build a house, farm, do business. In time, Alice witnessed the subtle signs of simmering conflict. When she found a way to confront Swanya, she addressed him openly and brazenly: 'You say the Seventh-Day Adventist church is the one true church, but you yourselves do not go to church; you are not role models. Why?' Alice takes up the story:

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

It is striking how questioning her father-in-law's faith in God allowed Alice to shame Swanya into returning to church for the sake of showing commitment to God and, by implication, to his family. This loops back to the dialogue between Christianity and patriarchy. It points to the way in which frustrated ideals of masculinity can trigger rigid and absolutist demands for the fulfilment of patriarchal rights and obligations. In Gusiiland, as elsewhere in sub-Saharan Africa, patterns of male labour migration and an expansion of women's occupational roles have challenged the ideal of male domination in the family, in some cases to the extent that 'men [. . .] experience intense relative deprivation which results in their hostility to women, feelings of sexual inadequacy, and envy of women, all of which have cultural expressions' (R. LeVine 1966: 192). Amidst this gendered antagonism, a language of faith undermines and domesticates patriarchal desire and insecurity. However, as we shall shortly learn, talk about faith in the context of domestic mis/trust and cooperation also tilts the needle in ongoing debates on the terms of complementarity in gendered hierarchies.

Gender complementarity and Christianity

Ideas about male and female categories as complementary have a long history in many East African settings. Regional literature is replete with examples of gendered complementarity as central not just to the production of gendered persons but also to the reproduction of the broader world or cosmos. In Tanzania, for example, the joining together of distinctly masculine and feminine forces is a central organizing principle in embodied experience, spatial orientation, ritual practice and more generally how people imagine life and the cosmos writ large (Beidelman 1993: 26–48; Sanders 1997). Ideas of gender complementarity are by no means unique to East Africa, and variation is to be found both across and within particular settings or societies. Two important points of variation follow from (1) the extent to which male and female categories come together on a symmetrical (equal) basis or as hierarchically ranked opposites, and (2) the extent to which this symbolic schema cross-cuts everyday and ritual contexts. Among the Tanzanian Ihanzu, for example, the principle of gender complementarity is distinctly egalitarian. It features in funerary and rainmaking rituals as well as in the division of everyday labour, in certain bodily movements and activities or in conceptions of leadership or rain (Sanders 1997). Whichever the instance, the principle of gender complementarity always animates transformative processes: 'to join the genders is to generate, to create and transform by activating cosmic and divine powers' (Sanders 2000: 481).

In Kisii, notions of gender complementarity, on a more mundane and everyday level, are not based on an understanding of male and female principles and aspects as fundamentally and unequivocally symmetrical and equal. Sure, most people recognize that marriage fundamentally involves a union between male and female genders and that some degree of cooperation (*okobwaterana*) between the genders is, of course, essential if life itself is to remain possible. Spouses need and should help each other if they are to 'move forward' (*okogenderera bosio*), prosper, and become a 'respectable family' (*efamilia esigete*). But domestic mutuality and complementarity hardly ever translate to symmetry and equality.

Instead, masculine and feminine principles are ordered and ranked hierarchically. Take, for example, the typical layout of large ritual events such as funerals or fundraisers. Men usually sit on the best virgin plastic chairs one can rent, under a tent or in the shade, and close to the audio system. If not cooking, washing, serving or cleaning other guests' hands, women sit across from the

men, on the grass, in the sun and facing the loudspeakers. This arrangement evokes the common understanding that, in ceremonial situations as in everyday life more broadly, public speaking is an overbearingly male prerogative. Conversely, a state of restrained silence, or the actions of listening and gossiping, are fundamentally feminine. In other words, masculine and feminine principles are complementary in much the same way as speakers need audiences to be heard.

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

For reasons I now make clear, Christianity has reshuffled the gendered values which inform and frame relations of trust. I take my cue from Annelin Eriksen's (2012) analysis of gender and Christianity in Vanuatu, where she defines 'gendered values' as values that 'represent gendered qualities' and constitute 'masculinity and femininity as moral ideals that most women and men seek to achieve' (2012: 104). Part of Eriksen's argument is that the Presbyterian mission challenged male-gendered forms of relationality. Traditionally, masculinity involved gaining rank and prestige by displaying the ability to '[make] oneself the singular representation of [other] relationships' (2012: 106). To the Presbyterian church, however, singular expressions of hierarchy and their attendant 'elevation of individual men to an almost superhuman status' (2012: 108) were problematic. Instead of male-gendered, singular forms of relations, the Presbyterian mission emphasized lateral, female-gendered forms of making relations, which were more egalitarian and inclusive.

Something similar happened in Kisii, but with respect to local ideas of gender complementarity. These ideas have long helped rationalize and animate both mutual and contractual forms of domestic mis/trust, in ways that frustrate readings of the past as a totalized patriarchy or simplistic conflations of patriliny with patriarchy. Life and well-being were always understood as turning on the

harmonious union of complementary male and female values, such as leadership and care, respectively. As leaders elevated over and representing their wives and children, individual men could impose the terms of trust and enforce social norms within homesteads. But good leadership required an ethic of care and nurture. True leaders broke with convention and revisited prior obligations and expectations if that was what it took to nurture and care for a growing family, a widening clan or lineage. Conversely, acts of compassionate care were only recognized as such if they recommended actors as moral exemplars worth looking up to and who led by example – as when someone does whatever it takes for others' sake and well-being, even if that means holding others to account or stepping in to take the lead in a given situation.

Such entanglements between contractual and mutual forms of mis/trust are evidenced elsewhere in accounts of reciprocity and exchange in sub-Saharan Africa. Consider Parker Shipton's description of how Luo households in Western Kenya are enmeshed in a system of entrustment. In this system, relations of trust and obligation emerge out of repeated and often intergenerational transfers of land, labour and livestock between households and kinship groups. An idiom of sacrifice, duty and obligation directs the 'flow of trust' such that it exceeds strictly economic considerations, making acts of entrustment have symbolic and spiritual implications. Many of these implications appear strikingly masculine in their expression. We learn that trust is produced and renewed through actions that demonstrate 'the ability to stand in for countless others' (Shipton 2007: 217), actions that display the nerve to borrow and lend, to step in, provide or acknowledge a debt to parents and forefathers. Despite the obvious patriarchal overtones, Shipton notes that no matter how 'hierarchical' the flow of trust appears, it always has 'subtle equalities':

> Young men who must hand over a large part of their cash earnings to their fathers with no questions asked, or who are demanded to supply easy grain loans to their poorer uncles, can expect to enjoy their own turn in time [. . .] Women who seem perpetually edged out of wealth by virtue of their gender or poor marriages can nonetheless command respect as sages, diviners, healers, possible witches, or advisers to politicians, in their old age. (Shipton 2007: 215)

There is, however, an alternative and less masculine mode of establishing and maintaining trust, one based on the mutuality that empathy and compassion enable. This language foregrounds the values of care, cooperation and lateral connection, of love more so than the just fulfilment of a role, an obligation or a contract. In Kisii, such values are most often expressed in Christian idioms.

For example, most people recognize that marriage is something sacred or pure (*enchenu*), and that it is only viable in a context of sacrificial commitment and selfless goodwill, much like Jesus forgave and sacrificed himself for the well-being of those who persecuted him. Priests and pastors alike remind their congregants that family is a 'small church': if church members have a responsibility to love each other, avoid conflict, respect one another's dignity and forgive as opposed to harbouring grudges, in their family life Christians should do the same. Several interlocutors also drew on the image of the church as the bride of Christ in their reflections on trust in the family. During one Sunday mass, a middle-aged Catholic woman sitting next to me did not queue to receive communion. She explained:

> Do you know I am not supposed to have communion if I have not married at church? My husband and I are getting old; we have several children. But he doesn't want to do the church [marriage] ceremony. He says we have enough expenses as it is. That means the church doesn't see me as a complete (*omoikeranu*) Christian. The reason is because the church is the bride of Christ. You see, a person's Christianity grows when they marry. God wants man and woman to come together and be one thing. That trust (*okoegena*) between Christians and God resembles the relationship between a wife and her husband. Our men struggle to understand that. Their love is not pure and selfless, like Jesus'.

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

> I often tell men that they need to be self-reliant, to think for themselves, and not depend on their wives. If you are self-reliant, you will not sit around waiting on your wife to do everything. Go fetch water, split the firewood, wash the dishes, sweep the floor. So, when it comes to family matters, I tell men they have to work together with their wives, to help one another. But educating our men is hard-

work. Many don't have that sympathy or empathy (*amaabera*) for their wives. Sometimes you may find a woman is so tired she faints. But it is not the man who takes her to hospital – other women do! If she needs to be washed, he will call other women: 'come wash this one for me'. And she washed him when he was sick!

To suggest that Gusii men are dependent on their wives is, of course, an ironic challenge to the male ideal of hierarchy and prestige, an ideal that demands axiomatic respect from wives and children. What the catechist's words draw attention to here is the understanding, widespread in local Christian communities, that trust between spouses goes beyond the empty and ultimately abusive observance of a role or a prescribed division of labour. Trust between spouses does not – should not – arise solely through acts of fulfilling a set of obligations. It is in going above and beyond those obligations, in letting oneself be guided by a basic and limitless care and concern for others that a deeper climate of trust, and therefore faith, can flourish.

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

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

Such rhetoric provides clear indication that Christianity has challenged patriarchal forms of masculinity without necessarily marginalizing or suppressing

expressions of masculinity altogether. Christian churches are prominent sources of male prestige. Although women can occupy some positions of leadership in the church, as well as in church committees, the highest lay positions – that is, church elders (SDA) or chairpersons (Catholic) – are thoroughly male-dominated. Men who attain such positions in the church get to be addressed, in the wider community, by their church leadership titles. Men wear their Christianity on their sleeves, as it were, in ways that reassert and legitimize their claims to leadership over their households, subordinates and dependants. Yet, at the same time, Christianity has also provided a discursive space for a new form of masculinity to emerge, one that has reshuffled the terms of gender complementarity.

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

In other words, spouses must recognize that unless they are truthful and sincere with one another, they place their own future at bay. It is in a joint commitment to transparency, to speaking openly and freely (*wazi*), of hearing one another out and consulting each other before making decisions, that spouses can 'move forward' and 'develop'. If suspicion creeps in and spouses hold secrets from one another, dire outcomes pose a real risk. Suppose, as one preacher publicly invited his audience to imagine, that a woman handles her husband's jacket as she tidies up. She senses a wad of cash in the chest pocket. She counts it but does not take any; instead, later, she asks her husband for help in paying her weekly contribution to a savings group. The husband says he has less money than the wife knows he has, and only gives her a fraction of what she asked for. Then she knows the most she can expect from him is to make persistent claims on the money she brings home, to hide his expenses from her, or to yield to his

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

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

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

There had been early warning signs, such as the gossip Alice had heard in the community following Ariba's dramatic flight into the night at the end of the fundraiser for his university costs. Some people laughed at the news and rejoiced

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

Things fell apart when Alice discovered that Ariba was cheating on her. Was that how Ariba spent the money she sent him? On 'side-chicks' at university? Ariba not only denied the accusation but responded with the same patriarchal impunity he had condemned in his father's behaviour. He derided her, called her a prostitute, smacked her before she could respond, shouting and threatening: 'You ask me all this because you pay for my rent? I can always find other women to pay for me!' This became a pattern. Ariba's parents and I intervened and tried to mediate, but arguments kept erupting. Late one evening, Alice locked herself inside their bedroom; she had had enough and was packing her bags to leave. Then she noticed her wallet was empty. Ariba had taken her money. He admitted so to me, but later, in private. He claimed it was the only way to stop her from leaving. But in the heat of the argument, he denied it, feigning offence. 'Are you calling me a thief?!' he bellowed. Amidst sheer despair, Alice came close to strangling herself with a socket extension cord. After a series of such breakdowns and arguments, she did, in the end, manage to leave Ariba and his family. She took her daughter along. Better to be a single mother than suffer so much, Alice reckoned. Her own words shed far more light on her conflict with Ariba than mine could do:

> There are men who are faithful. They might struggle to provide for their families, but they have no problem if the wife makes more money than them. Ariba is

not like that. He talks nicely; sounds like a philosopher. When we talked about education, at least I saw that we are headed somewhere. But trusting him was a mistake. You know, I never saw it as a problem that I paid for his needs. I saw that money as a blessing and I wanted to share it with him, and make something of ourselves, together. But he never appreciated that commitment, that sacrifice. Instead, he was more bothered by what other men could say about our situation, that he is being ruled by (*okogamberwa*) a woman. But the only thing ruling him was his own inferiority complex. He despises himself (*bwechayete ere bweka*). And he won't change, despite his promises. At one point I asked myself: is working, fasting, and spreading one's legs all there is to marriage? So, I left.

Note how Alice articulates her scepticism and distrust of Ariba precisely with respect to the tension between the two major modes of cultivating trust mentioned above; that is, between (1) the patriarchal obsession with the absolute superiority of the male gaze and the enforcement of norms and obligations like binding contracts, and (2) an understanding of trust as arising through an ethics of mutual care and cooperation, of mutual acknowledgement and compassionate commitment. In this case, too, Christian idioms of sacrifice and selfless love enable a politics of gender complementarity that clips the wings of male bravado and prestige. In the face of Ariba's repeated and intransigent abuse, cultivating domestic trust on mutual terms became untenable for Alice. Conversely, Ariba could no longer invite trust precisely because his claim of axiomatic trustworthiness as a man does not meaningfully respond to the demand of acknowledging the complementarity of the genders. We see, thus, how ideas of gender complementarity – buttressed by Christian theological considerations – animate a dynamic whereby the male-gendered claim of trustworthiness can only be felicitously performed through feminine idioms such as cooperation, care and mutual acknowledgement.

Conclusion

This chapter has argued that although patriarchal discourses and patterns of behaviour have always been and remain prominent in Gusiiland, indigenous ideas concerning gender exceed what we might call 'patriarchy'. Moreover, the assumption that patriarchy exhaustively captures local conceptions of gender in a patrilineal society is itself a product of colonial and missionary projects. Both projects formulated and pursued their agendas with respect to patriarchy, which they perceived as a quintessentially indigenous system of social organization,

based on male dominance and absolute male superiority. For colonial state officials, patriarchy was to be preserved on account of its usefulness as an ideological space where kinship and capitalist ideologies could merge so that labour could be cheaply reproduced in the interests of capital (cf. Meillasoux 1981). By contrast, white missionaries deemed patriarchy to be unenlightened and not in line with the Christianized modernity they saw themselves as midwifing. Locally, both these stances sustained reformulation and transformation. While colonial state policies exacerbated gender antagonism in a way that alienated men and created a crisis of masculinity, a Christian language of faith absorbed and redefined pre-existing discourses of gender complementarity.

It seems, therefore, that talking about faith to address domestic scepticism can almost pass for the everyday (non-ritual) equivalent of what Max Gluckman (2013) called 'rituals of rebellion'. These refer to a class of female rites distinguished by an apparent reaction to a dominant patriarchal order, which recreates that order anew. In Kisii, however, an ecumenical Christian language of faith modulates gendered relations of trust in ways that exceed dynamics of resistance or the reproduction of a system through its overt negation. Instead, through this language of faith, women and men draw a distinction between two modes of trust in intimate relations while advocating for one over the other. Moreover, they map distinctions between different modes of trust – the patriarchal and the compassionate, the contractual and the mutual – to representations of 'traditional' Gusii culture and normative modern Christian ideals. The patriarchal-authoritarian order is said to have created a world of decentralized homestead despotism where male elders' authority was supreme. In gendered interactions and negotiations of mutual aid between men and women, young and old, this representation of Gusii traditional forms of everyday domestic life serves as a foil which animates talk about the ethics of trust and cooperation within and beyond the home.

Such talk may refer to God as a third party and invite church elders to intervene as representatives of the church. But speaking of and reflecting on trust in a language of religious faith challenges putatively male values of hierarchy and prestige not just through Christian rhetoric, but also through the local ideas of gender complementarity that such talk resonates with and reactivates. In effect, masculine trustworthiness is pegged onto the image of male and female interdependence and cooperation. When men fail to acknowledge this complementarity and act accordingly, their peers as well as their mothers and wives and children can draw on a language of faith to evaluate and articulate accusations of untrustworthiness. By challenging the male values of hierarchy

and individualized prestige, Christianity makes it difficult for masculine forms of trustworthiness to be performed in idioms other than feminine expressions of care and compassion. In other words, Christianity has not only provided a medium for subverting or reproducing patriarchal discourses; it has also changed – and continues to change – how gendered social differentiation feeds into evaluations of trustworthiness.

More broadly, the chapter raises questions about claims that new financial technologies (e.g. M-Pesa) and novel forms of economic cooperation subvert 'traditional' patriarchal norms (Garikipati et al. 2017; Elliot 2014; Mintz-Roth and Heyer 2016; Kusimba 2018). On one level, these claims are correct and are headed in the right direction. Yet further nuancing is necessary. It is often unclear whether such gendered articulations of trust are truly novel or can be more accurately described as reinventions of pre-existing gender ideologies. It is in this spirit of nuanced discernment of what is old and new in emerging forms of social interaction that we now turn to the relationships between microfinance borrowers and microlenders, whose interaction – we shall learn – is fundamentally influenced by the value of prudence.

Affective finance

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

> I thought I had two months left to pay, but when [the loan officer] came she said I had four. That can't be right, and look! On this receipt for the month of August, there is '70' written in numbers and 'seventy thousand' in letters. It has the loan officer's signature. No officer would ever accept 70 bob (£0.5) as a repayment.

And I certainly didn't pay 70,000 in one go. She's obviously eaten, and most likely with the treasurer. Now, where we went wrong is in trusting. Since the beginning, our group had been going so well: there was a lot of good-will and everyone seemed to be doing their job well. So, we stopped keeping our own records, separate from the treasurer's payslips. I didn't think they would change on us (*bare gotoonchokera*) this way. She had a lot of respect; she used to say we are like her parents, that she respects us like parents. Do you know I was even buying them sodas at meetings, to encourage them to continue doing good work? Had we been more vigilant, we could have done more to recover our savings now.

It is striking how much affect and emotion explain how and why Kisii Leopards members trusted the group's treasurer and loan officer. Members had plenty of reasons to be cautious. Indeed, they used to act on the vigilant scepticism formalized in their accounting procedures. Yet an affectively powerful mix of positive experience and a sense of being respected enabled a slip into naive trust. And while the loan officer manipulated members' emotions, so too did members such as the chairman try to influence the loan officer's feelings, the better to uphold a complex nexus of debts and obligations. In other words, feelings and sentiments made borrowers lower their guard but were simultaneously objects of manipulation and a means of exercising prudence or vigilance for both lenders and borrowers. Accordingly, this chapter probes the affects and emotions that influence the terms of mis/trust and cooperation in interactions between unevenly positioned borrowers and institutional lenders. To do so, I highlight the role of intermediaries such as group leaders or loan officers as an alternative point of departure in analyses of microfinance-led development and associated agendas of financial inclusion.

In Kenya, as elsewhere, microfinance is part of a wider push for the inclusion of the hitherto unbanked into formal credit and savings systems. Its practitioners often claim to be driven by strategies that are as financialized as they are socially oriented. They trumpet its disruption of conventional, property-based lending, while celebrating the 'solidarities' meant to act as collateral in largely warm, innocuous and unproblematic terms. Scholarship has been rightfully critical of microfinance and its attendant gospel of financial inclusion. Studies that have interrogated the consequences of microfinance in different settings have pointed out that social ties between borrowers are commoditized or collateralized, as debt repayment regimes facilitate a turning of friends, neighbours and family into collateral (Karim 2011; Elyachar 2005). One major line of critique, therefore, has turned on the socially damaging consequences of coercive financialization (see

also Bateman 2010; Schuster 2015). Another has been to debunk the promises of poor-appropriate programmes by nuancing the rhetoric of inclusion with respect to local contexts (Johnson 2016; Dolan and Rajak 2016) and global flows of capital and governmentality (Roy 2010).

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

Context for microcredit

In Kenya, microfinance has steadily become more and more influential over the past thirty or so years. Its originating inspiration came from the feel-good stories spun around Grameen Bank in Bangladesh, but also from a broader swing in fashion from relief to development, from public interventions to private, market-led approaches, from grants to loans as effective means to eradicate poverty. The gospel, as many high-ranking financiers still rehash it to this day, was premised on the idea that what destitute communities need is credit. Couched in a rhetoric of freedom, if not salvation, microcredit would allow people to grasp the invisible hand of the market and pull themselves up by their bootstraps. Credit services for the unbanked was hip and disruptive, obviating other financial institutions' stodgy and conservative insistence on land mortgaging. Microlenders sought to show that the poor are creditworthy, especially when they are given loans guaranteed at least in part by the joint liability enshrined in 'solidarity' groups. Members were understood as placing their trust in each other but also 'in complex, weblike systems of social control that would help make each behave acceptably to all' (Shipton 2010: 183). This in turn mitigated the transaction costs and risks associated with doling out credit to the poor. Moreover, it also provided a virtuous circle of sorts, because pre-existing solidarities would not

only control but be further reinforced by the economic activities that members engaged in via microcredit.

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

Largely impervious to the recent microcredit crises in countries such as Morocco, Bolivia, South Africa, India or Bosnia Herzegovina or to the recent global financial meltdown, the microfinance industry in Kenya is established and has expanded considerably. At the time of fieldwork, formal loans with microfinance institutions ranged between KES20,000 (£120) and KES1,000,000 (£6,000). The sector as a whole – comprising of credit-only MFIs, microfinance and commercial banks alike – had seen double-digit growth for years and served over eight million clients (AMFI Kenya and MicroFinanza 2013). Thanks to the mobile money revolution, formal inclusion was reported at 75.3 per cent of the total population, marking a 50 per cent increase since the mid-noughties. 17.4 per cent were still excluded from either formal or informal services. Although there was less use of savings and credit cooperatives and strictly credit-giving MFIs as financial service providers, the use of banks (38.4 per cent) stood almost on a par with the use of informal groups at 41.4 per cent (CBK, KNBS and FSD Kenya 2016).

Although figures for Southwest Kenya were considerably lower than those for other parts of Kenya, this did not reflect the situation in Kisii, where the

popularity of microcredit was striking. Financiers who had worked in other regions of Kenya, such as the coast or the more sparsely populated parts of the Rift Valley or Luo Nyanza, reported that they found their work easier in Kisii, in terms of attracting new customers and encouraging existing borrowers to keep borrowing. This popularity was the product of a combination of interrelated factors.

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

In the gospel's wake

Since those early, heady days when microfinance seemed wondrous enough to call for a Nobel Peace Prize, the wave of enthusiasm has rolled back, at least within the academic community if not among practitioners. Numerous voices have pointed to the incongruity between the high watermark and microfinance's actual consequences to distinguish fantasy from reality, often to the point of emphatic condemnation (e.g. Hickel 2015). They note a mission drift from a social welfare agenda to one of profit maximization. To Bateman, microfinance is nothing but a poverty trap that is ultimately set to destroy local economies. Among other myths, he dispels the assumption that microcredit can empower women. Instead, only markets are empowered, reflecting 'the proliferation of

hyper self-exploitative and patriarchal hegemony-strengthening outcomes'
(Bateman 2010: 49) that sap women's livelihoods.

Similarly, Roy (2010) declares the promise of microfinance as false but does
so on the basis of tracing the global ties or 'debtscapes' that microfinance cleaves.
She identifies microfinance as the icon of millennial development, a paradigm
grounded in self-help strategies that uplift and empower by generating profits.
This, she contends, is an instance of 'neoliberal populism': populist because
the agenda of financial inclusion celebrates the 'people's economy' by seeking
to democratize access to credit; neoliberal in that it trumpets the free-market
ideology, casting economically vulnerable individuals as prudent fiscal subjects
bursting with entrepreneurial potential and thus constituting an opportunity
for investment. Forged within a terrain of governmentality that radiates out
from centres such as Washington, such truths about poverty legitimize the
vision of boundless wealth and dead capital locked in the unbanked recesses of
local economies. Microfinance and the attendant agenda of financial inclusion
truck in the alluring promises of untapped potential, waiting for investors to
make the financially sound and morally warranted decision to 'do good by
doing well' (Prahalad 2004). In critiquing microfinance as a centripetal vector
of extraction that colonizes subprime frontiers, Roy exposes the partiality and
exclusionary nature of financial inclusion. Often, it is only local elites who are
truly empowered as they are included, with most others included on adverse
terms or excluded altogether.

A focus on the global financial networks that promote the gospel of
microfinance and inclusion tells us little about the ways in which formal credit
is mediated in local contexts. Other works have sought, instead, to produce a
more bottom-up critique, preferring to gauge economic concepts as emerging
from 'experience in the world' (Guyer 2004: 158) rather than being guided by a
binary that counterposes capitalism to local contexts. Such scholarship sets out
to explore the conjunctural articulations of development ideologies as situated
in material processes and integrated into existing social worlds (Hart 2004;
Ferguson 1999; Elyachar 2005). This scholarship typically highlights financiers'
misguided assumptions and sometimes wilful ignorance. For example, Guérin,
Labie and Servet (2014) probe the over-indebtedness that microfinance
generates, considering it not as a purely financial matter but a social process that
involves issues of well-being and dignity but also status and power. Criticizing
financiers' reflex of blaming it on their clients' financial illiteracy, they show that
over-indebtedness arises as microcredit is incorporated into wider processes
of socio-economic differentiation – inequalities based on caste, gender or

ethnicity which microfinance further reinforces. Similarly, in his study of debt relations among the Luo in western Kenya, Shipton situates formal credit within a much broader 'fiduciary culture' (2007: 17) that involves not only economic but also symbolic, moral, ritual and spiritual aspects. Animals, labour, money, land and even humans are all resources that are 'entrusted' to others, thereby producing obligations without any strict accounting in terms of the form or time of repayment. He discusses these insights in relation to external development financiers, whom he faults for being surprised that borrowers do not return monetary debts on the terms they were proffered on: '[p]eople living in the shadow of debts like these cannot be expected to consider impersonal debts to state cooperatives or banks their highest personal priorities' (2010: 14).

In a similar vein, Johnson (2016) presents two distinct visions of financial inclusion in Kenya. Drawing on surveys and interviews, she probes the logics behind financial transactions of low-income Kenyan individuals across a range of settings, comparing the use of banks, informal financial groups and mobile money. She identifies a rift between (1) mobile money and financial groups, which people use and participate in ways that maintain scope for mutuality, flexibility and 'negotiability' in the negotiation and fulfilment of mutual expectations; and (2) banks, as entities that frustrate the expectation of reciprocation on savings with loans and rigidly stick to lending criteria that make access for the non-salaried almost impossible and easily lead to disillusion. Thus, unlike mobile money and informal financial groups, which are seamlessly integrated into a fiduciary culture based on logics of negotiability and mutuality, banks relate to the poor on a more decidedly hierarchical and contractual basis.

Financiers that are advancing the agenda of financial inclusion, therefore, are persistently represented as distant from, and even anathema to, the poor's local socio-economic backgrounds. In probing the 'boundary-building capacity' of credit and debt (Peebles 2011: 227), there is an enduring tendency to expose the gospel of inclusion as less than inclusive and more rather hegemonic, hierarchical and exclusive. Pointing out such sinister sides to the claims about inclusion made by microfinance practitioners remains a poignant perspective, particularly as in Kenya, too, microlenders do not deem all materially deprived individuals as creditworthy and have developed a bias for easier-to-serve, formally employed individuals. Much as with other destitute individuals entering purportedly inclusive market-driven initiatives, such red-lining amounts to a sifting between valuable and lacklustre individuals, effectively '[reinforcing] the fissures between Africa's redundant proletariat and the new swathe of bootstrap capitalists' (Dolan and Rajak 2016: 527).

This chapter builds on this now well established tradition of questioning the globally assembled agenda for financial inclusion from the bottom up (Schwittay 2011). The chapter counters, however, the standard critique of financial inclusion, which rightfully highlights the partial nature of inclusion and its corrosive effects. While microfinance makes people vulnerable to hierarchical coercive institutions and marks 'the cutting edge of accumulation by dispossession in recent times' (Harvey 2003: 147), this critical strategy occludes the ways in which credit and debt are mediated by human intermediaries whose brokerage generates forms of mis/trust and cooperation that cannot be exclusively described as either 'contractual' or 'mutual'. Furthermore, it falls short of recognizing possibilities for unexpected change during mediation. The gospel of financial inclusion through microfinance can, when integrated in local settings, generate counter-hegemonic opportunities for resistance and subversion (Shakya and Rankin 2008). In what follows, I explore how intermediaries such as loan officers and microfinance group leaders act on and manage others' emotions to negotiate the terms of mis/trust and cooperation in ways that complicate straightforwardly contractual or economistic conceptions of trust.

Affective labour

In many Gusii villages, financiers are a common sight: mostly young, with better-quality clothing, sporting a briefcase or a rucksack, often fiddling with a smartphone. While not impossible to spot from a distance, it is harder to do so since most no longer use motorbikes. That was the preferred means of transportation up until the early 2000s, when reaching remote villages was a significantly more onerous task. Then, as now, sightings of loan officers on motorbikes invariably elicited vociferations of angst, worry and disbelief from passers-by: 'oh no . . . they've come to plunder!' (*obee baachire gosakora*); 'Ugh! Who are they going to plunder from?' These loan officers were also mostly associated with KWFT (Kenya Women Microfinance Trust), an MFI that has, in the meantime, become a bank. This institution used to enjoy a monopoly on the rural poor's access to microcredit. And they took full advantage of that: astronomic fees for the slightest delay, harassing borrowers who were late on their repayments, cracking down on defaulters long before group members themselves had deemed them 'defaulters', often bringing the police and auctioneers with them. They repossessed whatever they could, from cows, goats and radios to the iron sheets that make people's roofs. Allegedly, they even added bricks and plaster to the list of items

fit for seizure. Of late, however, KWFT's officers are said to have become less intransigent. 'They're trying to be more easy-going (*abwororo*); they know there [are] so many microfinance [institutions] nowadays', one middle-aged woman explained. She is right in that financiers have become more self-conscious about the increased competition with other microlenders. But although instances of repossession are now rare, anxieties over that prospect remain something of an ordinary nightmare.

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

Repayment deadlines haunt borrowers in their everyday lives. Most spend their loans on school fees or supporting their adult children – deemed uncreditworthy by both financiers and group elders – to build their homes or buy stock for their businesses. 'Productive' income-generating expenditure is tricky to ring-fence and achieve. Most borrowers juggle different sources of income. The vast majority seek to farm on land they either own or rent, but, in addition to hard work, farming involves waiting – three months for beans, six for maize, four for carrots – and losses due to unforeseen contingencies (e.g. theft, drought). But loan repayment deadlines still have to be repaid on a monthly basis, regardless of when income becomes available and even if school fees were due last week. To make repayment deadlines, borrowers out of business and formal employment pick someone else's tea or work on someone else's land for less than £1 per day. Lunch is not a certainty. Injuries and illness are inconveniences to bear and labour through. Many pick up other activities

alongside farming and become tailors, shopkeepers, hawkers or clothes sellers. They, and even individuals employed on salaries less than £200 per month – cleaners, cooks, clerks, nurses, teachers – can easily find themselves in dire straits. But institutions always expect borrowers to place repayment deadlines over anything else – regardless of the school fees not being paid in full, of Maize Lethal Necrosis disease threatening whole crops or the carrots being stolen just before harvest.

Giving me a breakdown of his 'maths', Omanga, a forty-something peanut hawker, father of five, confessed that while the loans have undoubtedly helped him greatly, he thought so much about making ends meet, about unpaid debts and school fees balances, that sometimes he felt as if his mind would 'explode' (*nigo boraexplode*). Without loans, they couldn't have moved away from their rural home to a peri-urban area, where they purchased a small 50x100ft plot. But since his wife fell ill and lost her job as a secretary at a local school, he found it hard to reconcile his commitments to his children's education and the microfinance group while still being able to make good returns on his business. He sold roasted peanuts to village-based shopkeepers and in town, outside the supermarket to passers-by or by the road to *matatu* (minivan) passengers. In months when school fees were due and people had less money to spend, business often 'went down', with fewer buyers and shopkeepers not being able to pay for the peanuts he advances them on credit. Thus, he often had to borrow from other sources: sometimes friends, but mostly his group's interest-raising 'account B'.[1]

When Omanga's situation worsened, the group members began to have doubts over his ability to repay. He missed one repayment date, and the loan officer pushed the members to fundraise for his repayment, which they did by redistributing the account B money available that day. At the next meeting, Omanga failed to bring that money back. The chairlady lamented his supposed lack of appreciation for the other members who had sacrificed money they could have otherwise used for themselves. In response, he pulled out some money which he would otherwise have used to buy more peanuts to roast. It was hardly enough, however. Two of his children had been sent home from school, and he had spent most of his available cash on school fees.

When the loan officer arrived, he called on those scheduled to repay. He approved a short extension to another borrower who had brought her money.

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

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

The way in which loan officers draw on a concatenation of resources and prospects (e.g. motorbikes, fines, repossession) to mobilize affective pressure recalls Sohini Kar's (2013) observations about the crucial role of the work that microfinance staff perform. She demystifies credit as a purely abstract financial product and notes how financialization depends on the labour of loan officers. Because they face negative perceptions associated with violent and coercive moneylenders, their labour is also emotional in that they express care in their encounters with borrowers. To some extent, this is the case in Kisii too, as plenty of conversations between members – sometimes including their loan officer – revolved around their praise of 'easy-going' (*abwororo*) officers and their criticism of 'harsh' (*abatindi*) officers. Most microlenders I met, both loan officers and their managers, were keen to stress that they discourage aggressive coercion, preferring to exercise restraint and empathy. They took this to be part of their 'social' approach to their work. One manager declared that, in her work, she has gained a renewed appreciation for the Kiswahili proverb 'sweet words draw the snake out from the hole' (*maneno matamu humtoa nyoka pangoni*). This takes us back to the Kisii Leopards' officer, cited at the beginning of the chapter as drawing an analogy between her relationship with the borrowers and that between a child and her parents. Nevertheless, the felt pressures and anxieties that erupt during cooperation within the microfinance group – also evidenced by Omanga's experience – suggest that, in Kenya at least, loan officers make recourse to an affective labour that features coercion as much as care. This is equally true for group members themselves.

That Omanga's fellow group members retracted their support – his inclusion in accessing account B funds – indicates that ties of trust, mutuality and solidarity within groups of financial mutuals are 'reluctant', rife with conflict and tension about the parameters of inclusion (Bähre 2007). When he was helped

before, Omanga explained to me: 'they gave me because they know I also help them when I have and they don't'. But Omanga was repeatedly unable to pay. Help, it seems, should be kept within limits. When stretched out, it prompts re-evaluations of motivating intentions and mutual commitment, cleaving a gap between verisimilitude and reality. Is Omanga really willing but unable to pay? But then, doesn't everyone have their own problems? Just how committed or indeed able to cooperate is he? Such suspicious and re-evaluative questioning is not unique to but highly typical of collective contracts with financial institutions.

Members find answers and sometimes negotiate compromises to such questions by differentiating themselves and initiating secondary contribution clubs within an overarching group. Who is included and on what terms in which financial instrument is very much a function of each borrower's perceived credibility to repay and fulfil repayment obligations as agreed at the point of borrowing or initiating and participating in the collection and circulation of one or another pot of money. Based on evaluations of plausible ability and willingness to repay, group members initiate secondary mutual aid arrangements, such that members simultaneously juggle commitments to rotating contribution or interest-raising contribution clubs alongside, say, individual formal loans. Members in a given group might all share mutual commitments and obligations, but not everyone will share all commitments and obligations. In some groups, members buy into rotating contribution clubs with multiple shares. In others, a select few members initiate separate merry-go-rounds with larger set contributions than the more encompassing and inclusive merry-go-round. The exclusionary and exploitative undertones of these configurations are often euphemized away through moral calls for trust and mutual commitment.

Borrowers, then, are just as invested in performing the affective labour necessary to negotiate cooperation. Take the case of Nyakwerigeria ('one who fends for oneself'), a twenty-five-strong women-only microfinance group associated with Kenya Women Microfinance Trust (KWFT). About seven members had been inside since the group's very beginning, seventeen years since the time of fieldwork. They were proud to have stuck together through thick and thin and to have created a 'good' group. What a contrast they presented to the case of another KWFT group that met less than 600m away, which descended into mayhem when one member collared another, yelling 'give me my money back!' But not a single one of Nyakwerigeria's members were under any illusion as to the fact that their group, too, could be volatile. It may, overall, have been more peaceful and organized; members were a little more accepting, more patient, more involved in each other's lives, more likely to overlook misgivings

born out of sheer human error. Nevertheless, maintaining this equilibrium required constant work. That is why, for example, they invested so much time in preaching and praying, why they reminded each other of their simultaneous status as both members and Christians and that, as such, all members should act like 'doves' (*amarube*) in group meetings.

The strictly economic dimensions of their cooperation as financial mutuals were actively intertwined with cosmological horizons, reminding us of the capacity of debt to couple immediacy with infinity, blurring the short-term and the long-term, the transactional and the transcendental. Ideals of Christian love and the expulsion of sins such as 'envy' (*endamwamu*) or 'selfishness' (*oboinche*) were often discussed in group meetings. Members organized and raised money for visits to celebrate and greet each other's newborn children and grandchildren or to console the sick and the bereaved. Not all but most members took part in these initiatives, which they framed as opportunities for enacting Christian ideals, 'building peace' (*okorosia omorembe*) and 'love' (*obwanchani*) in the group. Thus, God too featured in the mediation of microfinance as a kind of supreme auditor, witnessing and rewarding acts of kindness and mutual help that God may repay Himself, rather than be reciprocated by the recipient. Nyakwerigeria members elicited contributions in this way when they fundraised one-off collections beyond their usual arrangements. The obligations spawned within the mediation of debt were thus elastic, comprising 'practically crafted precisions . . . and selective shifts across [a] continuum of allusions' (Guyer 2012: 491).

Affects and emotions emerge as central to the mediation of financial debt. Both loan officers and borrowers elicit and manage each other's emotions as they recover debts and forge long-term and multiple mutual commitments. Who is included in which joint savings or credit pot and with how many shares are issues members negotiate through affective labour, as part of which lenders and borrowers make inferences about one another's motivations, capabilities and values. The tropes of trust and prudence or vigilance rarely miss in these interactions.

Vigilance and mis/trust

Both in private conversations and group meetings, members emphasised the value of prudence in the management and coordination of mutual aid. Many stressed that where there is no prudence, there is a risk of 'being eaten from' (*okorierwa*).

Deliberations on group activities and accounts of faltering and splintering groups revolved around prudence the narrative trope of watchfulness giving way to blind trust. But acting on vigilant scepticism did not require talk about prudence. Here, I distinguish between prudential talk as a specific speech genre which explicitly emphasizes the value of prudence (Chapter 3) and 'vigilance' as a type of communicative practice that implicitly anticipates and avoids possible adverse outcomes. Doing so enriches our understanding of how collaborators revise and act on their mutual mis/trust in everyday communication, beyond explicit discussion of group values. Developments in cognitive science provide a helpful heuristic to this end.

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

Loans are granted as a result of collective negotiations between individual borrowers, loan officers and other group members. In theory, prospective borrowers should not have to resort to offering collateral. In practice, borrowers learn from experience that listing valuable items, animals or property as collateral makes it likelier that loan officers will approve requests for loans. By contrast, those who rely primarily on farming in conjunction with working as day labourers for £1-2 per day on others' farms find that it takes them months, if not years, before all doubts regarding their creditworthiness are diminished. Such individuals must spend much more time depositing savings with the bank or microfinance institution before their loan applications can be approved. Microlenders and group members also insist that, alongside collateral or savings, prospective borrowers and members should have access to a salary and, at the

very least, be engaged in (ideally multiple) informal economic activities such as hawking, peddling or speculating on the cereals market.

New and relatively unknown members are a concern to all parties involved in the mediation of microfinance. When a prospective borrower courts an existing group, she is normally invited first to join one of the usually several other financial instruments that the groups engage in while, if wishing to access formal credit, depositing savings with the financial institution. She should ideally be married and locally based. Unmarried and young women, as well as young men, are considered risky. Men are welcomed only if their status and reputations are favourable. In general, what members' spouses do and earn is of obvious concern. But it is extremely common for members to be less than transparent with their spouses.[2]

From the lenders' point of view, lending criteria – mandatory savings, collateral, guarantors – mark bureaucratic technologies of vigilance. Thus, contrary to the microfinance promise of 'no collateral', the more a prospective borrower saves with financial institutions, the more she lists as collateral – cows, trees, household goods and utensils, iron sheets and so on – the more credit becomes available. But loan forms, with all their signatures from guarantors, spouses and other members, still carry the risk of deception. And so, in training or marketing sessions, financiers remind their audiences – under the rubric of 'protecting the group' (*kuchunga kundi*) – that members should ensure they know each other, that they carry out 'assessments' to know if the alleged collateral is really there or if a fellow member is actually doing business. Bookkeeping is a common theme in financiers' training and outreach. Formal recognition by a financial institution requires multiple books (*ebitabu*): a minute book for the secretary to record the meeting's proceedings and decisions, a register book for recording members' attendance, a book for each of the smaller five-person groups that make up the whole group (a division of supervisory labour promoted by financiers and now quite common in informal groups too), and the treasurer's master book where the money collected within the smaller five-person groups (*makundi ya watano*) is double-checked and recorded. This division of bookkeeping labour reflects institutional efforts to distribute and mitigate risks.

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

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

Broch-Due and Ystanes (2016) expand this further, arguing for 'moving away from a representational stance, focusing on the correspondence between phenomena like "trust" or "risk", and developing more performative approaches to trusting which focus on various forms of agency' (Broch-Due and Ystanes 2016: 24). This focus on trust as a verb rather than a noun resonates with the ethnographic material presented in this chapter. Through various discourses and actions, rhetoric and technologies, borrowers and lenders produce and manipulate sentiments and affects in order to modulate the terms of trust and cooperation. To go back to Omanga's experience, it wasn't that the group ceased to think he would return his debts. What was in question was how he had ranked his priorities, how quickly he would return his debts to the group as opposed to all his other commitments. The group and the loan officer were not as much mistrustful as they were vigilant. The nexus between affective labour, trust and vigilance thus demarcates a space where multiple agents attempt to shape the rhythm and contours of cooperation. Tellingly, a common injunction in many groups is that 'money shouldn't sleep' (*chibesa nchirare*); there should be no delays in repayment. Despite this 'rule' (*richiko*), delays are common and routinely prompt vigilant affective labour.

Consider the use of mobile phones. As technologies through which to connect with absent or late-coming members, they offer opportunities for deceit but also vigilance. Arguments about punctuality recurrently erupt (once a month in some groups, once every two to three months in others) when a large proportion of the membership is significantly late. This is one reason why members rarely earn their daily incomes on meeting days. If the present members don't have a 'report'

from someone absent at the very early stages of the meeting, the 'latecomers' will be called. Regardless of who they are, doubts may arise – is she avoiding the group or just late but on the way? How late will they be? Often, it is difficult for callers to know the answer from the excuses and reassurances respondents give, which may be as vague as: 'I'm coming', 'I'm on the way, I'm nearly there'.

Callers, usually but not exclusively group leaders, may resort to counter-lies to lure the absentee in faster: 'we're done, it's just your money that hasn't arrived'; 'come and receive money'. This is a common strategy, used both for latecomers who had fallen behind on their contributions and for those who prioritised work over punctuality. Only the latter were more effectively thus drawn in, often to salvoes of ridicule and laughter at the absentee's initial excuses: 'you, so-and-so, you said you were far away on your motorbike with a customer, but the second you heard about money it took you five minutes to arrive!'

Considering both vigilance and affective labour as integral to the infrastructure of everyday cooperation allows us to see beyond the narrow confines of contractual and economistic understandings of trust. The mediation of microfinance is not solely a rationalist matter of extending credit to the trustworthy. Neither does cooperation between members necessarily imply a total financialization of their social relations, as demonstrated by the Nyakwerigeria group's collective effort to multiply their acts of mutual help and safeguard their social and spiritual well-being. But is there space, in this field of potential where knowledge comingles with uncertainty, and reason with emotion, for mediating financial credit in ways that respond to everyday demands for flexibility and 'negotiability' (Johnson 2016)?

'Take us slowly'

When a new loan officer was assigned to Nyakwerigeria, mistrust between borrowers and lenders was brought back to the fore. They got off to a bad start from the moment he walked in, announced he was their new loan officer and asked whether they'd finished collecting and counting repayments even before introducing himself. Three members hadn't yet brought their repayments. Soon enough, he slipped into a scolding monologue about members neglecting the bank's conditions, which 'they knew all too well'. Elizabeth, one member with a notably substantial repayment due, was of particular concern to him. 'And she was just given the loan like yesterday, imagine!', a member whispered to me, as the chairlady and her deputy or 'vice' frantically kept making phone calls, and

the loan officer continued to snap away in reproach at the delay. One of the three latecomers arrived, another was waiting on an M-Pesa agent's float to build up for her to withdraw cash, but Elizabeth was allegedly still stuck at another group waiting for a merry-go-round pot she would use to repay her loan.

'Do you know where she lives?', the officer floated the question repeatedly. A moment's hesitation later, Elizabeth's next-plot neighbour claimed they had absolutely no idea. Alongside silence, it was for the most part a barrage of such evasive answers that met the officer's rants and threats, uttered in a restrained but harsh and authoritative tone: 'please, let's respect one another professionally! The meeting should only take one hour. I don't like delaying. If you're going to do this next time too, we will really be at loggerheads (*tutakosana*)'.

The members took every opportunity to mock him. When he stepped outside to make some phone calls, they unleashed a round of hearty laughter over his goatee, stern face and the nickname they had all agreed on: 'Stone-Face'. Remarks in Ekegusii (which he did not speak) consistently undercut his rants: 'wow, this one's really tough'; 'yes, he's caning us'. Nevertheless, four hours later, a contingent of members, Stone-Face and I were standing by the tarmac road at the market. Stone-Face, at his wits' end, had demanded to be joined by several members in going to Elizabeth's place. Word from Elizabeth reached us through the chairlady: she had warned Elizabeth to hurry and pay for transport by car, which she did and thus narrowly averted a full-blown crisis. Even so, Stone-Face had set what most members – including the leaders – perceived as a dangerous precedent: he managed to get people up from their seats and walk out of the meeting room, more or less hesitantly but nonetheless headed towards demanding a debt at a member's home. Demanding, of course, prefaces plundering (*ogosakora*) and repossession, a potential outcome with disastrous implications for the group's morale.

Wishing to prevent such outcomes from occurring, the chairlady instigated the members against the bank in subsequent meetings. This was exceptionally easy, particularly as several individuals' loans had been delayed by several weeks even though their applications were approved. To top it all, the manager had recently visited to justify a hike in the mandatory savings each member deposits. These issues not only contradicted expectations of credit in exchange for the savings entrusted to the bank but also smacked of double standards when it came to 'delays' in general. While financiers may hasten to consider any delay in repayment as an instance of non-repayment and potential default (Johnson 2014), they seem less strict about their own delay in releasing credit. So, the chairlady called the manager and instructed him to come on account of the

members demanding Stone-Face be transferred and the previous loan officer brought back, with whom they had a better relationship.

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

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

In response to their complaints, the manager simply and calmly rehashed the standard procedure when dealing with tense situations in their work: blame the members. 'Who is the group', he asked, to which several members sighed the retort now ingrained after years and years of hearing financiers talk: 'It's us, the mothers'. The manager downplayed Stone-Face's intransigence, as well as his negligence in mitigating any delay on the bank's part. Apparently, there was nothing wrong with following unrepaid debts and that it was their responsibility too since a member's arrears effectively freeze any further issuing of loans from the bank. The manager continued ducking the real issue: the possibility of plundering and its prelude that Stone-Face had already enacted. Elizabeth had to put it bluntly, several times:

We understand all that, we know! But without even asking 'where is this mother who is late?', [Stone-Face] stands and says: 'Let's go to her place! Let's go to her place!' Now isn't that bringing arrogance (*kuleta madharau*) here to the mothers, who've left their homes to come here at the group? We just want him to take us slowly (*atupeleke polepole*)!

Vigilance: Economic, rational or moral and emotional?

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

This episode in Nyakwerigeria's relationship with their bank illustrates how salient affects and emotions are in the exercise of vigilance – as both its objects and its means. This insight complicates rationalist approaches to vigilance and trust developed in cognitive science. It also shows that the group members' vigilance towards the bank extended beyond the strictly economic aspects of the debt relation. The issue for the group members was not, as Stone-Face feared, that non-repayment would occur. Rather, they acknowledged the moral perils of certain unchecked emotions which – in their view – explain institutional coercion. What they wanted was a more flexible and negotiable rhythm of repayment. All loan officers mobilize affective pressure during recovery, but while Stone-Face instantiated a tough and rushed style, his predecessor was a

woman who was patient and easy-going (*omwororo*) and would accommodate delays of two to three days. For her, the steep and arbitrary fine of £16 per day for delayed repayments was a persuading tool: she would speak in private to those members who lacked the repayment money and she would tell them to pay as soon as possible; otherwise, she would not be able to cover their back for much longer.

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

All relations of trust – no matter how much vigilance is exercised – involve an element of risk, especially in the case of debt, financial or otherwise. What the interactions between borrowers and microlenders in Kisii reassert, however, is the permanent, ongoing and affect-laden struggle over trust. Never a given, trust is much rather a 'tricky' and fragile social achievement (Meinert 2015). Its attendant uncertainties and indeterminacies, its mix of reason and emotion, thus bring us back to the overlap between trust and faith, as per Simmel's insistence that trusting involves suspending doubt, as one might in religious faith. Simmel speaks of a 'leap over the gorge' which separates interpretation and expectation: 'despite precarious knowledge and uncertain interpretation, this suspension lifts a person by a "mental leap" into the land of firm expectation (whether positive or negative)' (Möllering 2001: 412–14). The question remains as to how 'firm' these expectations are. But it is in this space between action and its indeterminate outcomes that affects and emotions shape mutual obligations and expectations. If this chapter highlighted the affective labour of human intermediaries such as group leaders and loan officers who mediate between borrowers and financial institutions, the following chapter focuses on the ways in which religious figures (such as church leaders or, indeed, God) come to mediate negotiations of debt and trust in groups of financial mutuals.

Microfinance and Christianity

Having gained an insight as to the affective labour – on both sides of the borrower-lender divide – that goes into negotiating relations of trust in microfinance groups, we now turn to the entanglements between microfinance and Christianity. Studies that document this nexus are few and far between, despite an expanding body of work on faith-based development and humanitarian aid. One broadly shared point in this body of work is the sense in which religious and political-economic projects are locked in a dialectics of mutual influence. We hear, for example, of the 'pious neoliberalism' produced by Islamic faith-based organizations in Egypt (Atia 2012) or of religious and neoliberal-bureaucratic understandings of accountability melding among certain Protestant American NGO workers (Halvorson 2017) or grassroots activists (Elisha 2008).

Nevertheless, works that do probe the role of faith in microfinance tend to draw one-directional rather than dialectical conclusions about the relationship between religion and microfinance. For example, outside of anthropology and among development practitioners, the consensus is that faith-based organizations and social networks 'have the potential of adding a lot of value in the area of microfinance in the form of social capital, linkage with the community, reputation and cost efficiency' (Hoda and Gupta 2015: 250). In other words, a language of faith can not only make financiers and development practitioners appear more trustworthy, but it can also provide a gateway to dense social networks where trust and trustworthiness are assumed to be already established by virtue of the religious commitments and activities pursued within those networks. By contrast, anthropologist Rebecca Bartel (2016) problematizes the outwardly Christian identity of microfinance institutions in Colombia as a sinister collusion between religion and neoliberal capitalism. Based on fieldwork in Bogota, and in conversation with Nietzschean[1] as well as Marxist reflections on creditor-debtor

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[1] All capitalisms around the world share a fundamental feature: people take it for granted that debts have to be returned. But people are not born thinking that and thus have to be socialized into such

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

I could write this chapter in a similarly Nietzschean and Marxist vein. I could, for example, rest at length upon the way in which the way in which, for my interlocutors, concerns with salvation and the afterlife reinforce the perception that the rich are more trustworthy in positions of leadership in microfinance groups. This perception stems not just from the perception that the rich are less likely to swindle money or fail to keep their word because they are already rich and therefore not as liable to give in to self-interested temptation, but also from the way they appear to have been blessed and thus, in a sense, morally validated by God. Indeed, unpacking this ethnographic fact would extend insights into how local forms of Christianity reinforce class-centric moral prejudices against low-income individuals and their families (Chapters 3 and 4). However, when it comes to microfinance and other group-based savings and credit arrangements, rushing headfirst into such a line of inquiry would leave two important blind spots unquestioned. The first of these is the assumption – common in the social sciences as well as the development industry – that the role of religion in financial activities and associations boils down to signalling trustworthiness, be it that of the lender or the borrower. Secondly, critiques of the co-optation of religious considerations in exploitative dynamics of economic accumulation risk glossing over the qualitatively different contributions that different theological understandings of debt and trustworthiness make to whether and how people choose to cooperate.

Accordingly, this chapter pursues these blind spots partly by documenting how Kenyan financial institutions have learnt that wearing their Christianity on their sleeves can undermine the contracts they sign with borrowers. Few lenders nowadays relate with borrowers in a language of faith. On their part, borrowers

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

pray, preach and talk of the importance of faith in groups of financial mutuals not as much to signal trustworthiness but rather as part of attempts to *make* each other more trustworthy, to bring each other in alignment with a divinely sanctioned morality and thus achieve qualitatively different kinds of cooperation and mis/trust. Resulting social forms reflect differences between Adventist and Catholic theologies. Catholics are far likelier than Adventists to set up and participate in savings and credit arrangements within church networks or to consider spirituality and joint economic cooperation as mutually enabling.

Topographies of microfinance

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

What Honourable Nyarebe did was to direct their money here, to his own people, who yearn for development but are constantly thwarted by poverty. Announced as Gusiiland's rising star, he was credited with putting together a fund with this money, to lend to people. This was the centre point of his political campaign. Pocket-sized calendars were distributed, carrying a triumphant portrait alongside a slogan that read 'step on poverty with loans'. People were also reminded that, well intentioned as both the source and the conduit of the money may have been, the loans were nevertheless loans – they must be repaid. They'd be giving 20,000 shillings to all group members. Each member would repay 30,000. And Honourable Nyarebe himself would reward groups without any defaulters with 100,000, so they could start their own interest-raising village bank and prosper. Such were the bare bones of a three-hour-long meeting.

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

> They [Vision Fund] started plundering, but there were so many locations and people where money had been given. The money was so much; God knows where it came from. A lot of people said this was donor money, others said it was the politician's. They saw it as a joke [*omocheso*, game]. They said 'if we leave him, we can still give him votes; this is money he's milled to us'. So, he gave up. I think he wanted to make money out of this to fund his campaign. But people ate him! (laughter)

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

To start with, it should be said that Vision Fund arrived in an already saturated microcredit market while demanding interest rates far higher than the 20 per cent APR rates that most borrowers were used to at the time. Attracting and

disciplining borrowers into repayment while also scoring a political campaign feat proved impossible. They did try to distinguish themselves as uniquely concerned for the well-being of their borrowers and their communities, promising people that the loans were to be given and return 'in a soft way' (*ase enchera enyororo*), a claim they substantiated through their references. Surely neither the Americans – allegedly good people of God – nor the aspiring MP would approve of repossession but would rather support a more flexible and ethical approach to debt repayment. In the end, this marketing strategy backfired on Vision Fund's local agents and intermediaries.

In other words, as a feat of affective labour, Vision Fund's loan officers attempted to re-scale the loans in relation to the money's source and conduit. In doing so, they leaped from financial loans, to Christian and foreign logics of humanitarian help and on to the aspiring MP's campaign. This scaffolding was primarily meant to advance the agenda of getting on with the business of money-lending while at the same time accruing prestige for Honourable Nyarebe. Eventually, the leaps and jumps got out of hand, as it were, and generated more confusion than clarity. The loan officers proved unable to control the impression that the loans were charitable or politically motivated. Instead, the associations braided in the scaffolding of Vision Fund's marketing campaign – to American foreigners, to Christianity and a politician seeking votes – subverted the idea that the money on offer was financialized debt on two fronts. Firstly, rather than spawning a sense of indebtedness, the association with foreign pastors sat uneasily with the long institutional histories of foreign and mission-based aid. Help from the church or foreign donors has usually been understood in the idiom of charity rather than financial debt. Secondly, drawing people's attention to Honourable Nyarebe as a key intermediary meant that the monetary credit could also be politically motivated handout, a debt written off for a vote, something which the aspiring MP (perhaps not coincidentally from a finance background) may have been willing to condone from the very beginning. Such handouts, and their attendant issues of dependency and redistribution, have a long pedigree in patron-client relationships in Kenya. In the resulting semiotic slippage, the hierarchy between lenders and borrowers sustained redefinition through associations to Christianity and politics.

All this is not to say that the mediation of debt in microfinance groups is non-scalable or not situated relative to different Christian communities or political categories and practices. This does occur, for example, when borrowers preach about love and the expulsion of explosive sins such as jealousy and greed, when they assert a divine encompassment over their

everyday life, when they remind themselves of their simultaneous status as financial mutuals *and* as Christians. Rather, in this case it is a question of who is doing the scaling. The loan officers' mistake, as borrowers saw it, did not lie in the conflation of economic, political and religious projects, but in the fact that they – the financiers themselves – were the ones who authored such a presentation. Vision Fund's marketing certainly raised many eyebrows. To top it all off, they came off as more interested in collecting as many borrowers as possible rather than taking a slower-paced, gradual approach of establishing familiarity, measuring commitment and negotiating parameters of inclusion between all parties involved. This further reinforced the idea that Vision Fund employees were either being imprudent in their presentation or deliberately not 'serious' about the trust they were inviting people to accept. It made no sense anymore to worry about plundering because too many people had been given loans and too many people decided not to repay their debts on account of their reinterpretation as charitable handouts. So, as much as the hierarchy between lenders and borrowers was transfigured in terms of foreign Christian donors, benevolent local patrons and clients, this hierarchy could also be seen as having been flattened or inverted. Instead of the common story of lenders and patrons on the one hand preying upon borrowers and clients on the other hand, it was the latter group that 'ate' the former.

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

We should not assume, therefore, that microfinance represents a purely alien bundle of financial instruments that is either inclusionary or extractive, hierarchical and exclusionary, a gospel to either propound or castigate. It isn't necessarily the case that what we are dealing with is the tragic inculcation of financialized subjectivities. Neither are we to conclude that those supposedly at the receiving end of such financial instruments cannot find ways to appropriate, resist and alter them. It seems more sensible to place received scalar distinctions at arm's length and acknowledge that scale is a process and a practice before it is a product (Summerson Carr and Lempert 2016). So, rather than assuming a singular topography of microfinance organized around global and local scales in a tiered relationship, we should adopt a more inductive approach to charting the topographies of microfinance.

Faith-based microfinance

Most loan officers and credit marketers that I befriended thought that making references to faith and Christianity as a way of framing loans to potential borrowers was a bad idea. They found it unprofessional and imprudent. In private, lenders acknowledged that they considered themselves 'people of God' (*abanto ba Nyasae*). Yet, when interacting with borrowers, financiers went out of their way to resist and avoid engaging with borrowers in Christian idioms. The danger of doing so was obvious. To openly acknowledge God as an encompassing arbiter of the monetary credit financiers offer and expect back on contractual terms is to hold out scope for non-repayment as a morally legitimate outcome. Senior financiers articulated this insight by invoking the case of SMEP, currently one of the major microfinance banks in Kenya, but which has a troubled history with its explicitly 'Christian' origins and institutional culture.

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

Since probing this issue in more depth with senior SMEP financiers proved impossible, I consulted the archives of their once-majority stakeholder: the NCCK (National Council of Churches of Kenya). Archival materials suggest that SMEP originated in an international consensus among an array of Christian denominations that the great ecumenical challenge of Christianity in the postcolonial era is to promote the holistic development of the 'total' Christian person. It was not enough for the contribution of Christian churches and institutions to be strictly 'historical'. Rather, the church had to intervene and do something about a pervasive lack of social justice and self-reliance in the developing world. It was in the context of this ecumenical consensus that Swiss financiers lent capital to the NCCK on an indefinite basis, in return for a permanent annual interest on the profit.[2] In 1975, the NCCK-managed fund started to lend and thereby pursue its vision of extending the 'Kingdom of God' by helping people help themselves, through entrepreneurship.[3]

It took about two decades before NCCK was forced to redefine its microfinance operations. SMEP's earlier incarnation was not only among the pioneering microfinance programmes in Kenya, but also, for a good while, the only one to explicitly identify as 'Christian'. Internal correspondence and reporting suggest that the council's member churches provided key social networks for the fund. For example, borrowers could ask 'the Church' to sign their loan application forms as a guarantor.[4] 'Churches, para-church organisations, [or] associations and business units jointly owned by the members of groups' featured prominently in an early description of the application screening and selection procedures.[5] A normal day at a branch office would begin with a session of morning worship.

By the mid-1990s, the need arose for NCCK's lending programme to become a separate, independent legal entity. In a case made by the council itself, the chief reason the programme was 'fighting a battle of self survival' was the 'traditional welfarism' so embedded in the council's institutional culture.[6] This went against the liberal standards of professionalism and efficiency, which, at the time, were key to display if international donors were ever to take them seriously and offer more capital. And so, NCCK did what other of its mainly Protestant member churches did: they externalized their development and financial activities into separate trusts, foundations and institutions. To form a 'credible institution' the

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

lending programme had to 'de-link itself from the daily administrative structure of the NCCK', aim for a 'larger portfolio' that focused on 'job-creation' and eventually become a bank.[7] Assurances were given that SMEP would still reflect its progenitor's 'Christian philosophy'. Nevertheless, beyond its slightly lower than average interest rates, or the fact that it caters to church congregations who wish to open their own accounts, 'Christian philosophy' hardly features in the everyday interaction between SMEP loan officers and borrowers.

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

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

By this logic, even if emphasizing God's presence and oversight within the space of microfinance groups might not be a reliable sign of trustworthiness, collective acts of prayer can *make* people more forbearing, more cooperative and thus more reliable. This dynamic manifests most clearly outside of loan officers' presence. In such moments, it becomes clear that interacting with loan officers is only a small part of a given microfinance group's social life. Not only do members juggle commitments to multiple separate groups at once, but many groups also

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

have secondary internal arrangements, often initiated in the name of mutual aid and self-help. These arrangements range from one-off emergency fundraisers to 'merry-go-round' or rotating savings pots and informal, often collectively owned 'table-banking' credit pots that members can borrow small amounts of money from. Groups (*ebiombe*) that feature multiple such arrangements are more appealing than those that only offer the possibility of depositing savings and building a record with a formal lending institution. Multiple mutual aid arrangements can mean more flexibility or index genuine mutual care. Key questions members or prospective members ask include: If you are ill, bereaved, caring for a critically ill family member, or otherwise struck with misfortune, will the group members step in, visit you, perhaps even chip in with some money? What if you cannot afford the bus ticket to attend your daughters' graduation ceremony at university? If you give birth, will they come greet the child?

Group contributions for such interventions are not always recorded, and if they are it is usually to keep track of the total rather than to record new debts owed by the recipients of help. Invitations to participate in this kind of compassionate cooperation are often laden with statements that 'God is above', that 'God repays', that 'God wants us to love each other'. By implication, as any good Christian would do, members should 'be free' to give, help, go that extra mile, all in the faith that even if help goes unacknowledged and unreciprocated by those we help, God is always there to ensure the righteous

Figure 5 Microfinance group visits member's sick father at his home.

(re)allocation of blessings. Those keener on cultivating a stronger degree of interconnectedness and cooperation are also those who draw on a Christian language the most. Their utterances re-situate or re-scale the group's 'unity' (*oboamo*) and 'cooperation' (*okobwaterana*) with respect to God, a sovereign arbiter not usually recognized in the formal debt contracts they regularly sign for each other. In effect, such utterances recast microfinance groups as bearing more similarities with considerations of faith than may meet the eye. Speakers recall motifs often discussed at church, of life in a fallen world, close to the end of time, but to underline that they only have each other, that their livelihoods and well-being depend on their unity and cooperation as a group, that the group is a blessing from God, that the more interconnected and stronger their cooperation the more they will thrive, just as any God-fearing Christian is, eventually, blessed.

Analogies between the group's collective activities and Christian considerations function as re-scaling devices in microfinance groups. Despite the contrasting features (i.e. the different spatial and temporal coordinates or horizons ordinarily expected in microfinance groups as opposed to Christian congregations), group members and leaders nevertheless take time to assert groups of financial mutuals as spaces where people can walk the Christian talk. For example, one savings group I followed for over a year had a predominantly Catholic membership. When Catholic members would be hosting the meeting, they would also invite the catechist. He would stay for tea and snacks and some of the socializing. He always left before they started collecting and recording contributions, but never before preaching to and praying for the members. Catholic or not, members appreciated his visits; when he lost his mother, they coordinated and travelled to his home to offer their condolences. Here is the catechist preaching to group members on the 'fruits of the spirit' (*okwama kw'omoika*), with reference to Galatians 5:

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

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

Catholic savings groups

One Sunday after mass, about twenty or so Catholic men finished the merry-go-round they had initiated several months before. They had committed themselves to bringing two hundred shillings (£1.50) each Sunday, to be lumped together and handed over to one member at a time. Now that each had been given the money that they had thereby saved, it was time to begin anew. It meant the merry-go-round's membership could change, that others could now be included too. This new beginning was announced through the loudspeaker just after mass. Everyone was welcome, not just men or just women, because what was most important was 'to add to each other's heart/wind-pipe' (*okomenterana omooyo*) and 'to give each other strength' (*okoenana chinguru*). After most of this congregation's 200 strong membership disbanded, there were about thirty congregants gathered at the back of the building, where the merry-go-round group members usually assembled. As with many other merry-go-rounds, this group organized a simple ballot to randomize the order in which people receive money. But as the group's secretary kept jotting down the names of those who had randomly picked a number in the merry-go-round's calendar, the church chairman interrupted his choir practice and came over to the group

to ask its leaders how they were incorporating new members. 'They should be put at the very end', he suggested, for the others hadn't yet known what their 'giving' (*okorwa*) was like. The group's leaders obliged and repeated the ballot as advised. No objections were voiced. Moments later, it became clear why the church chairman's idea of discounting new members' credibility may have been a good one.

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

Often accompanied by acts of prudential speech, such scenes are typical in many contemporary Catholic centres and parishes, where the idea of organizing savings groups within the space of the church has gained renewed popularity in recent years. Saving money in collaboration with fellow church members is not something new in and of itself. Catholics have, for several decades now, been in the habit of engaging in one type of savings arrangement or another within *jumuyia* groups. These groups, readers will recall, are the product of a post-Vatican II dispensation that emphasized the 'church' as a collective of lay members rather than primarily a clerical and hierarchical structure (see Chapter 2). A core tenet justifying this shift was the thinking that the church cannot effectively encourage the spiritual growth of its members without addressing their material and economic concerns. However, although subdividing each church into *jumuyia* groups or 'small Christian communities' was a key strategy for implementing the Catholic agenda of holistic development, Catholics both lay and clergy have learnt that *jumuyia* groups can only accommodate a limited variety of types of cooperation.

Jumuyia groups, as per their etymology (from the Kiswahili verb *kujumuyia*, 'to commune' or 'come together'), constitute sites of Catholic fellowship. One

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

However, since *jumuyia* groups bring together individuals of the same church but not of the same class, savings arrangements are usually limited to very small amounts. In a *jumuyia* merry-go-round, one can save around 700 shillings (approximately £5) every three months. Moreover, delayed contributions are common. Almost every other *jumuyia* treasurer outspokenly complains of the many debts people have accumulated to each other. Yet their tone is often jovial and sarcastic rather than pushy and intransigent. Commitments to *jumuyia* merry-go-rounds are more flexible than contractual. *Jumuyia* groups that set themselves more ambitious savings targets usually end up in situations where people's different abilities to save are sharply foregrounded. Such prospects and

Figure 6 Jumuyia group meeting.

associated tensions lead many *jumuyia* groups to stick with less onerous merry-go-round amounts, or to scrap merry-go-rounds commitments altogether in favour of alternative arrangements whereby individuals entrust *jumuyia* treasurers with savings on an optative basis. Burdensome parish and diocese fundraising goals further impair *jumuyia* groups' ability to mobilize savings. All this explains the sharp distinction people draw between *jumuyia* groups and other groups of financial mutuals outside the church. Whereas the latter mark sites of intensive and exclusive economic cooperation between self-selecting class peers, the former are primarily seen as sites for socializing with fellow church members and for mobilizing grassroots contributions towards the financial needs of local churches, parishes or the Kisii Diocese.

Nevertheless, since the early 2010s, Catholics have been setting up 'church groups' (*ebiombe bi'ekanisa*). These are different from *jumuyia* groups and akin to groups outside. In some instances, church groups formed organically – like the rotating contribution club we encountered above – at the initiative of lay members who grew increasingly wary of financial institutions as well as village or 'worldly' savings groups. In other cases, priests brought church groups into being. Priests worried *jumuyia* groups were not doing enough in terms of holistic development, not just because of their economic limitations, but also because *jumuyia* groups are normally made up of neighbours with shared house or clan identities and therefore did little to curb 'clannism' (*obosaku*) in rural Gusii churches and communities. To address these shortcomings, priests established groups whose membership they curated as much as possible: members hailed from different houses and clans, and from roughly similar socio-economic backgrounds (e.g. priests were keen to separate villagers from townsfolk or those who live in peri-urban market centres).

Like *jumuyia* groups, these alternative church groups meet for prayers and fellowship. They raise money to assist individual members in certain emergency situations, and they double up as rotating contribution clubs. Unlike *jumuyia* groups, though, these parish-wide groups set higher contribution amounts, often three to six times larger than the customary amounts in *jumuyia* merry-go-rounds. Moreover, members set collective aims for spending the money. Thus, most Catholic savings arrangements started out with ensuring every member owns group- and parish-specific attires, then kitchen utensils, mattresses, water tanks, as well as poultry, goats, sheep and cows. Their decision-making process was thoroughly egalitarian, but also prudent. Members agreed to raise contribution amounts gradually and to deal with basic necessities and household goods first before moving on to income-generating investments. They

recognized these as good strategies not only in terms of creating a semblance of equality (e.g. 'we decided every person should have a mattress, because there were some with none') but also by way of allowing time for the group to become stronger, for people to get to know one another and forge a sense of collective commitment before they embark on income-generating projects (e.g. sending off eggs to Nairobi together, or supplying schools with vegetables). Lest members be tempted to waste the money or spend it on something of their own accord, many groups enshrined monitoring mechanisms in written group constitutions. For example, they might hand the money in kind or schedule visits to 'see the money', that is, the calf or lamb or chicks purchased with savings.

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

By contrast, even though members in Catholic savings groups are no less conscientious about their record-keeping, they do not speak of their trust being based on ledgers alone, but as deriving from or being backed up by their faith. For example, they say that when it comes to nominating and electing their group leaders, the only role where they prioritize a criterion other than faithfulness (*imani*) is the role of the secretary, for which it is important to prioritize a person with a higher level of education or financial literacy. Otherwise, faithfulness is the chief criterion, which they evaluate not as much on the basis of church attendance but rather by scrutinizing how one performs one's work (*egasi*) and how one relates to others, including their family members. In this discourse, everyday practice and behaviour indexes faithfulness, which in turn constitutes grounds for evaluations of trustworthiness.

But that is not the only way Catholics relate faithfulness and trustworthiness. Because it entails deference to clergy and the Catholic church as an institution,

faithfulness can also mark a means of imposing definitions of trustworthy behaviour or policing untrustworthy behaviour. During conflicts around prolonged delays in repayment or accusations of misappropriated money, members of Catholic savings groups can ask priests to intervene. Priests mediate conflicts by speaking with conflicting parties in private or facilitating dialogues between them. However, priests can also resort to publicly shaming and even cursing delinquent group members or leaders. In one case, the priest went as far as threatening to curse a treasurer for misappropriating the group's money. The treasurer returned the missing money.

Clearly, priests have significant power over Catholic savings groups. However, priests are not just enforcers of trust and obligations of debt repayment. Their role is also pastoral. When they visit the groups and conduct mass for them, priests like to remind group members that they should regard their cooperation as not just passing money and debts around, but as 'giving each other the peace of Jesus Christ', as 'loving one another'. So, when they congregate and conduct their business, they should ensure their speech and conduct does not 'spoil' or 'destroy' (*ogosaria*) or undermine possibilities for mutual trust and trustful cooperation. Instead, priests encourage members to protect and nurture such possibilities as part of 'bringing salvation' or saving each other, to enable each other to see through the dark, to 'light the lamp [of faith], so that others can see the way!'

As in groups of financial mutuals outside networks of fellow churchgoers or co-religionists, the implications of faith in God extend well beyond its capacity to signal trustworthiness. Rather, during cooperation, faithfulness and trustworthiness in human interaction are attributes that renew, reinforce or subvert one another, as in a feedback loop or a dialectical embrace. Thus, it is no coincidence that the first questions priests ask those who take a long time repaying their debts or who misappropriate money explicitly relate to faith as opposed to trust: 'why do you want to spoil other people's faith? Don't you realize you are discouraging their spirit?' Moreover, members themselves understand priests' role with respect to the groups' activities as primarily about 'increasing' and 'growing' their faith so that their groups can become stronger and achieve a positive feedback loop between faithfulness and trusting or trustworthy behaviour. This is also what a catechist noted in conversation with a priest. The catechist suggested faith was vital to their parish's savings groups: 'when you make their faith grow, everything will go well'. The priest agreed: 'if they continue like that, even a car will be peanuts to them!'

At the time of fieldwork, savings groups in at least two Gusii parishes were incorporating monetary credit into their programmes. This move came on the

back of the Catholic church's positive reception of the potential of microfinance to serve the agenda of holistic development. The Kisii Diocese had already successfully piloted its own microfinance programme with about a dozen youth groups across Gusiiland. However, since financial capital was scarce and the Diocese ran its microfinance groups on an almost not-for-profit basis,[8] the two parishes in question took to fundraising the capital themselves, from parishioners' contributions. Father Zachariah, one of the priests coordinating such a fundraiser, explained that he asked congregants to contribute 20 shillings (roughly £0.15) on a monthly basis. Group leaders coordinated the collection and recorded individual contributions. When I was finishing fieldwork in September 2016, Father Zachariah had raised over 300,000 shillings (approx. £2,400) and was in the process of printing loan books for his parish's groups.

Adventist perspectives on debt and trustworthiness

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

Kemuma explained how 'difficult' people were when it comes to paying their merry-go-round contributions, how quick they are to suspect and accuse group leaders, how often seemingly trustworthy group leaders 'eat' their fellow members, how harsh and intransigent loan officers are. One neighbour begged Kemuma to rent his land for more than four years, including the land within his compound and surrounding his house (*gesona*), all to pay off a loan to KWFT. Another neighbour asked Kemuma to lend her money for fertilizer to plant

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[8] At the time of fieldwork, the Kisii Diocese's APR interest rates were 5 per cent, well under the usual rates in the financial industry, which ranged from 14 per cent to about 25 per cent. The Diocese offered loans to groups rather than individuals, for collective entrepreneurial initiatives. The Diocese asked only for the interest in return, and wanted the principals to stay within its groups in order for them to consolidate their income-generating projects.

beans and promised they would return it once the beans were harvested and sold. But the neighbour used both the money they borrowed from Kemuma as well as proceeds from the beans they planted without fertilizer to fulfil a formal microcredit loan. When Kemuma was the chairlady of a group of financial mutuals, she was not only accused of lying and stealing but also bullied into confiscating iron sheets a member had bought with an informal loan from the group's table-banking account, because the member in question didn't repay. 'Imagine', Kemuma reflected. 'What kind of Christian rips off another person's roof from above their heads?' On another occasion, Kemuma and her family became prime targets of village gossip. Her daughter-in-law had taken out a loan from KWFT, did not repay it and fled. When the daughter-in-law returned home for a neighbour's funeral, the group leaders spotted her and called the loan officers, who immediately arrived on their motorbikes and threatened to have Kemuma's daughter-in-law incarcerated. A fight broke out between the officers and Kemuma's son, who protected his wife, all in full sight of the hundreds-strong funeral crowd. In the end, out of shame, Kemuma paid off the debt. KWFT loan officers had told her she could withdraw the savings she had deposited in her KWFT account after the debt was fully repaid. But she never received the savings, which KWFT used to offset the outstanding debt when the group leaders and members refused liability for it.

In and of themselves, Kemuma's stories were not that surprising. Other interlocutors offered similar accounts of formal debt contracts and informal loans becoming unmanageable and socially corrosive. They spoke of families disintegrating and friendships being strained. They condemned loan officers who 'pass us around like a football' while syphoning limited and hard-earned incomes into financial structures. And they criticized informal savings and credit groups which recreate the same culture of non-negotiable contracts that typifies relations between borrowers and financial institutions.

That said, not everyone is quite as unequivocal on the effects of participation in collective savings and credit arrangements. In fact, other research consultants considered the idea that group of financial mutuals are intrinsically and irredeemably plagued by contractual forms of trust and mistrust to be an exaggeration. To be sure, everyone agreed that sustaining relations of trust and negotiating the terms for cooperation is tough work and requires more than a modicum of prudence. Nevertheless, there is clear disconnect between those who considered group-based financial arrangements should be avoided or engaged with mistrustful restraint and those who considered such forms of cooperation as economically, socially and spiritually liberating and empowering

and therefore worth trusting. This disconnect, I suggest, is partly the consequence of denominationally specific theological preoccupations with questions of value and personhood, particularly as they relate to moral conundrums concerning money, debt and trust. Consider Kemuma's own reflections on participation and indebtedness in groups of financial mutuals and the ways in which faith in God does not and should not come into play:

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

Teodor: What about strictly Christian groups of fellow church-goers?

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

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

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

Note how far removed Kemuma's stance on the relevance of faith for relations of trust is from the Catholic openness to savings and credit arrangements described earlier. Catholics actively participate in and call for joint savings and credit arrangements among co-religionists and fellow churchgoers, both as a means of 'holistic' evangelism and as part of an attempt to foster trust in a

different way than secular financial institutions. Kemuma's reasoning suggests the opposite. To her, and many other Adventists, shared faith can never signal trustworthiness and is, at best, an unreliable means to cultivate trust. Moreover, collective financial arrangements inherently undermine faith in God. Christians, therefore, would be well advised *not* to save with, borrow from or lend to others, least of all on the basis of shared faith. Instead, Christians should follow an individualist ethos when it comes to questions of trust and trustworthiness. This ethos is as much the result of past negative experiences as it is the product of a Seventh-Day Adventist constellation of narratives about the nature of money, debt and their implications for trustworthiness and faithfulness.

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

A minority of Adventists take such injunctions against money and debt to their logical extreme. For example, Innocent – a young secondary school teacher and member of the Philadelphia Remnant, a fundamentalist SDA sect – explained that like his fellow sect members, he never borrowed or lent money for investing in income-generating projects or expenditure on household goods. 'Light cannot be mixed with darkness', he remarked. To him, lending or borrowing was acceptable only in emergency situations, when the underlying motivation is mercy. However, in all other situations, asking for a loan means coveting. Rather than simply saving for that TV or that income-generating project yourself, you want it right now. One should work for it and eat the fruit of one's own efforts. 'What if I borrowed money from you, then I died? Won't I have robbed you?', Innocent asked me rhetorically.[9]

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9 A statement written in 1933 by W. C. White and D. E. Robinson on the indebtedness of Ellen G. White, a well-known author and pioneer-figure in the Seventh-Day Adventist faith, evidences a historical precedent to this disagreement between fundamentalist and non-fundamentalist attitudes towards debt. The authors respond to the disconnect between the large debt Mrs White left behind following her death, and some of her teaching on the issue of debt, such as the idea that 'we should

Most other Adventists I knew were not nearly as fundamentalist; neither were they all salaried with no children, like Innocent. Indeed, most Adventists could not afford to shun group-based financial arrangements. Discourse on the importance of mutual trust and cooperation, along with references to biblical precedents thereof, were just as common in Sabbath-day sermons as in microfinance group meetings. In multi-denominational groups, Adventists were no less keen than Catholics to pray and preach and seek to thereby strengthen their groups. Nevertheless, there was a subtle denomination-specific difference in how shared membership of a church linked up with shared membership of a savings and credit group. Whereas conflicts between group members who also happen to frequent the same Catholic church sometimes attracted clerical intervention, this never happened between Adventist group members. Moreover, Adventists who worshipped at the same church actively refrained from openly airing concerns and settling scores. Some even avoided doing so altogether. Their reasoning was that disagreements – even if outside their church – can easily lead those involved to stop attending church together, or otherwise cause their respective relationships with God to 'cool down' (*ogokendia*).

Take Abel's case as an example. A relatively well-to-do church elder, Abel was also chairman to a large microfinance group. Most of the group's members came from different communities, and not all were Adventists, but the treasurer happened to be a choir member at Abel's church. When it became obvious the treasurer had colluded with the loan officer to steal group members' repayment money, Abel let it slide rather than insist that the treasurer admit and rectify her misdeed. The group subsequently disbanded. Abel explained his choice to me with reference to his evangelistic role as church elder to his treasurer and choir singer: If he pressed her, would he not push her out of the church and thus destroy whatever is left of her relationship with God?

Another example is Nancy's experience with her neighbours, most of whom attended the same SDA church. They formed a self-help group. At first, it only consisted of a merry-go-round arrangement. After a collective loan of 50,000 shillings from KWFT, they started making and selling juice, bread, scones and biscuits. They returned the loan successfully and even won a county government award for their entrepreneurship. However, after some years members sought to hold the group's leaders accountable for pocketing cash here and there. Confronted with the prospect of being replaced, the leaders responded not

shun debt as we should shun the leprosy'. The authors explain that that Mrs White never meant that in fundamentalist and absolutist manner, but rather simply for the action of taking on debt dishonestly or as a result of extravagant spending (https://whiteestate.org/legacy/issues-indebtedness-html/).

only with passive aggression, but also by abusing their access to the group's bank account and appropriating the group's savings for themselves. Further cooperation became untenable. Strikingly, their conflict remained unresolved. Maintaining, rather than resolving, their mutual mistrust safeguarded possibilities for conviviality not just as neighbours but also as fellow Adventists worshipping in the same church. In her account, Nancy suggested that their shared membership of the same church informed their decision to simply let the matter rest rather than seek compensation. In her own words, 'the group fell and we left one another there and then, so that we could continue building our neighbourliness (*oboamate*) at church'.

Conclusion

This chapter has argued that in Gusiiland as elsewhere in Kenya, the role of Christianity in the mediation of microfinance goes beyond the signalling of trustworthiness. This holds true for borrowers as it does for lenders. The few financiers and institutions who continue to advertise or openly display their Christian identity find that borrowers reinterpret loans as charitable gifts which need not be repaid. Mutuality between lenders and borrowers as fellow Christians under God renders contracts renegotiable and unpredictable. Alongside pressure from international development agencies, this marks one important reason why Kenyan financial institutions have nurtured an avowedly secular culture where legally enforceable contracts are differentiated from Christian mutuality. Nevertheless, in formal and informal groups of financial mutuals, members routinely cultivate and act on Christian mutuality, the better to negotiate and navigate or otherwise avoid contracts with financial institutions as well as contractual expectations among themselves. Thus, by interacting in an ecumenical language of Christian faith, group members produce or act on interpersonal and institutional forms of trust and mistrust in ways that both entangle and differentiate the contractual and the mutual.

Moreover, the differences between Adventist and Catholic theologies influence how and whether Christians cooperate. The Catholic theology of holistic development, in tandem with the status of priests as anointed mediators, has allowed for savings and credit arrangements to be incorporated in evangelism. Priests back up and enforce alternative contract-like expectations and reciprocal obligations, while fellow Catholic churchgoers and parishioners aim for a positive feedback loop between material collaboration and spiritual fellowship.

By contrast, Adventists cite a range of mostly negative understandings of money, debt and their capacity to exacerbate human untrustworthiness, to validate an individualist ethos of relationality. This ethos discourages joint savings and credit arrangements within church networks and partly shapes the mis/trust cooperation animates outside church networks. It promotes exclusive and rigid or unforgiving forms of trust which are difficult to repair, as well as pro-social forms of mistrust which sustain possibilities for faith in God and interpersonal conviviality.

Postlude

A brave new Africa?

Anthropologists are not the only ones taking note of the proliferation of mutual aid arrangements in Eastern Africa and elsewhere on the continent. Contemporary financiers and economists associate such forms of cooperation with the widespread take-up of SIM-card-based mobile money systems and other novel financial technologies. A clear version of this narrative was voiced at an event titled 'Fintech in East Africa', organized by the British Institute of East Africa's London office, in late 2018. Within the offices of a law firm, the keynote speaker invited the audience to ponder on Africa as on the cusp of becoming 'Wakanda', a fictional African country imagined – by Marvel Comics – to be highly technologically advanced. This was because, with Safaricom's M-Pesa[1] payment and transfer services, there came unprecedented levels of financial 'inclusion' and 'innovation'. Some start-ups, such as M-Kopa,[2] deftly created consumers 'out of thin air' while also reducing kerosene usage, simply by offering solar-powered TVs, lights and charging stations on credit. M-Changa[3] and other crowdfunding services created space for traditional forms of fundraising in a fast-changing digital landscape. Banks now offer micro-loans straight to M-Pesa accounts. All such services are predicated upon the user-specific data produced by mobile phone use. With this data, the audience was invited to accept, there lies a potential for yet more radical transformations which herald – in one speaker's words – 'a brave new world': a world where the financial sector is truly inclusive, where more traders and borrowers are made visible through alternative credit

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

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

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

scores, where technological systems deliver 'digital trust'. Such a utopia was allegedly around the corner, one 'disruptive' financial technology away.

Clearly, I had stumbled into the latest waking dream of financialized capitalism. There was limited enthusiasm in the room for questioning the ethical and political-economic implications of 'digital trust'. This was despite then recent reports that data-intensive fintech companies have already contributed, in Kenya and elsewhere, to systemic asymmetries in who trusts whom with what data (Privacy International 2017). Instead, at a time when big data was beginning to be touted as the world's most valuable resource, most economists and financiers in the audience appeared to agree that novel digital technologies *can* augur futures where questions of trust and mistrust are settled once and for all, through one technical fix or another. Although common globally, such narratives have proved distinctly consequential in Kenya. For all their suspicions of social media and the internet, Kenyan state officials invoked the trope of digital technologies as sources of trust as they digitized electoral systems and papered over a history of electoral fraud and violence (Nyabola 2018: 9–11). Kenyan bankers and financiers embraced digital financial technologies as means to obviate the corrosive potentials of cash money and return to supposedly traditional and harmonious ways of creating value and building trust (Kusimba 2021: 1–11).

Having stressed the importance of how people speak about trust, and especially the role of narratives about trust and social change in the dialogic negotiation and production of specific kinds of cooperation and mis/trust, this book creates grounds for reflection on contemporary proponents of technological solutions to questions of trust. Thus, by foreshadowing how the ethnographic theory of trust developed here could pay future dividends, this postlude offers an open-ended sense of closure.

Overall, the book has stressed that narratives of trust and social change unreliably match up with empirical reality. What such narratives enable in social interaction is not an accurate description or representation of the world but rather the semiotic constitution of a shared reality, a shared spatial and temporal horizon of expectation and anticipation. To narrate change in terms of shifting forms and levels of trust and mistrust is thus to shape subjective experience and remake the world anew. The kinds of mis/trust that such narratives call for and precipitate are often contingent on who narrates, to whom, how and where. As such, what talk about trust achieves is contingent upon who speakers and audiences are, their values, experiences and social positions. This suggests it is unlikely for data-intensive technologies to ever build 'trust' out of nothing, as if in

a social and cultural vacuum. Instead, it is likelier that the rhetoric of 'digital trust' will be appropriated and reformulated in a socially and politically constituted linguistic field, where speakers and audiences had already been engaging – in ordinary interaction over the course of history – in multivocal dialogues on trust. Indeed, it should come as no surprise that, in Gusiiland, the English word 'digital' already features in vernacular formulations (e.g. *twachire digital*, 'we've gone digital'), often as a way of alluding to contemporary information technologies as media of satanic mischief in the end times. Tellingly, when Fred Matiang'i – at the time a Cabinet Secretary – beseeched fellow Gusii citizens to register their biometric data with the government, he ridiculed rumours of an occult, state-sanctioned ploy of data misuse as the shameful and deceptive fantasies of those who 'read the Bible upside down'. Such talk suggests that in Kenya, as elsewhere in Africa, questions of trust and scepticism will continue being addressed in a language of faith.

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

Amidst these findings, the possibility that questions of trust can ever be put to rest or decoupled from uncertainty and scepticism, at any scale of human

experience, stands out as strange and arbitrary, if not illusory and politically motivated. The same holds for an understanding of the world as made up of free, sovereign individuals who enter voluntary and calculated contracts with one another – that is, the regnant approach to trust in economics, sociology and classical philosophy (Broch-Due and Ystanes 2016; Baier 1996). Uncoincidentally, this view of personhood and social order is common in spaces where emerging digital technologies are designed and imagined (Greenfield 2017). By contrast, the foregoing chapters go beyond a contract theory of trust and show how contractual trust is not only one kind of trust among others, but also fundamentally entangled in and actively differentiated from diverse mutualities by social fiat.

The linguistic forms and social actions that both entangle and differentiate the contractual and the mutual stem from socio-economic inequalities as much as ethical commitments to multiple yet particular and sometimes contradictory values. In Kisii, these values range from sincerity, prudence, respectability and autonomy to care, solidarity, equality, faith in God and the containment of negative emotions such as resentment, envy, jealousy, pride or greed. In this ethnographic theory, trust is a discursive and dialogic phenomenon, intersubjectively and often involuntarily established through ordinary and affectively charged forms of speech and action between persons and institutions engaging in dialogues witnessed and subtly influenced by non-humans such as God or Satan. Approaching trust in this way, the book has argued, allows for zooming both in and out across multiple scales of social life. It helps us link the co-constitution of human and non-human agencies and subjectivities in intimate or interpersonal interactions, with state and financial institutions, multiple religious traditions and theologies, as well as processes of class formation and struggle over the accumulation, redistribution and consumption of value. At a time when emerging data-intensive technologies are said to offer the possibility of obviating issues of trust and mistrust altogether, the ways in which people in Southwest Kenya speak about and negotiate trust as they cooperate and compete recommend sustained critical attention to how 'trust' or 'mistrust' are discursively mobilized and to what ends.[4]

[4] For similar observations on 'trust' and 'mistrust' as objects of discourse mobilized in socially, politically and economically consequential ways, see Corsín Jiménez (2011) and Bäumer Escobar (2023).

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