SAVING, INHERITANCE AND FUTURE-MAKING IN 1940s KENYA

I
INTRODUCTION

In September 1945, the Accountant-General's office in Nairobi received a letter from James Odalo. Odalo worked for the medical department in the western Kenyan town of Kisumu, and his letter was laden with detail that revealed his familiarity with colonial systems of knowledge and the weight that these accorded to dates and numbers:

> I the undersigned is a relative of the late Edward Omondi who died on the 15th day of June in the year One thousand nine hundred and forty-five at Karariw, Gem Location, have to inform you what the deceased told me before he passed away.
> The deceased saved 8,001/25 [i.e. 8,001 East African shillings and 25 cents] in the post office savings bank. Of this amount he wished that the 1st son (Ominde s/o Edward Omondi) to have 4,000/- [4,000 East African shillings], 2nd son (Wanga Olongo s/o Edward Omondi) to have 4,000/-. The balance, plus interest, to be given to his wife (Wasianda Oloo w/o Edward Omondi). These to be transferred to the concerned Post Office Savings Bank pass books from the deceased's.
> Four post office savings bank books — office Voi Nos 245, 264, 739 and 772 and 2 letters from Chief Zakayo Ochieng' and the District Officer, dated 20/8/45 and 3/9/45 respectively, are enclosed herewith.[1]

The recipients passed the letter on to the office of the Public Trustee (the official whose task it was to deal with the estates of those who died intestate). That set off a lengthy, multi-sided correspondence about the late Omondi's estate that drew in family, chiefs, district administrators, lawyers and courts, and took the

[1] James Odalo s/o Marenya, Senior Medical Officer's Office, Kisumu to Accountant General Nairobi, 4 Sep. 1945, Kenya National Archives, Nairobi (hereafter KNA), DC KSM 1/26/8.

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form of an extended discussion on the inheritance of wealth and the relationship between money and other kinds of asset. The archival record of that correspondence forms the basis of the discussion here. Incomplete though it is, the story that it reveals about Edward Omondi's legacy shows how people in western Kenya were creatively working money and formal savings institutions such as the Post Office Savings Bank (hereafter POSB) into repertoires for the management of wealth.

Recent work on Kenya's POSB has argued that it was a failure.[2] Like other such institutions across Britain's empire, Kenya's POSB was presented at the time as a device intended to encourage amongst the poor the desirable habit of thrift — a term used in the sense that had become common in nineteenth-century Britain, of frugality intended to enable future consumption.[3] In Kenya and elsewhere, the POSB had a further function: to transmute other forms of wealth into money and to make this available for investment, government or local government bonds in the UK and colonies.[4]

Measured against either aim, the performance of Kenya's POSB might indeed seem lacklustre, in contrast to India where the POSB has been worked into a celebratory narrative of financial success.[5] For much of the colonial period, most of the money in the POSB was in the accounts of Europeans or Asians, not Africans; while the funds invested back in the metropole were not entirely negligible, neither were they very large. After independence in the 1960s, Kenya's POSB (like those in neighbouring former British colonies in Africa, but in contrast to those in Asia) went into a prolonged decline: having peaked briefly at a little over ten million pounds in 1955, deposits in Kenya's POSB

[2] Christian Velasco,'The African Savers and the Post Office Savings Bank in Colonial Kenya (1910–1954)', *Journal of Imperial and Commonwealth History*, li (2023).

[3] *Report of the Committee appointed by the Secretary of State for the Colonies to examine the Savings Bank System in the Colonies* (London, 1935), para. 18; copy in United Kingdom National Archives, Kew (hereafter UKNA), NSC 9/703; on thrift, see Alison Hulme, *A Brief History of Thrift* (Manchester, 2019).

[4] *Report of the Committee…to examine the Savings Bank System in the Colonies*, paras 14–16.

[5] Ashok Pal Singh, 'The Post Office Savings Bank of India', in Mark J. Scher and Naoyuki Yoshino (eds.), *Small Savings Mobilization and Asian Economic Development: The Role of Postal Financial Services* (London, 2004).

had dwindled to five million pounds by 1967.[6] This apparent failure seems readily explicable, and recent work on the POSB in colonial Zimbabwe (Southern Rhodesia) offers a similar narrative.[7] On the one hand, as Christian Velasco has argued, many people may have preferred to hold wealth in non-monetary form, as cattle, or improved land, or through claims on women's productive and reproductive labour made through bridewealth. On the other, the POSB increasingly lost money savings to commercial banks and other financial institutions in a process that accelerated during the last decade of colonial rule.[8] Yet that narrative of failure conceals a more nuanced chronology. The number of depositors — and particularly, the number of African depositors — in Kenya's POSB actually grew significantly from the 1930s, as we will show.

While the assumption runs through the colonial archive that Africans shunned the POSB because of either inherent improvidence, or a preference for non-monetary wealth, we might note that these were both powerful tropes among British officials, for whom they expressed the perceived gulf between a 'modern' money economy and an African reality which it was their duty to manage. Africans, they insisted, were incorrigibly presentist and unwilling to plan for the future. As one put it, in a memorable fusion of imperial racisms, 'As you are aware, the idea of "saving" is completely foreign to 98% of the Africans of this district. Their attitude is that of the Irish, viz. "what a terrible thing it would be to die and have some money unspent!"'[9]

[6] *Reports on the Kenya, Uganda and Tanganyika Post Office Savings Banks for the Year 1960* (Nairobi, 1961); *Report on the Kenya Post Office Savings Bank for the Year 1967* (Nairobi, 1968). There were changes in currency over this period, but up to the end of 1967 one pound sterling and the 'Kenya pound' (twenty Kenya shillings) were equivalent in value. For another example of the rather different trajectory in South Asia, see Eastman Narangoda, 'Postal Savings in Sri Lanka', in Scher and Yoshino (eds.), *Small Savings Mobilization and Asian Economic Development*.

[7] Tapiwa Madimu and Enocent Msindo, 'Towards Banking Inclusion? The Post Office Savings Bank (POSB) in Southern Rhodesia, 1905–1945', *African Economic History*, xlvii, issue 1 (2020).

[8] Ernst-Josef Pauw, 'Banking in East Africa', in Peter Marlin (ed.), *Financial Aspects of Development in East Africa* (Munich, 1970), 225–6.

[9] Murphy, District Commissioner (DC) Digo to Provincial Commissioner (PC), 17 Jan. 1941; see also Maclean, DC Kilifi to PC, 13 Jan. 1941; DC Kilifi to PC Coast, 20 July 1942, all KNA, CA 19/11; District Officer (D) Fort Hall to PC Central, 20 July 1942, KNA, DC FH 3/17/9.

These various head-shaking official discussions about African improvidence or rooted cultural preferences for livestock revealed a persistent diffidence about the encouragement of money savings; despite brief bursts of enthusiasm, Kenya's colonial state never committed significant resources to this project. Those discussions also discounted the possibility that people might choose to engage selectively with a money economy, or that African savers had their own strategies for managing wealth across different systems of value. The story of Edward Omondi's savings suggests a way to re-read the archival record in search of those strategies.

Our reading echoes recent work on the Barbados Savings Bank which suggests that, despite official frustration at the failure of this institution to reshape behaviour in the ways intended, people did make use of it as they 'experimented with the financial institutions available to them'.[10] Our argument also draws on a wider scholarship on money, debt and saving in Africa and elsewhere that has emerged since the 1980s. While Georg Simmel saw money as an irresistibly flattening force that reduces all relationships to numerical calculability, the work of Viviana Zelizer and others has insisted on the profoundly social nature of money — so that even a single currency is really multiple monies, each laden with distinctive meanings.[11] Work on Africa has challenged the assumed all-enveloping power of a 'monetary revolution' created by the introduction of a state-sponsored 'general purpose' currency (or 'modern money') that ultimately remade all transactions — and all relationships — around a singular measure of value.[12] Instead, this work suggests the

[10] Joan Flores-Villalobos, 'Thrift, Morality, and Migration in the Barbados Savings Bank', *History Workshop Journal*, no. 95 (2023).

[11] Georg Simmel, *The Philosophy of Money*, trans. Tom Bottomore and David Frisby (London, 1978); Viviana A. Zelizer, *The Social Meaning of Money* (New York, 1994); see also M. Bloch and J. Parry, 'Introduction: Money and the Morality of Exchange', in J. Parry and M. Bloch (eds.), *Money and the Morality of Exchange* (Cambridge, 1989); Bill Maurer, 'The Anthropology of Money', *Annual Review of Anthropology*, xxxv (2006).

[12] Paul Bohannan, 'The Impact of Money on an African Subsistence Economy', *Journal of Economic History*, xix, no. 4 (1959); Jane I. Guyer, 'Introduction: The Currency Interface and its Dynamics', in Jane I. Guyer (ed.), *Money Matters: Instability, Values and Social Payments in the Modern History of West African Communities* (Portsmouth, NH, 1995); Karin Pallaver (ed.), *Monetary Transitions: Currencies, Colonialism and African Societies* (Basingstoke, 2021).

persistence of multiple 'scales of value': not simply that multiple monies might circulate at the same time, but also that multiple ways of measuring the value of assets or relationships might exist, despite the attempts of the colonial authorities to create a single currency to standardize values.[13] At the same time, that literature suggests that people quickly learned to work across and between these scales of value, in ways that were productive for them.[14]

Our analysis is also informed by a second strand of literature, some of which deals with the Luo community of western Kenya to which Omondi belonged, that has been more concerned with the institutions of finance (that is banks and similar entities) rather than with money as such, and with debt rather than with savings. Multiple development interventions since the 1950s (in Kenya, and elsewhere in Africa) have revolved around providing credit, usually with an emphasis on enabling investment in productive enterprise.[15] 'Credit', in these interventions, always means money. That urge is informed by an awareness that commercial banks have largely failed to provide financial services to a wider population, as the academic literature clearly shows.[16] Such projects of 'financial inclusion', as its advocates call it, see

[13] Jane I. Guyer, *Marginal Gains: Monetary Transactions in Atlantic Africa* (Chicago, 2004); E. Helleiner, 'The Monetary Dimensions of Colonialism: Why Did Imperial Powers Create Currency Blocks?', *Geopolitics*, vii, issue 1 (2002); Akinobu Kuroda, 'What Is the Complementarity among Monies? An Introductory Note', *Financial History Review*, xv, issue 1 (2008); Karin Pallaver, '"The African Native has No Pocket": Monetary Practices and Currency Transitions in Early Colonial Uganda', *International Journal of African Historical Studies*, xlviii, no. 3 (2015); Mahir Şaul, 'Money in Colonial Transition: Cowries and Francs in West Africa', *American Anthropologist*, cvi, no. 1 (2004).

[14] Guyer, 'Introduction'.

[15] For western Kenya specifically, see Parker Shipton, *Credit Between Cultures: Farmers, Financiers, and Misunderstanding in Africa* (New Haven, 2010).

[16] Holger L. Engberg, 'Commercial Banking in East Africa, 1950–1963', *Journal of Modern African Studies*, iii, no. 2 (1965); Geoffrey Jones, *British Multinational Banking, 1830–1990* (Oxford, 1993); James Morris, '"Cultivating the African": Barclays DCO and the Decolonisation of Business Strategy in Kenya, 1950–78', *Journal of Imperial and Commonwealth History*, xliv, issue 4 (2016); W. T. Newlyn and D. C. Rowan, *Money and Banking in British Colonial Africa: A Study of The Monetary and Banking Systems of Eight British African Territories* (Oxford, 1954); Christian Velasco, 'Monopoly and Competition: The Kenyan Commercial Banks at the End of the Colonial Period (1954–1963)', *Business History*, lxiv, issue 6 (2022).

banking as liberation.[17] Yet in the eyes of critics, the drive to financial inclusion — which has always been linked to technological innovation, from the printed bank passbook to the land register and the mobile-phone app — has failed in its stated aims. Shipton's work on western Kenya suggests that instead the 'credit reflex' has simply left a mess of unpayable and unpaid debts; work on other parts of Africa, rather than seeing the provision of credit simply as a failure, have identified the consequent debt as key to the advance of 'financialization', as some would call the condition in which formal financial institutions come to control value (and human society as a whole) through the medium of money.[18] In either case, the 'credit' offered by development interventions always really means debt, as Shipton has argued, and, in western Kenya and elsewhere, debt has complicated and undermined established patterns of entrustment that circulate wealth across generations.[19] The discussion of Omondi's inheritance offered here draws on that awareness of the potential tensions between financial institutions and social obligations.

However, our conclusions here in some ways diverge from those offered by Shipton. The critical literature on the problems of debt sits alongside other work on finance and development that, while sceptical of the transformative claims of 'financial inclusion', has nonetheless pointed to the ways in which people make creative use of new institutions and technologies in 'future-making' as they seek to manage a diverse range of assets in an unpredictable world — and which has argued that debt has not always been disempowering.[20] Maia Green, Uma Kothari,

[17] Asli Demirgüç-Kunt and Leroa Klapper, 'Financial Inclusion in Africa: An Overview', World Bank Development Research Group Policy Research Working Papers (2012), available at <https://elibrary.worldbank.org/doi/abs/10.1596/1813-9450-6088>.

[18] Shipton, *Credit Between Cultures*; Elizabeth Hull and Deborah James, 'Introduction: Popular Economies in South Africa', *Africa: Journal of the International African Institute*, lxxxii, no. 1 (2012); Anne-Maria Makhulu, 'The Debt Imperium: Relations of Owing after Apartheid', in Wale Adebanwi (ed.), *The Political Economy of Everyday Life in Africa: Beyond the Margins* (Woodbridge, 2017).

[19] Parker Shipton, *The Nature of Entrustment: Intimacy, Exchange, and the Sacred in Africa* (New Haven, 2007).

[20] Maia Green, 'Scripting Development through Formalization: Accounting for the Diffusion of Village Savings and Loans Associations in Tanzania', *Journal of the Royal Anthropological Institute*, xxv, issue 1 (2019); Deborah James, 'Life and Debt: a View from the South', *Economy and Society*, l, issue 1 (2021).

Claire Mercer and Diana Mitlin, describing money as 'a distributed technology for the government of futures', have identified saving practices as 'future-making': financial behaviours that imagine a future life and enact the possibility of that life.[21] The story of Omondi's savings reminds us that, while debt is a more eye-catching story than saving, financial interventions have encouraged saving as well as borrowing — and that both may entail disruptions to established patterns in the circulation of wealth. Saving, like borrowing, may use the multiplicity of notions of value to imagine alternative routes to the future. For Omondi and others, uncertainty over the 'meaning' of money — in particular, how it related to other kinds of wealth and how it should be passed between generations — created specific opportunities for future-making. These opportunities were by no means equally available: most obviously, men had much easier access to the new future-making technology of the POSB than did women, as will become apparent in our discussion. But for a few, the POSB created possibilities.

The argument here is in four sections. The first, focused on the POSB itself, suggests both that saving money in this way demanded certain kinds of experience and, by the same token, was an assertion of status, and evidences the growing use of the POSB by African savers. The second locates Omondi's saving in social context, especially the consequences of the peculiar liquidity of money for struggles over the control of value within and across generations. The third draws on those discussions to provide a narrative account of events following Omondi's death, and the fourth identifies multiple similar cases in western and central Kenya in the same period, suggesting that while Omondi was in some ways an outlier, his case exemplifies a wider pattern. Across Kenya people made use of new financial technologies. In doing so they complicated rather than overturned existing debates over the circulation of wealth. Money did not become the sole measure of value, but it was willingly worked into a repertoire of techniques for managing it.

[21] Maia Green *et al.*, 'Saving, Spending, and Future-Making: Time, Discipline, and Money in Development', *Environment and Planning A: Economy and Space*, xliv, issue 7 (2012).

II

'THE SUPERIORITY OF SAVING MONEY'

In trying to understand Omondi's strategy for managing wealth, we should first think about the practical difficulties involved. The surviving archival record tells us little about him. Like many other members of his Luo community, he was a 'migrant' labourer, in the language of the time: employed far from his home, on the assumption that once the employment ended he would return to his rural home.[22] He worked for the Kenya and Uganda Railways and Harbours Company (KURH) though we do not know in what role, or how much he was paid. We do know that for at least some of the time, he worked in the town of Voi, a small place dominated by its role as a railway junction at the meeting of the main Mombasa–Uganda line with a link line to colonial Tanzania. Omondi was stationed there in 1944, when he fell ill; a medical board held in Nairobi diagnosed tuberculosis in December of that year, and he was discharged from service.[23]

Though a small town, Voi had one advantage over many other parts of Kenya: a branch of the POSB. The bank was at this time part of the East Africa Posts and Telegraphs Department, which from 1933 served all four of the British colonial territories of the region (Kenya, Tanganyika, Uganda and Zanzibar). But banking and post office services were not synonymous. In 1930, postal services were available at 141 'sites' in Kenya, but banking only in thirty-four.[24] That was because banking was expensive: it required specialist staff (trained in financial record keeping and — at least in theory — in verifying signatures and fingerprints) as well as facilities for storing a significant liquid supply of cash. Postal services could be supplied through 'agency' arrangements, but banking services could not; the costs and service provision of the POSB were the source of a constant low-key

[22] Shipton, *Nature of Entrustment*, 66–8; Margaret Jean Hay, 'Luo Women and Economic Change During the Colonial Period', in Nancy J. Hafkin and Edna G. Bay (eds.), *Women in Africa: Studies in Social and Economic Change* (Stanford, 1976), 97–8.

[23] James Odalo to DC Central Kavirondo, 19 Oct. 1945, KNA, DC KSM 1/26/8.

[24] *Abridged Report on the Post and Telegraph Department for 1930* (Nairobi, 1931); see also Allan B. Smith, 'History of the East African Posts and Telecommunications Administration 1837 to 1967' (Univ. of East Africa Ph.D. thesis, 1971).

tension between different arms of the colonial state. Promoting thrift might be a desirable goal in an abstract sense, but it was not at all profitable as a commercial endeavour — so who would pay for it? Financial responsibility for postal banking services lay with the government of each individual colonial territory, and the Kenya POSB's running costs were closely watched from two sides: by a resentful postmaster-general (who did not want to have to subsidise banking) and by the Treasury department of the colonial government, whose interest lay in balancing the budget rather than the moral improvement of colonial subjects.[25]

The consequence was that savings bank services only existed in places where there was significant demand, and there was a periodic push-and-pull between administrative demands for wider provision of banking services as a tool for social change and the reluctance of the postmaster-general to expand banking services that were expensive to provide and produced little or no revenue. That tension, evident in the early 1930s, reached occasional brief moments of intensity, notably in the early 1940s when the need to mobilize savings for the war intersected with colonial anxiety about 'overstocking'. Encouraging people to put money into the POSB, rather than to buy cattle, seemed to offer an answer to both challenges.[26] New legislation was passed to allow the establishment of savings bank facilities in places where there was no post office, but the postmaster-general continued to block the creation of new savings bank branches on the grounds that they were not financially viable.[27] To borrow Karuna Mantena's terms, a 'universalist justification' of colonial policy — in this case, that Africans were being taught thrift — was in chronic tension with a 'culturalist alibi' that presented this task as unachievable.[28] As the postmaster-general put it, while some of the 'educated classes' might be willing to save

[25] Smith, 'History of the East African Posts and Telecommunications Administration', 366–7.

[26] Hunter, DC North Kavirondo to PC Kavirondo, 7 Nov. 1941, KNA, DC KSM 1/26/7.

[27] Velasco, 'African Savers and the Post Office Savings Bank in Colonial Kenya'; Postmaster Mombasa to PC Coast, 5 Aug. 1941; Postmaster-General to PC Coast, 29 Dec. 1941, PC Coast to Postmaster-General, 6 Apr. 1945, all KNA, CA 19/11.

[28] Karuna Mantena, *Alibis of Empire: Henry Maine and the Ends of Liberal Imperialism* (Princeton, 2010), 9.

money, '[t]he African in the reserve prefers hiding his money or investing it in goats and cattle which produce a more visible means of interest'.[29] That debate rumbled on into the early 1960s.[30] But luckily for Omondi, Voi's role as a railway hub, and the proximity of some large sisal plantations with a considerable workforce, meant that POSB services were available there from the 1920s; in 1930, there were twenty-one African account holders at Voi.[31]

Proximity to a POSB branch was only the first hurdle to saving, however. A would-be depositor with the POSB faced further challenges. Early attempts to publicise the POSB intentionally emphasized a linkage between saving and government employment — indeed, it seems that when the bank was first established in 1910, African employees of the government were more or less forced to save.[32] In 1930 a modest campaign was launched to encourage African savers, which revolved around the distribution of a printed leaflet in English and in Swahili (the language of everyday government). 'Wise people do not carry a lot of money about with them or hide it in their houses where it may be lost or stolen', declared the leaflet, which also explicitly presented the POSB as a kind of pension for workers: '[s]ave your money so that you need not beg for food when you are old or unable to work'.[33] In 1931, the POSB began to issue 'home safes', metal boxes in which coins could be saved and taken to the POSB, where staff would open them and credit the money to the savers' account.[34] The POSB believed, rightly or not, that the safes became a mark of status, a visible symbol of the commitment to save; by 1934 almost 2,000 were in use.[35] The idea

[29] Birkitt, Postmaster-General to PC Nyanza, 7 Nov. 1941, KNA, KSM DC 1/12/162.

[30] J. P. I. Bonyo, District Commissioner Kwale to Head Postmaster Mombasa, 8 Jan. 1965, KNA, CA 19/9.

[31] 'Amounts Standing to the Credit of African Depositors at 31 Dec. 1930', KNA, CA 19/11.

[32] *Report of the Postmaster General for the Year 1910–11* (Nairobi, 1911)

[33] Leaflet with Marchant, DC Central Kavirondo to Missions, 20 Mar. 1933, KNA, DC KSM 1/26/7.

[34] *Abridged Report on the Post and Telegraph Department for 1931* (Nairobi, 1932).

[35] *Abridged Report on the Post and Telegraph Department for 1934* (Nairobi, 1935); see also PC Accounts and Finance Department to PC Mombasa, 1 Nov. 1955, KNA, CA 19/11.

that saving money was the behaviour of the educated, modern African was taken up with new vigour in government propaganda of the 1940s. The 'War Savings Committee' circulated propaganda that, rather than mentioning the imperial need for savings, combined two arguments. The first urged against the dangers of 'wasting' money: 'one way of wasting money is to buy things you don't really want'.[36] The second chastised those who failed to save — including Omondi's Luo community — for being 'behind', and urged them not to be outdone by others in 'civilisation': 'it seems that it is the Luo who have not yet understood the superiority of saving money'.[37]

Omondi apparently began to save well before that war-time campaign, and, whatever initially drew his attention to the POSB, he kept on using it over an extended period. His first passbook was issued at Voi and was number 245; the last was the 772nd issued at Voi (the numbering of his passbooks also suggests two distinct phases of saving, with two books issued quite close together, then a gap, then another two). That he saved in this way strongly suggests that he was literate. His Christian name suggests an Anglican mission education; and more than that, prolonged engagement with the POSB really required literacy. In theory it was possible for those who could not read or write to save, but the technologies that underpinned the POSB system relied heavily on the printed and written word, from the passbook, which set out in cramped print the terms of use, to the printed forms which were required for the deposit and withdrawal of money. The reliance on printed propaganda to encourage POSB use — which was circulated through missions — underlines the point.[38] The POSB was a domain of the printed word, profoundly unwelcoming to those not comfortable with writing — or, indeed, with the numerical record-keeping which was also inscribed in the passbook. Saving money in the POSB was a considerable act of faith in the efficacy of number and system.

[36] 'How to Keep Your Money', pamphlet from the War Savings Committee, copy in KNA, DC KSM 1/26/7.

[37] *Pamoja* [the news sheet of the Kenya Information Office], Sept. 1944 (original in Swahili; translation by author); copy in KNA, DC KSM 1/26/8.

[38] PC Nyanza to all DCs, 14 Mar. 1933, KNA, DC KSM 1/26/7.

Savers needed to be patient, or even persistent, as well as literate and close to a branch of the POSB. The record of complaints in the archive shows that people found the procedures for opening an account time-consuming, and those for withdrawal even more so. It was impossible to take out any significant sum of money in one visit — a form had to be submitted and verified, and then the account holder had to return after a specified period.[39] Moreover, the passbooks were very easy to lose, and took months to replace, leaving the saver without access to their funds. There are frequent mentions in the archives of complaints from African account holders about rudeness and delay in POSB services.[40] That may have reflected ideas of status, as POSB workers conscious of their superior education talked down to customers. It was also part of the everyday experience of racialized power in a colonial context, as has been argued of colonial Zimbabwe and Barbados.[41] Up to the 1940s, banking services at a post office were required to be overseen by a sub-postmaster, who would have been of European or South Asian origin — in either case, separated from African savers by linguistic and cultural differences that marked the omnipresent racial hierarchy of colonialism.

Racial tensions between Post Office staff and African customers were significant enough to be described in 1948 as a 'real concern' to Kenya's provincial commissioners, the men who oversaw the district commissioners in Kenya's prefectural system of government.[42] This was a situation in which suspicion was rife on both sides, for good reason. Despite the elaborate performance of thumb-prints, signatures and forms that attended each transaction, fraud seems to have been surprisingly easy, and errors were by no means uncommon.[43] Institutionally,

[39] PC Nyanza to CS, 5 Aug. 1942, KNA, DC KSM 1/12/162; DC Lamu to PC Coast, 29 July 1942, KNA, CA 19/11.

[40] PC Coast to Chief Secretary, 31 July 1942; PC Cast to Postmaster-General, 19 Nov. 1953; DO Malindi to PC Coast, 12 Oct. 1955, all KNA, CA 19/11; DC Fort Hall to Chief Secretary, 13 Dec. 1943, KNA, DC FH 3/17/9; *The Post Office Saving Bank and You* (Nairobi, 1956).

[41] Madimu and Msindo, 'Towards Banking Inclusion?', 73–4; Flores-Villalobos, 'Thrift, Morality and Migration in the Barbados Savings Bank', 154.

[42] Extract from minutes of PC's meeting, 26–30 Apr. 1948, KNA, CA 19/11.

[43] Harragin, Attorney-General, Kenya to Lewey, Ag. Attorney-General, Uganda, 26 Jan. 1937; Postmaster-General to Chief Secretary, 29 Feb. 1940, KNA, AG 38/71; Treasurer to Solicitor-General, 8 Apr. 1937, KNA, AG 38/71.

the POSB fought determinedly to avoid bearing any legal liability for errors or fraud; when it proved impossible to push the costs of these onto customers, the policy turned to putting the responsibility onto staff to make good any lost money, which must have added to tensions at the counter.[44]

Yet despite all this, a growing number of people made use of the POSB in the 1930s and 1940s. Official reports intermittently categorized savers according to the dominant racial logic of colonial Kenya as European, Asian or African. Those figures show that, while Europeans and Asians were the main users of the POSB in its first decades, an increasing number of Africans were willing to make that act of faith in the 1930s. By 1945, most account holders were African (see Table 1). In the later 1950s, as Asian and European savers, anxious about the prospect of Kenya's political independence, withdrew their funds, the POSB's clientele became overwhelmingly African. In 1960 alone, 45,570 new accounts were opened — 40,481 of them by Africans.

Omondi was not so unusual as a saver, then, despite the many challenges involved in using the POSB. He was, however, unusual in how much he saved. As Table 1 shows, the mean account balance in 1945 was around £50 — as against

TABLE 1

POST OFFICE SAVINGS BANK ACCOUNTS, KENYA*

	1925	**1930**	**1935**	**1938**	**1945**	**1951**
No. of account holders at year end	4,012	6,909	15,850	27,209	81,077	154,193
No. of African account holders at year end	604	1,157	5,551	12,218	48,087	95,884
Value of deposits at year end (£)	56,967	120,631	313,526	559,846	4,188,786	7,428,376

*Figures derived from *Abridged Report on the Post and Telegraph Department*, for 1925, 1930, 1935; *Report on the Savings Banks of Kenya, Uganda and Tanganyika* for 1938 and 1952; *Native Affairs Department Report for the years 1939–45.*

[44] Crown Counsel to Officer Commanding Troops, 22 Feb. 1922; Crown Counsel to Ag Postmaster-General, 18 July 1922; Attorney-General to Chief Secretary, 15 June 1940, all KNA, AG 38/71.

Omondi's £400 (that is, 8,000/-: in one of the many oddities of colonial practice, while there was no formal unit of currency in East Africa called the 'pound', it was absolutely normal to report financial figures in pounds, where twenty East African shillings equalled one 'pound'). There was no check-off system to pay salary directly into the POSB, so Omondi must have deposited all of this in cash, little by little, which is presumably why the record of it came to fill four passbooks. A little more context suggests how much commitment that entailed. There is no record of Omondi's salary in the archive. But according to government reports, the maximum wage for a skilled worker with KURH in 1937 was 80/- a month; by 1944, increases had pushed that to 200/- a month.[45]

Omondi would have been paying tax: in terms of the number of days of unskilled labour required to pay tax, Kenya was unusually 'extractive' compared with many colonial territories in Africa, and the state relied heavily on direct taxation of Africans for revenue.[46] From the early 1920s through to the 1940s, African men paid a fixed 'hut and poll tax' of 12/- per annum for each house they owned.[47] By the time of his death, Omondi had four wives, and probably would have been paying tax on a house for each of them, a total of 48/- each year. The colonial tax system was coercive, designed to push men into the money economy to pay for the cost of colonial rule. Most Africans deeply resented tax, but this flat tax was particularly discriminatory against the poor — or, more precisely, against those who did not have a significant money income.[48]

45 *Native Affairs Department Annual Report for 1937* (Nairobi, 1938), 202–4; *Labour Department Annual Report for 1944* (Nairobi, 1945); Frederick Cooper, *On the African Waterfront: Urban Disorder and the Transformation of Work in Colonial Mombasa* (New Haven and London, 1987), 62.

46 Ewout Frankema, 'Colonial Taxation and Government Spending in British Africa, 1880–1940: Maximizing Revenue or Minimizing Effort?', *Explorations in Economic History*, xlviii, issue 1 (2011), tables 1 and 2.

47 Leigh A. Gardner, *Taxing Colonial Africa: The Political Economy of British Imperialism* (Oxford, 2012), 97; see also *Annual Report on the Economic and Social Progress of the People of the Kenya Colony and Protectorate, 1938* (London, 1939), 60–61.

48 Frankema, 'Colonial Taxation and Government Spending in British Africa'.

For a small minority of higher-earning men, such as Omondi, it was a relatively modest burden. Tax on migrant workers was collected by the district commissioner in their 'home districts', usually with the assistance of the chief; since there is no mention in the correspondence of any tax arrears to be reclaimed from his estate, we can assume that Omondi was up to date with his taxes.

KURH — which, in European eyes at least, was a model employer — also provided housing for staff, so Omondi would not have been paying rent. We should assume that Omondi was amongst the highest-paid staff, but even for the well-paid, strategies of accumulation had become increasingly precarious in the early 1940s as wartime inflation ate up their wages.[49] Bridewealth in cattle would have been paid for each of his four wives. As suggested below, Omondi might not have provided all the bridewealth cattle himself, but evidently his future-making did not revolve solely around depositing money in the POSB.

More remarkable still, Omondi had other money savings. Part way through the correspondence begun by Odalo's letter, it emerged that Omondi had 1,000/- in a fixed-interest deposit account with a bank in Mombasa.[50] There is no record of when he opened that account, or why, but it may have offered a better interest rate than the POSB (which was fixed at 2.5 per cent throughout this period). For a railway employee, the journey from Voi to Mombasa would have been relatively simple, so Omondi may have travelled there regularly to deposit, or perhaps he was stationed there for a while and took advantage of a better interest rate. In any case, these figures suggest that (if we allow for interest, and assume that he worked for around twenty years) he must have been regularly putting around half of his salary into the POSB over the course of his working life. Economists tend to think of the 'cost' of saving in terms of consumption postponed, but for Omondi, the transaction costs could also be measured out in time spent waiting patiently in line at the Post Office.

[49] Cooper, *On the African Waterfront*, 72–3.
[50] Odalo to DC Central Kavirondo, 17 Oct. 1945, KNA, DC KSM 1/26/8.

III

CONSERVING AND CIRCULATING WEALTH: LIQUIDITY, INHERITANCE AND MONEY

Seeking to persuade people to save with the POSB, the propaganda of the early 1930s had presented this as the behaviour of the 'wise', as noted above. It offered other arguments too. 'Secrecy' was one: 'noone dare speak about the affairs of any depositor'. Secrecy was linked to untouchability: money in the POSB could not be 'attached' for debt, and 'noone can claim or receive the depositor's money in the Savings Bank but the depositor himself'.[51]

Leaving aside the gendered assumption there, this messaging inverted colonial stereotypes: offering to potential savers the possibility that their wealth could be hidden away from creditors, from family and neighbours — from everyone. In doing so it promised to tame that most beguiling and terrifying property of money, liquidity. In the rapidly growing commercial economy of mid-colonial Kenya, money was quicksilver, constantly defying attempts to control it: money sent home by migrant workers or soldiers was likely to be quickly spent on food or clothes by members of their family, or loaned on to relatives and neighbours. As Parker Shipton observed, decades after Omondi's death, turning cash into cattle was one way of controlling this alarming liquidity; while it may be morally difficult to refuse a request for a shilling from a hungry nephew or neighbour, a 'lumpy' form of wealth such as cattle can protect the owner from casual requests.[52] But putting money into the POSB could be an even more effective, and invisible, way to make wealth illiquid.

So, the POSB may have begun as a technique for illiquidity, as well as a matter of status, for Omondi. The fact that he made deposits relatively far from home — out of sight of relatives who might demand money from him — may have made the POSB an especially attractive means to save, as has been argued of savers more recently.[53] By putting money in the POSB, Omondi

[51] Leaflet with Marchant, DC Central Kavirondo to Missions, 20 Mar. 1933, KNA, DC KSM 1/26/7.

[52] Shipton, *Nature of Entrustment*, 56; see also Green *et al.*, 'Saving, Spending and Future-Making'.

[53] Stuart Rutherford and Sukhwinder Arora, *The Poor and Their Money: Microfinance from a Twenty-First Century Consumer's Perspective* (Warwickshire, 2009); Simone Schaner, 'The Cost of Convenience? Transaction Costs, Bargaining Power, and Savings Account Use in Kenya', *Journal of Human Resources*, lii (2017).

was choosing not to make it available to his wives or relatives. The rise of migrant labour had placed significant new burdens on women in western Kenya who, as men went away to work, were expected to maintain the rural agricultural economy that ensured the labour supply.[54] Marriage itself was a form of investment in the rural economy for migrant workers, but migrant men often also remitted money to wives, to cover the cost, for example, of commodities such as soap and oil that had to be bought with cash, or of hiring casual labourers or investing in ox-ploughs and grain mills in order to lighten the burden of labour.[55] We do not know how much Omondi did this, but every shilling saved in the POSB was a shilling not remitted to the women who maintained his households in western Kenya.

Odalo's letter, and subsequent correspondence, suggest that certainly by the end of his life, as he waited to die from tuberculosis, Omondi had a very clear idea of how he might also take advantage of that illiquidity to control the future circulation of this wealth. He wanted to pass the money on to two named sons, and a small amount to one of his wives. That may seem an unremarkable aim, but again a little context is needed on the subject of what might be called 'customary inheritance'. There is an abundance of anthropological and historical literature that shows that colonial engagement with customary law, not just in western Kenya, but across Africa, was an integral but often contradictory element in projects of government and knowledge.[56] Such projects routinely recruited local knowledge-brokers — chiefs, elders who sat in what were called 'native courts' (later restyled African courts), and others — in a highly unequal but vigorous debate over the control of wealth across lines of gender and generation, in which questions of inheritance were often salient. In Nyanza, that debate was so lively that in the decade after Omondi's death it led the colonial government first to encourage research on customary law among

[54] Elizabeth Francis, 'Migration and Changing Divisions of Labour: Gender Relations and Economic Change in Koguta, Western Kenya', *Africa*, lxv, no. 2 (1995); Hay, 'Luo Women and Economic Change During the Colonial Period', 93.

[55] Hay, 'Luo Women and Economic Change During the Colonial Period', 106–7.

[56] Sara Berry, 'Hegemony on a Shoestring: Indirect Rule and Access to Agricultural Land', *Africa*, lxii, issue 3 (1992).

the Luo community by professional anthropologists and then to actively commission further research in an attempt to make such law consistent.[57]

That research, and other work, makes clear that patriliny was a core principle of Luo society: sons would indeed inherit.[58] But arguments within and beyond the courts revealed a profound tension in the working of patriliny, driven by polygyny: what happened when the deceased had multiple wives and multiple sons? Who would take possession of the land that the deceased had cultivated, and the livestock that were in his care?[59] That was further complicated by the question of bridewealth. Marriage involved the transfer of cattle from the groom's lineage to that of the bride. That transfer assured the position of children in the groom's lineage; and it involved the mobilization of cattle within the lineage, in a sometimes protracted process which drew on livestock that might be in the care of the groom's father, or the groom, or other members of the groom's patrilineage. When cattle were received by a patrilineage in return for the marriage of a daughter, these animals did not simply belong to the bride's father: they were subject to multiple potential future claims, most immediately from the bride's brothers, but potentially also from women in the bride's family, sometimes acting on behalf of other male relatives who might themselves need cattle in order for them to marry.[60]

These complications were increased, not diminished, when widows were childless. If bridewealth had been paid, then the children these women might have in the future belonged to the patrilineage of the deceased. That was why widows might be 'inherited' by the brothers of the deceased, in which case any children they had — whoever the biological father — would belong to the deceased and be potentially eligible to a share of the land and livestock that had been under his control.[61] These

[57] Aidan Southall, *Lineage Formation Among the Luo* (London, 1952); Gordon M. Wilson, *Luo Customary Law and Marriage Laws Customs* (Nairobi, 1961), 4.

[58] Audrey Butt Colson, 'The Luo of Kenya', in *The Nilotes of the Anglo-Egyptian Sudan and Uganda* (London, 1952); Maurice Glickman, 'Patriliny Among the Gusii and the Luo of Kenya', *American Anthropologist*, lxxvi, no. 2 (1974).

[59] Southall, *Lineage Formation Among the Luo*.

[60] *Ibid.*, 23; Wilson, *Luo Customary Law and Marriage Laws Customs*, 108–14.

[61] Wilson, *Luo Customary Law and Marriage Laws Customs*, 40–42.

factors all complicated the identification of 'heirs'. In Omondi's case, it seems that at least two of his widows either had no sons, or had sons who were not named in his decision over his money. Possibly living sons were excluded from this inheritance; certainly there was no provision for future sons of the widows.

There was a further issue, however: what exactly was implied by inheritance? Land could be inherited, but that did not mean the heir owned it outright and could do as they wished with it. As Parker Shipton has argued, land was entrusted: those who took custody of it also took on a bundle of obligations to the living, to the dead and to future generations, and funerals were an occasion at which both creditors and debtors would appear to set out their claims and expectations.[62] Livestock was similarly subject to multiple claims through what a later anthropologist summarized as 'the complicated web of cattle obligations within the extended family'.[63]

One final comment on this 'customary' context relates to an omission. In the many pages of research published throughout the colonial period on the question of Luo inheritance, which themselves made reference to multiple cases considered by courts, there was no mention of money. Land, cattle, and the status and fate of widows were the subject of constant argument, but there are no mentions of cash, of bank accounts or savings books. Yet cash was not rare, or even uncommon, in 1940s Nyanza. It had been in use for payments of tax since the early twentieth century, and already by the 1920s a lively local cash economy existed — around the grinding of maize by watermills, for example.[64] Money was in regular and widespread use, but remained outside the imagined domain of customary inheritance law.

IV

'FOREIGN TO NATIVE CUSTOM': NEGOTIATING OMONDI'S LEGACY

This was the context for Odalo's letter about Omondi's savings. When the letter made its way back to Kisumu, it was directed to

[62] Shipton, *Nature of Entrustment*, 93.

[63] A. B. C. Ocholla-Ayayo, 'Marriage and Cattle Exchange among Nilotic Luo', *Paideuma: Mitteilungen zur Kulturkunde*, xxv (1979).

[64] DC Central Kavirondo to PC Nyanza, 15 Apr. 1936; DC Central Kavirondo to District Registrar, 4 Nov. 1940, both KNA, DC KSM 1/31/60.

the office of the district commissioner (DC), the European official who exercised an omnibus governmental role in the 'prefectural' system of colonial government.[65] The Public Trustee asked the DC to complete a formal death report for Omondi since the amount he had saved was so large that by law an 'administrator' would have to be appointed for the estate. There were further questions, too, evidently driven by an urge to reinsert Omondi's estate into a customary logic:

> When returning the form please advise me which of the relatives are entitled under deceased's tribal law and custom to inherit the residue of the estate and which of the assets are situated in a Native Reserve . . . Would you please advise me of the position under deceased's tribal law and custom of the wishes he expressed regarding disposal of the money in the Post Office Savings bank.[66]

One of the DC's European deputies — a district officer, or DO — was handed responsibility for the matter, and his first instinct was to write to the chief of Omondi's home area, Gem.

'Chief' may also need explaining here. Kenya's chiefs were colonial appointees. The colonial chief generally has become something of an ogre in the literature: the 'decentralized despot' of Mahmood Mamdani's famous analysis, a colonial enforcer for whom customary law was no more than a justificatory fiction for coercive rule.[67] Oginga Odinga, the Kenyan nationalist politician and writer, presented Luo chiefs very much in that light, and the historian Bethwell Ogot described them as 'prone to get power drunk'.[68] Yet Luo chiefs' control over the application of customary law had been largely reduced by the 1940s and it would seem that, as has been argued of chiefs across Africa more widely, colonial chiefs among the Luo were not simply creatures of the colonial state, but found themselves having to 'compose' their authority

[65] Bruce J. Berman, 'Bureaucracy and Incumbent Violence: Colonial Administration and the Origins of the "Mau Mau" Emergency in Kenya', *British Journal of Political Science*, vi, no. 2 (1976).

[66] Public Trustee to DC Central Kavirondo, 12 Sep. 145, KNA, DC KSM 1/26/8.

[67] Mahmood Mamdani, *Citizen and Subject: Contemporary Africa and the Legacy of Late Colonialism* (Princeton, 1996).

[68] Oginga Odinga, *Not Yet Uhuru: The Autobiography of Oginga Odinga* (London, 1967), 21; Bethwell A. Ogot, 'British Administration in the Central Nyanza District of Kenya, 1900–60', *Journal of African History*, iv, no. 2 (1963).

by drawing on multiple sources.[69] Chief Zakayo, to whom the DC wrote, had recently come into office after the retirement of his long-serving predecessor. Chosen (at least according to the official record) by a committee of 'elders', he appears in the archival record less as a despot reliant on invented customary law and rather more as a man negotiating an uncertain position of authority over a populace which included many literate men well-schooled in a strategy of epistolary subversion and fluent in English.[70] Zakayo's appearances in the archival records of the colonial administration were largely related to a dispute over the status of a small non-Luo population living in part of his location, members of which argued persistently and vociferously that custom demanded that they govern themselves.[71] This population lived some distance from Omondi's home, and were entirely unconnected with the question of his inheritance, but their activities are relevant here as evidence of the importance attached to letter-writing in English as a technique for establishing and challenging authority, and as a reminder of the provisional and contested nature of chiefs' power — and of custom — at the time.

When the DO wrote to Chief Zakayo, he chose to write in Swahili. This was the first language of neither correspondent, but at this point it was the standard language for communication between European officials and chiefs, and its use made a very direct point about language and spheres of power: the chief occupied the domain of custom and African language, and the DO was 'writing down' to him. We can note in passing that Zakayo, who was a police sergeant for many years, seems to have been fluent in English, since a letter from him asking for a pay rise survives in the archive (he was paid 132/- a month, incidentally).[72] The DO's lack of facility in Swahili left some room for

[69] For the reduction of Luo chiefs' judicial role, see Ogot, ' British Administration in the Central Nyanza District of Kenya', 265–8; for 'composing' see Jane I. Guyer and Samuel M. Eno Belinga, 'Wealth in People as Wealth in Knowledge: Accumulation and Composition in Equatorial Africa', *Journal of African History*, xxxvi, issue 1 (1995), and M. G. Whisson and J. M. Lonsdale, 'The Case of Jason Gor and Fourteen Others: a Luo Succession Dispute in Historical Perspective', *Africa*, xlv, no. 1 (1975).

[70] PC Nyanza to Chief Secretary, 15 Oct. 1945, KNA, DC KSM 1/1/93.

[71] See, for example, Gem Bantu Union to PC Nyanza, 26 Mar. 1945, KNA, DC KSM 1/1/93.

[72] Chief Zakayo Ochieng' to DC Central Kavirondo, 9 Dec. 1945, KNA, DC KSM 1/31/60.

uncertainty over his intended meaning, but his letter appeared to ask several things:

> . . . who are the people who are able to get the money [of Omondi] under your custom? ... I want you to show me who is James Odalo s/o Marenya what kind of relative is he? Can he receive and look after the wealth of the deceased? I want to know whether the deceased had cattle and other things before his death.[73]

This rush of questions, and the shifts between 'money' (*pesa*, in the original), 'wealth' (*mali*) and 'things' (*vitu*) is indicative of the DO's urgent sense of uncertainty over categories: what kind of asset could be inherited, and by whom? What distinction should be made between money in the POSB and cattle in the 'reserve' — that is, in an area set aside for African occupation, which was a separate legal jurisdiction for some purposes?

There followed some weeks of back-and-forth, as Odalo evidently struggled to complete the formal Death Report (sadly, no copies of it survive in the archive) and the chief's first reply to the DO went astray.[74] In the meantime, one European official commented that 'in answer to the P. Trustee's query as to native custom the answer is surely that the whole arrangement is foreign to native custom?' The DC minuted 'Yes' in the margin.[75] Yet when the chief's reply finally arrived, it endorsed Odalo's account: Omondi had brothers, and other wives, but his 'heirs' were his sons. The DO's eventual reply to the Public Trustee summarized this information in a revealing way:

> The appointment of James Odalo as the deceased's executor is entirely foreign to native custom as is the suggested method of disbursement of the inheritance.
> However there would appear to be no doubt of the validity of James Odalo's claim to the trusteeship, and this is in fact agreed by the deceased's brothers, the heirs according to native custom.[76]

[73] DC Central Kavirondo to Chief of Geme [sic] Location, 22 Oct. 1945, KNA, DC KSM 1/26/8.

[74] DC Central Kavirondo to James Odalo, 3 Oct. 1945; DO Central Kavirondo to James Odalo, 18 Oct. 1945; Chief Zakayo Ochieng' to DC Central Kavirondo, 15 Nov. 1945, all KNA, DC KSM 1/26/8.

[75] Unsigned and undated note at fo. 460 in KNA, DC KSM 1/26/8.

[76] T. J. F. Gavaghan DO for DC Kisumu to Public Trustee, 8 Dec. 1945, KNA, DC KSM 1/26/8.

Zakayo, meanwhile, had declined to enumerate Omondi's holding of livestock, suggesting that the DC ask Odalo about these.[77] This reluctance to count livestock holdings was common, and usually seen by colonial officials as a combination of cultural etiquette and tax-avoidance; we might also note that, where bridewealth cattle embodied multiple entailments and relationships, this reflected the difficulty of identifying an animal as belonging wholly to any one person. There is anyway no record of whether Odalo ever provided such an account; the DC's attention remained focused on the money in the POSB and the bank. A further complication emerged, since the appointment of the 'administrator' would require an order from the High Court of East Africa. Odalo was undaunted and sought advice from another relative, who worked for a lawyer in Nairobi.[78]

At that point, the record in the district file ends. But the *Kenya Gazette* (the legal record of the colony) reveals Odalo's persistence: around a year later, after the formal publication of a legal notice, he was appointed as executor of Omondi's 'estate', which presumably meant just the money in the accounts.[79] A further notice followed, declaring that in the absence of other claims, the estate would be settled 'according to law and the wishes of the deceased'.[80] Quite how much of the money in the accounts had been consumed in legal costs we do not know (though we do know that the standard charge levied by the High Court was 5 per cent of the estate value, and the *Gazette* notice shows that Odalo had retained Kohli and Patel, solicitors in Kisumu who were also used by the district administration, to act for him). What is evident is that Omondi and Odalo, with the active help of the chief and the complicity of the colonial administrative and legal system, had used the POSB (and Standard Bank) in negotiating the practice of intergenerational wealth management.

[77] Chief Zakayo Ochieng' to DC Central Kavirondo, 15 Nov. 1945, KNA, DC KSM 1/26/8.

[78] T. J. F. Gavaghan DO for DC Kisumu to Public Trustee, 4 Jan. 1946, KNA, DC KSM 1/26/8.

[79] General Notice No. 1393 of 1947, *Kenya Gazette*, 5 Aug. 1947.

[80] General Notice No. 1251 of 1948, *Kenya Gazette*, 1 July 1948.

V
IDENTIFYING HEIRS

Whether this was Omondi's intention through his long and patient years of saving is unknowable; we have only Odalo's account of his deathbed wishes. But there is some evidence that Omondi was not the only person in Nyanza to be thinking about money, inheritance and the POSB, and evidence also that these questions were relevant to other communities in Kenya in the 1940s and 1950s. These were years in which African use of the POSB was expanding enormously, as Table 1 showed.

In Nyanza, the archive record for Central Kavirondo, as Kisumu district was then called, shows a trickle of cases from the late 1930s onwards that involved the death of men who had saved money in the POSB, mostly, apparently, through waged work. None had saved as much as Omondi (the largest sum mentioned is 1,300/-), but in each case the reported wishes of the deceased and the behaviour of relatives suggested the challenges — and possibilities — thrown up by this new form of wealth. These other stories also suggest that chiefs and British officials were active participants in the consequent negotiations; indeed, that the DC became the key figure, whose written approval was required for every case. This was an emergent bureaucratic process: it seems that there was no established procedure setting out what British officials should do when they were approached by bereaved individuals brandishing savings books. But through it a novel category was produced, the singular 'heir', entitled to possession of the money in the savings account of the deceased.

The first such cases involved brothers, or widows acting on behalf of brothers who had inherited them, asking to be given the money from the savings accounts of the recently deceased.[81] But there were also widows who received money themselves, and sons. The mechanisms for this are unclear from the archive. We can perhaps assume that Gundula Marianya received her late husband's savings because a Catholic missionary raised the issue with the DC; and it was apparently the chief of Gem (not Zakayo Ochieng', but his predecessor, Jairo Owino) who asked

[81] DO, Central Kavirondo to Chief Accountant, Posts and Telegraphs Dept, 12 Feb. 1938, and DC Central Kavirondo to Postmaster Kisumu, 12 Sep. 1939, both KNA, DC KSM 1/26/7.

that James Scott Osiala should be given all the money in his late father's POSB account.[82] But was it the fluent English and persistence of Benjamin Sendwa, a laboratory assistant working in Kisumu, that led the DC to proclaim that he was 'the heir' of his father, and should receive the contents of his POSB?[83] And why did the DC decide that Agnes Hongo, the widow of Angeso Ngendo, should be given his money savings?[84] Sometimes the decision emerged through an almost comical fog of cultural and linguistic misunderstanding, as when a DO wrote a hopelessly garbled letter to Owino in Swahili asking if Sangola, 'son of Malowa', was the wife of the deceased Eryakim Oriedi.[85] The chief may have taken some pleasure in writing his reply on the original letter, taking the opportunity to correct the spelling errors and assuring the DO that Felgona [sic] Malowa was indeed the widow, and was Eryakim's *mrithi* — 'heir'.[86]

This emergent pattern of negotiation was itself informed by existing practice, in which those who felt entitled to the DC's assistance — because they spoke English, or because they worked in government — turned to him as an intermediary in dealings with the POSB and other banks, or in other matters involving the circulation of money. People came to the DC's office to send remittances, for help with getting bank withdrawal forms, to open trustee accounts for minors.[87] Money was, after all, the most pervasive everyday symbol of government; it is perhaps unsurprising that the DC's office seems at times to have been the first stop for those who found themselves having to deal with financial institutions.[88]

[82] DC Central Kavirondo to Postmaster-General, 23 Aug. 1943, and DC Central Kavirondo to Postmaster-General, 4 Jan. 1944, KNA, DC KSM 1/26/7.

[83] DC Central Kavirondo to Postmaster-General, 13 Jan. 1943; Benjamin Sendwa, African Laboratory Assistant, Maseno to Postmaster-General, 11 May 1943, both KNA, DC KSM 1/26/7.

[84] DC Central Kavirondo to Postmaster-General, 2 June 1943, KNA, DC KSM 1/26/7.

[85] Campbell for DC Central Kavirondo to Chief Jairo Owino, Gem, 30 Apr. 1943, KNA, DC KSM 1/26/7.

[86] Chief Jairo to DC, nd, KNA, DC KSM 1/26/7.

[87] D. Atkins, DO to Postmaster Kisumu, 25 May 1932; DC Central Kavirondo to Manager, Barclays Bank, Kakamega, 22 May 1936, both KNA, DC KSM 1/26/7.

[88] Wambui Mwangi, 'Of Coins and Conquest: The East African Currency Board, the Rupee Crisis, and the Problem of Colonialism in the East African Protectorate', *Comparative Studies in Society and History*, xliii, no. 4 (2001); see also Shipton, *Nature of Entrustment*, 114.

These practices were not peculiar to Kisumu. DCs elsewhere in Kenya also seem to have routinely acted as intermediaries with the POSB.[89] Archival preservation is an erratic process and relatively little material on savings has survived, but the files from colonial Murang'a (Fort Hall) District reveal a similar pattern to that seen in Kisumu. Murang'a was in some ways quite different from Nyanza: the seizure of much land there for distribution to white settlers had created severe tensions over land, and the violent coercion and extreme racism which underlay the colonial state as a whole were particularly apparent there. In the 1950s, Murang'a came to be at the heart of the Mau Mau rebellion, an anticolonial uprising made more intense by tensions within a community divided by the impact of colonialism.[90] But there were also similarities with Kisumu — this was a community in which migrant labour and local commercial enterprise ensured a constant circulation of money and widespread use of the POSB — and an emergent practice of intergenerational wealth transfer mediated by chiefs and European district officials.

Between 1937 and 1952, twenty-seven cases involving inheritance and POSB accounts were brought to the DC in Fort Hall; some by individuals who wrote letters to the DC, others by chiefs who had been approached by individuals who hoped to inherit.[91] As in Kisumu, the first cases generated bureaucratic confusion, as the DC and the staff of the Post and Telegraphs Department pushed them back and forth.[92] By the mid-1940s, this had settled into a pattern: the DC would issue a letter, using what was in effect a template for the purpose, declaring an individual to be the 'legal heir' or 'next of kin' and asking for a warrant to be issued for the money available in the account of the deceased; the DC would then pay the inheritance as cash.[93]

[89] DC Tana River to Postmaster-General, 17 Nov. 1936, KNA, CA 19/11.

[90] Daniel Branch, *Defeating Mau Mau, Creating Kenya: Counterinsurgency, Civil War, and Decolonization* (Cambridge, 2009).

[91] Rev. J. Kaara, African Anglican Church Njumbi, to DC Fort Hall, 3 Mar. 1947, KNA, DC FH 3/17/9.

[92] See the note from Chief Parmenas to DC Fort Hall, 10 Mar. 1944, and the various marginal notes on this, KNA, DC FH 3/17/9.

[93] For the template letter, see DC Fort Hall to Postmaster-General, 23 Apr. 1946; see examples of warrants at fos. 219 and 221, all in KNA, DC FH 3/17/9.

As in Kisumu, decisions over the inheritance of wealth that was held as money in the POSB were thus removed to a domain of writing, in which literacy was the key skill and the chiefs and DC were the central figures. Chiefs deployed phrases — usually in Swahili — which normalized the idea of a single heir: 'truly he is the heir'; 'he has the right to inherit the wealth including the Post Office book'.[94] DCs evoked the authority of the chief to the same end: 'has been certified by the chief to be the real and legal heir'.[95]

Again, a little context may be useful in explaining the significance of those phrases. The colonial appropriation of land — which was allocated to white settlers — lent a particular edge to intergenerational struggles over wealth in central Kenya, so that 'customary' inheritance among the Gikuyu community in Murang'a in this period was especially contested; attempts by European observers to summarise customary law on inheritance suggest the multiple lines of tension that were involved.[96] Jomo Kenyatta, the political activist turned anthropologist who would later become Kenya's first president, vigorously argued for the patrilineal basis of Gikuyu society but also insisted that all of a man's sons had a claim on his land when he died: there was no singular 'heir'.[97] Yet money in the savings bank created individual heirs — sometimes sons, sometimes widows, sometimes others — in varied ways summarized in Table 2. As in western Kenya, the presence of 'widows' as a category is a reminder that, while colonial innovations around family law tended to establish men as the custodians and arbiters of legal knowledge, they might also offer opportunities to women. Kenda Mutongi and Brett Shadle have both shown that women could use courts to make claims for themselves and their children.[98]

[94] Chief J. Wanjie Kiharu to DC Fort Hall, 26 June 1946; Chief Sila to DC Fort Hall, 15 May 1947, both KNA, DC FH 3/17/9.

[95] DC Fort Hall to Postmaster-General, 13 May 1947, KNA, DC FH 3/17/9.

[96] John Middleton, *The Central Tribes of the North-Eastern Bantu: The Kikuyu, including Embu, Meru, Mbere, Chuka, Mwimbi, Tharaka, and the Kamba of Kenya* (London, 1953), 50–51.

[97] Jomo Kenyatta, *Facing Mount Kenya: The Tribal Life of the Gikuyu* (London, 1953 edn [first published 1938]), 8, 12, 31–2.

[98] Kenda Mutongi, '"Worries of the Heart": Widowed Mothers, Daughters and Masculinities in Maragoli, Western Kenya, 1940–60', *Journal of African History*, xl, no. 1 (1999); Brett L. Shadle, 'Bridewealth and Female Consent: Marriage Disputes in African Courts, Gusiiland, Kenya', *Journal of African History*, xliv, 2 (2003).

TABLE 2.

RELATIONSHIP OF HEIR TO DECEASED IN POSB INHERITANCE CASES, MURANG'A, 1937-52*

Brother	**Widow**	**Son**	**Father**	**Mother**	**Other**
6	8	4	4	1	4

*Source: KNA, DC FH 3/17/9. 'Brother' here means son of the same father.

In Murang'a, as in Kisumu, the amounts of money involved were small, probably disappointingly so for some of the aspiring heirs. The amount of POSB savings involved is given in eighteen of the twenty-seven cases: the median was 104/-. The mean value was significantly higher (480/50), being distorted by outliers: three cases involved savings of over 1,000/-, while the other accounts contained less than 300/- each. One account, left by Reuben Josiah Kamau, a shopkeeper, held savings of 4,349/84. It seems that the chief had raised this case with the DC, who pronounced Kamau's widow Sarah Njeri to be the heir.[99] As in Omondi's case, however, the size of Kamau's savings meant that the Public Trustee became involved and approval was required from the High Court to formally settle the estate. In contrast to Omondi's case, the value of livestock owned by Kamau was assessed together with the money in the POSB, apparently at the insistence of the Public Trustee, though when Njeri finally received her inheritance — in the form of cash, handed over by the DC — various legal fees had reduced it to 3,998/51.[100] The cost of becoming a singular heir could sometimes be substantial.

VI

CONCLUSION

Writing about Luo society in the 1980s — decades after Omondi's death — Parker Shipton argued that 'cash has created its own morality'.[101] That assertion fits recognizably with a familiar narrative of money-driven social disruption, into which the story of Omondi's inheritance might also be worked. Money and the POSB, it might seem, allowed decisions about intergenerational

[99] DC Fort Hall to Postmaster-General, 20 Apr. 1950 and Chief Ignatio Kariuki to DC Fort Hall, 7 July 1950, both KNA, DC FH 3/17/9.

[100] Public Trustee to DC Fort Hall, 22 Sep. 1950, KNA, DC FH 3/17/9.

[101] Parker Shipton, *Bitter Money: Cultural Economy and Some African Meanings of Forbidden Commodities* (Washington, 1989), 24.

wealth movements to be shifted out of the domain of public speech and moral argument — the funeral gathering or the 'native court' — and into the closed realm of the DC's letter and the printed High Court order. Entrepreneurial chiefs found in these cases a means to reassert their centrality as arbiters (or inventors) of customary law and had the enthusiastic support of DCs in producing individual 'heirs' to POSB accounts, in contrast to the complex patterns of cross-generational entrustment that marked cases involving the inheritance of land and livestock. So, we might see this as simply a story of the individualizing power of finance, with Omondi and Reuben Kamau as the most extreme examples of a wider pattern. That would complicate the colonial narrative of African presentism, but still ultimately flatter it — suggesting that for a small minority, the POSB was attractive precisely because, unlike their neighbours and kin, they thought of the future in individualizing terms.

Yet the work of Zelizer and others suggests that people in many societies have been ingenious in using multiple devices — including financial institutions — to 'earmark' money as part of a repertoire of value management which sustains social relationships rather than denying them.[102] Omondi, after all, did not think of his future only in terms of the printed numbers in his POSB passbook. He had wives and cattle and goats, and his management of value played on the tension between visible and invisible that David Graeber has seen as central to the linkage of wealth and power: choosing to put money into a savings account that made it invisible to family members, but also investing in other more visible ways.[103] As has been argued of small savers in modern Tanzania, limiting liquidity through the formal procedures of financial institutions is a technique for coping with social obligations, not a means of rejecting them entirely.[104] Guyer's work has pointed to the way that people make use of disjunctures between different registers of value to accumulate; Omondi seems to have been doing just that — accumulating

[102] Zelizer, *Social Meaning of Money*, 1–35.

[103] David Graeber, 'Beads and Money: Notes Towards a Theory of Wealth and Power', *American Ethnologist*, xxiii, no. 1 (1996).

[104] Green, 'Scripting Development through Formalization'.

money in the bank, but also establishing a social status and a presence in a local economy of livestock and labour that had their own values.[105]

The evidence in the archives suggests that others also experimented with saving small amounts of money as part of diverse 'portfolios' of wealth, though this always remained a minority pursuit. The creation of the POSB was a sort of future-making by the colonial state itself: it was an attempt to draw colonial subjects into patterns of behaviour that would make them different people in years to come. As Omondi was dying in late 1944, there was another brief moment of renewed state enthusiasm for this possibility. Amidst officials concerns that Africans who were about to be released from the armed forces as the Second World War ended would squander their demobilization payments, the bulk of these payments were channelled through the POSB. There was a consequent surge in account numbers, and balances, of African POSB customers. Many of these accounts were soon emptied and closed, and some officials clearly regretted the decision to send payments in this way.[106] But overall, POSB account numbers continued to rise. People were not rushing to a future where cash was the only form of value, in the way that some officials hoped that they might. But some, like Omondi, were busy future-making in ways that negotiated and stretched social norms about how wealth should circulate without necessarily overturning them. For them the POSB was neither irrelevant nor a failure.

This is a story of inequality, as well as experimentation. There are no overall figures on the gender of POSB users, but men far outnumber women in the partial and arbitrary archival record. The POSB was most accessible to men with a formal education, living in urban areas; some women benefited from their role as widows-cum-heirs, but the negotiation of inheritance through the POSB worked to the advantage of those who had some familiarity with the workings and personnel of the colonial state. Colonialism was divisive, creating opportunities that were by no

[105] Guyer, *Marginal Gains*, 3–26.

[106] See the 'Kisumu vans summary' for the months July to Dec. 1946, at fos. 550, 560, 596, 601, 608, 626 in KNA, DC KSM 1/26/8; for the regret, see Hunter, PC's office, Nyanza to Hyde-Clarke, Labour Commissioner, 8 Feb. 1947, also in KNA, DC KSM/1/26/8.

means equally available to all: as a new way of future-making, the POSB was part of the making of those divisions. That was surely part of the attraction of the savings passbook, helping to explain why some Kenyans experimented with it in the 1940s and 1950s, despite the practical obstacles to doing so. For some people the POSB, like money itself, became a technology for negotiating claims and obligations within a community.

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ABSTRACT

The colonial state in Kenya offered its African subjects a novel tool for imagining a future life. The Post Office Savings Bank (POSB) was meant to encourage 'thrift' — the postponement of consumption — and to play its part in a wider colonial project of turning disparate forms of value into money that could be gathered and used by the state. In practice, Kenya's POSB was inaccessible and/or unappealing to many people: it disappointed official expectations at the time and has retrospectively been deemed a failure. Yet some colonial subjects, mostly literate men, were able to incorporate the paper passbook issued by the POSB into strategies for managing multiple forms of value in the context of long-standing debates over the circulation of wealth. The numbers written in their savings book became an additional resource in arguments over inheritance and accumulation as they, like others, looked for ways to channel and contain the possibilities created by money and new institutions of finance.