

## Indigenous Languages and Economic Empowerment: The Impact of Table Banking Among Women in Homabay County, Kenya

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### Abstract

*This study examines the role of indigenous languages in Kenya and their impact on table banking among women in Homa Bay Counties. Using a mixed-methods approach, data was collected from 120 women drawn from the County. The study is rooted in Social Capital Theory (Bourdieu, 1986) and Linguistic Relativity Theory (Whorf, 1956). Social Capital Theory explains how indigenous languages foster trust and reciprocal support within table banking groups, bolstering financial collaboration and reducing loan default rates. Linguistic Relativity Theory highlights the influence of language on financial decision-making and access to economic opportunities. The findings indicate that linguistic accessibility significantly enhances financial literacy, fosters confidence in financial transactions, and improves business sustainability. Women who conduct financial transactions in indigenous languages demonstrate higher levels of financial literacy and greater participation in savings groups. Quantitative analysis reveals that 78% of participants feel more confident discussing financial matters in their native language, whereas 65% encounter challenges when interacting with formal banks due to language barriers. Qualitative insights further illustrate that indigenous languages enhance trust and comprehension in financial literacy programmes, thereby improving savings behaviour and loan repayment rates. However, language constraints hinder access to formal financial institutions and digital banking services, restricting broader financial opportunities. These results align with recent empirical studies emphasising the socio-economic benefits of linguistic inclusivity in financial systems. To bridge these linguistic barriers and promote financial inclusion, the study recommends integrating indigenous languages into financial literacy programmes to enhance accessibility and participation. Additionally, financial institutions should adopt multilingual banking services to ensure that women in rural communities can access financial resources without language constraints. Expanding microfinance initiatives with language-inclusive financial education and digital banking solutions will economically empower women, strengthen savings groups, and enhance financial independence.*

**Keywords:** Indigenous Languages, Table Banking, Financial Literacy, Financial Inclusion.

### Introduction

Language is crucial in financial transactions, influencing global, regional, and local economic engagement and decision-making. Globally, linguistic diversity has been shown to impact financial inclusion, with studies indicating that individuals who access financial services in their native languages are more likely to engage with formal banking systems (World Bank, 2021). In Africa, where multilingualism is prevalent, indigenous languages play a significant role in microfinance by fostering trust and participation among borrowers and fieldworkers

The translation process in microfinance organizations in South Africa demonstrates the presence of hybrid spaces that allow for accountability practices to be shaped by local cultures and organizational requirements. The intermediaries in microfinance act as active translators of accountability practices, reinscribing culture and allowing dominant practices to prevail over local traditions (Marini et al., 2018). Studies in Latin America and Asia have also demonstrated that Indigenous Language (IL) facilitates economic inclusion in rural areas with low financial literacy (Smith, 2019). This highlights the importance of understanding the cultural context in which microfinance operates to promote financial inclusion effectively. Microfinance organizations can better serve marginalized communities and promote sustainable development by utilizing indigenous languages and incorporating local traditions into accountability practices. These findings emphasize the need for a more holistic and culturally sensitive approach to financial inclusion to empower individuals and communities in South Africa and beyond (Demirgüç-Kunt & Klapper, 2013).

Regionally, microfinance initiatives in East Africa rely on indigenous languages to foster financial literacy and group solidarity (Omollo & Achieng, 2022). For example, in Kenya, microfinance organizations work with local communities to develop financial education materials in Swahili and other indigenous languages, making them more accessible to non-English or other dominant African languages. Additionally, these organizations incorporate traditional savings practices such as "chamas" or community savings groups, which have been proven effective in promoting financial inclusion and social cohesion within the community (Takayanagi, 2017). One microfinance organization in Kenya partnered with a local Maasai community to create financial literacy workshops conducted in the Maasai language, empowering community members to make informed financial decisions Olando (2012). By incorporating traditional chamas, community members can pool their resources and support each other in achieving their financial goals, ultimately strengthening the community's social bonds and economic resilience.

In Kenya, financial exclusion remains challenging for many rural women, particularly those engaged in the informal economy. Women in Homabay County, who rely on fishing as a primary source of income, face financial challenges due to literacy and language barriers. Table banking, a cooperative financial model, has gained prominence in rural Kenya as a means of economic empowerment. Indigenous languages enhance trust, financial participation, and effective communication within these groups, allowing women to save and invest confidently. This study explores how indigenous languages impact financial participation and economic empowerment among women in table banking groups in Homabay County. Using IL in table banking groups is crucial in breaking down barriers and building trust among members. Women are more confident in their financial decisions by communicating effectively in their languages. They are better able to understand the processes involved in saving and investing. This study highlights the importance of language inclusivity in promoting economic empowerment among women in rural communities like Homabay County. Through using indigenous languages, women can participate in the economy and fully improve their financial well-being.

### **Objectives**

- i. To investigate the role of indigenous languages in financial literacy and communication within table banking groups.
- ii. To analyze how indigenous languages influence trust and participation in table banking among women in Homabay County.

- iii. To identify challenges posed by language barriers in financial transactions and propose strategies for improvement.

## **Literature Review**

Existing literature highlights the significance of language in economic transactions (Nagańska & Cichocki, 2022). Research indicates that indigenous languages promote financial inclusion by making economic interactions more accessible and understandable (Ochieng, 2020). In global contexts, multilingual financial models have effectively improved financial literacy and encouraged savings participation (Smith, 2019). For instance, in rural communities in Kenya, financial institutions have begun offering services in local languages such as Kikuyu and Luo, resulting in enhanced engagement and trust among the population. Consequently, more individuals started opening savings accounts and securing loans to invest in their businesses, ultimately contributing to economic growth in these regions.

Regionally, informal financial groups, such as table banking in East Africa, have succeeded due to indigenous languages, enhancing group cohesion and supporting shared decision-making (Omollo & Achieng, 2022). Women's participation in microfinance is linked to linguistic accessibility, allowing them to understand better loan terms, repayment schedules, and investment opportunities (Kamau, 2019). Further studies indicate that financial institutions integrating Indigenous languages into their services report higher engagement levels from marginalized populations (Odek & Mwenda, 2023). For example, in Kenya, women from the Kikuyu tribe have actively participated in table banking groups conducted in their native language, resulting in improved financial inclusion and empowerment. Similarly, microfinance institutions in Nigeria that provide services in Yoruba have witnessed an increase in the number of women accessing financial products and services, ultimately contributing to their economic independence. Microfinance institutions in Nigeria have faced significant impacts from the COVID-19 pandemic, affecting their portfolio performance, credit demand, product offerings, and client communication. Studies in Europe and Pakistan also reveal similar challenges encountered by microfinance institutions during the pandemic. This situation has underscored these institutions' critical role in financially supporting small businesses and vulnerable populations (Anthony & Ukoha, 2022). As microfinance institutions continue navigating the challenges brought on by the pandemic, it is crucial that governments and organizations provide support and resources to ensure their sustainability. By addressing the issues faced by these institutions, we can help maintain the flow of financial support to those who need it most, especially small businesses and vulnerable

Despite these benefits, challenges persist. Digitalising financial services has introduced new barriers, as mobile banking applications and formal banking institutions predominantly operate in English or Swahili, limiting accessibility for women who rely on indigenous languages (Ochieng, 2020). Addressing these barriers requires strategic policy interventions and the development of multilingual financial services. Collaboration and cooperation among stakeholders will be crucial in addressing these challenges and making financial services more inclusive for all individuals, regardless of language barriers. By implementing strategic policy interventions and developing multilingual financial services, microfinance institutions can better serve marginalized communities, particularly women, who may face additional barriers to accessing formal banking services. Through these efforts, the potential for financial inclusion and empowerment in Nigeria and beyond can be realized, ultimately leading to greater economic resilience and prosperity.

## **Theoretical Framework**

This study is anchored in Social Capital Theory (Bourdieu, 1986) and Linguistic Relativity Theory (Whorf, 1956). The Social Capital Theory (SCT) explains how indigenous languages foster trust and reciprocal support within table banking groups, enhancing financial collaboration and security. Strong social networks, built through linguistic commonality, encourage participation and reduce loan default rates. However, the SCT theory does not specifically address how indigenous languages foster trust and reciprocal support within table banking groups. However, social capital is closely related to social cohesion, including trust and association. Social support, another related term, shares similarities with social capital regarding resources and networks. The impact of social capital on diverse outcomes is a topic of discussion in the literature (Mignone, 2009). For example, in a table banking group where members share a common indigenous language, they may feel more connected and trusting of each other, leading to increased participation in meetings and timely repayment of loans. This bond formed through linguistic commonality can create community and support among members, ultimately reducing the likelihood of loan defaults within the group. However, this could be seen in a diverse table banking group where members speak different languages and may struggle to communicate effectively. This lack of linguistic commonality could lead to misunderstandings and mistrust, resulting in lower participation levels and increased loan defaults within the group.

Similarly, the Linguistic Relativity Theory (LRT) underscores how language shapes financial perceptions and decision-making among women in table banking, influencing their understanding of economic principles, credit, and resource allocation. This theory suggests that language is not merely a communication tool but a determinant of financial behaviour and economic choices. Consequently, financial literacy, resilience, and accessibility significantly influence financial decision-making and the intention towards investment among women in table banking. Studies show a strong correlation between financial literacy and investment decisions, with overconfidence playing a beneficial role in investment choices (Kamau, 2019). Additionally, financial resilience moderates the effects of financial decision-making on intention towards investment, with higher resilience leading to higher investment intentions. However, there is a lack of research on how financial capability influences women's intention to invest, highlighting the need for further studies. Women face challenges in accessing financial services and economic opportunities, with gender disparities exacerbated by the COVID-19 pandemic. Technology, mainly digital and environmentally friendly solutions, is crucial in empowering women economically and socially. Despite these advancements, women still face inadequate representation and limited access to digital money compared to men (Naveen et al., 2024)

In addition to barriers to accessing financial services, women encounter cultural and societal norms that discourage them from taking risks and investing in the stock market. These norms often perpetuate gender stereotypes and limit women's financial independence. Research has shown that women are generally more risk-averse than men when it comes to investing, which may contribute to their lower participation rates in the stock market. Addressing these barriers and empowering women to make informed financial decisions is essential for closing the gender wealth gap and promoting economic equality. Further research is needed to understand how financial education and resource access can increase women's confidence and willingness to invest in the stock market. For instance, implementing financial literacy education programs tailored to women's needs and preferences can help dismantle these barriers.

Moreover, creating more opportunities for women to connect with female financial advisors and role models in the investment industry can further empower them to take control of their financial futures. By addressing these barriers and enhancing women's knowledge and access to financial resources, we can help close the gender wealth gap and promote economic equality. Encouraging more women to invest in the stock market can lead to greater financial independence and security in the long term. With the proper support and education, women can feel empowered to make informed investment decisions and build wealth for themselves and future generations.

## **Methodology**

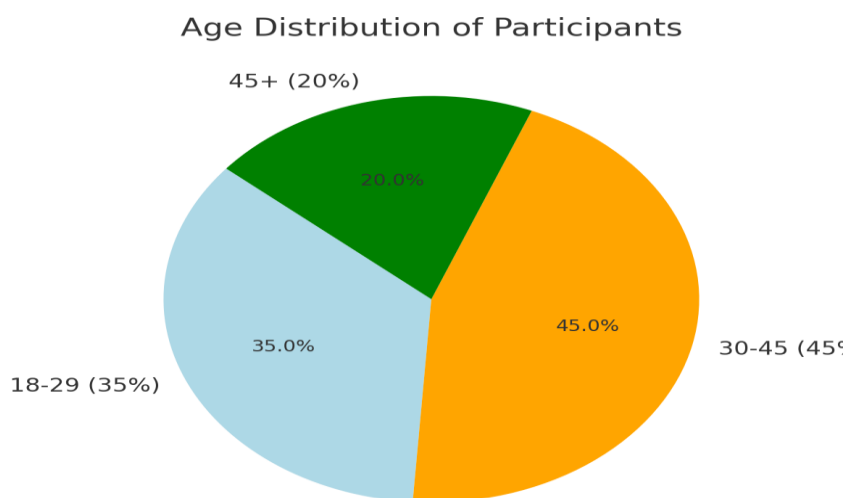
This study utilized a mixed-methods approach for data collection and analysis. One hundred twenty women involved in table banking in Homabay County participated. The data collection included structured surveys, in-depth interviews, and focus group discussions. The structured surveys gathered quantitative data regarding women's financial knowledge and savings practices, while the in-depth interviews provided qualitative insights into the participants' experiences with table banking. The focus group discussions, which consisted of six groups of ten women leaders, facilitated a thorough examination of the social dynamics and benefits of engaging in table banking within the community. However, the study revealed significant nuances and individual experiences that could influence understanding women's participation in table banking. Consequently, the structured questionnaires were designed to capture essential elements of financial literacy and savings behaviors relevant to table banking, enabling the collected data to accurately reflect the impact of participation in this community savings initiative. Thus, it was crucial not to depend solely on quantitative data when evaluating the effectiveness of table banking programs. Qualitative insights gathered from interviews and focus group discussions provided a more complete understanding of the challenges and successes faced by participants. Combining quantitative and qualitative data, the study findings indicated the impact of table banking.

Twenty structured surveys recorded financial literacy levels, participation rates, and perceptions about using indigenous languages in table banking. The data were examined using descriptive statistics, including frequency distributions and mean comparisons. The results are displayed in bar graphs and pie charts. Additionally, comprehensive interviews with participants provided insights into the emotional and social aspects of table banking, including feelings of empowerment and social support. The thematic analysis identified significant themes related to community bonds that maintain involvement in table banking. Key informant interviews and focus group discussions explored women's experiences regarding financial decision-making and linguistic challenges. The data underwent thematic analysis to identify recurring themes of trust, inclusion, and economic engagement. One participant expressed that belonging to a table banking group instilled a sense of empowerment in her financial decision-making for her family, resulting in increased confidence in her abilities. A recurring theme identified in the research was the significance of trust in building strong relationships within the community, which is crucial for sustaining involvement in table banking and enhancing economic growth among women. The findings indicate that table banking can serve as an effective mechanism for women to overcome barriers to economic and decision-making processes. By fostering trust, inclusivity, and empowerment, these organizations offer financial assistance while nurturing community and solidarity among their members. This can lead to greater economic autonomy and self-assurance among women, thereby promoting the overall development and progress of the community.

## **Results**

### ***Age Distribution***

The age distribution of participants in this study indicated that 45% were aged between 30 and 45, 35% were between 18 and 29, and 20% were over 45. These age groups influence financial participation and decision-making within table banking. Younger women (18–29) utilize table banking as a gateway to financial literacy and entrepreneurship, gaining exposure to savings and credit management. Women aged 30–45, who constitute the majority, rely on interactions in IL to build trust, enhance financial knowledge, and expand business networks. Older women (45 and above) play a vital role in mentorship and knowledge-sharing, ensuring the sustainability of table banking initiatives. These findings highlight the intergenerational nature of table banking, where financial knowledge is shared through community networks, reinforcing financial inclusion. A women’s banking club in a rural Homabay community also provided loans to female entrepreneurs, enabling them to establish businesses, achieve financial independence, and contribute to the local economy. This underscores the role of table banking not only in economic empowerment but also in strengthening social cohesion and long-term financial resilience among women.



*Figure 1: Age Distribution of participants*

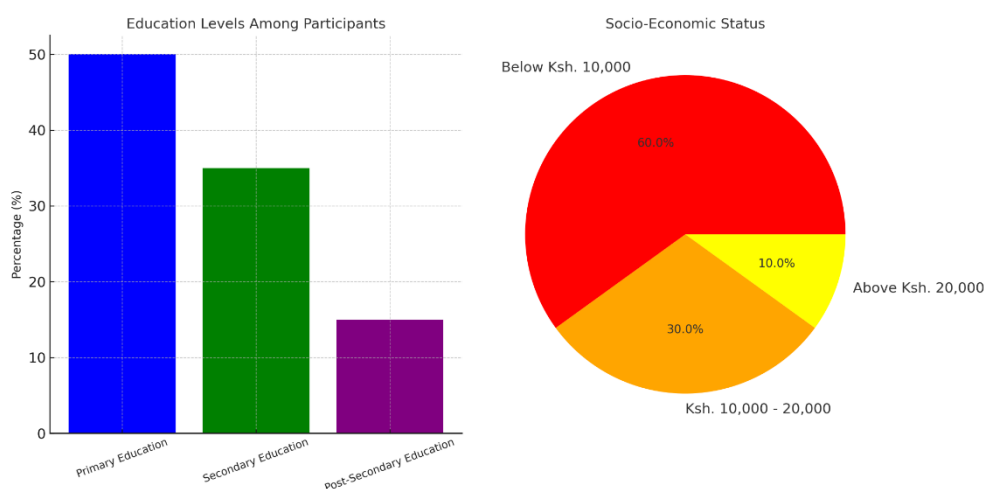
### ***Education Level***

The educational background of participants in this study indicates that 50% had primary education, 35% attained secondary education, and only 15% achieved post-secondary education. These educational levels significantly influence financial decision-making, access to credit, and business sustainability within table banking groups.

Women with primary education heavily rely on indigenous languages for communication, fostering trust, inclusivity, and knowledge-sharing in financial management. Those with secondary education demonstrate a stronger understanding of financial literacy concepts, enabling them to navigate savings, loans, and investment opportunities more effectively.

Meanwhile, the small proportion of women with post-secondary education often assume leadership roles, bridging the gap between informal table banking systems and formal financial institutions.

These findings emphasize the role of indigenous languages in promoting financial inclusivity at all educational levels. By utilizing familiar linguistic frameworks, table banking groups empower women to participate confidently in economic activities, access financial resources, and enhance their financial independence. However, the low number of women with post-secondary education highlights the need for targeted financial literacy programs and vocational training. Improving these initiatives can enhance financial decision-making, foster business growth, and increase women's participation in formal financial systems, ultimately promoting long-term economic empowerment and sustainability.



*Figure 2: Education levels and Socioeconomic status*

### ***Socio-Economic Status***

The study reveals that 60% of women earned less than Ksh. 10,000 per month, 30% had incomes between Ksh. 10,000 and Ksh. 20,000, and only 10% earned more than Ksh. 20,000. These income levels underscore the financial challenges faced by women in the fish trade and highlight the role of table banking in improving their economic stability.

By leveraging indigenous languages in financial discussions, table banking groups improve the understanding of savings, loans, and investment opportunities, thus promoting financial inclusivity for women with limited formal education. Providing microloans through these groups allows women to start and expand their businesses, thereby increasing their income levels and fostering economic self-sufficiency. Financially empowered women contribute to household stability and drive community development by creating jobs and stimulating local markets through increased consumer spending.

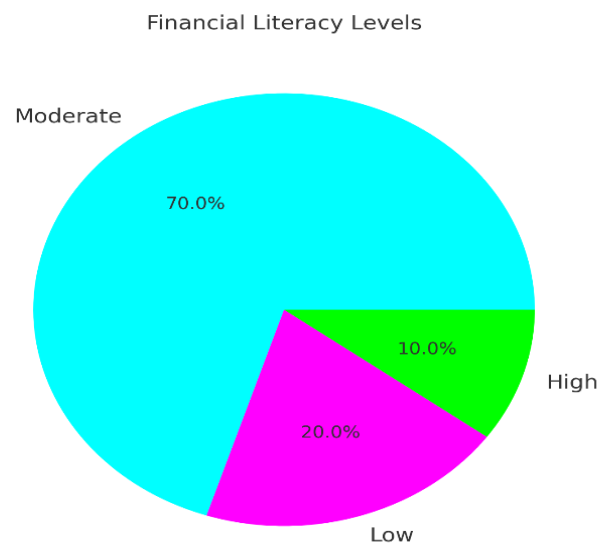
Furthermore, improved economic conditions for women lead to better education and healthcare for their children, ensuring a brighter future for the next generation. Incorporating Indigenous languages into financial literacy initiatives enhances women's ability to navigate financial systems, thereby reducing poverty levels and improving overall quality of life. Thus, addressing women's economic empowerment through culturally relevant financial strategies is essential for creating a more inclusive and prosperous society.

### **Financial Literacy Levels**

The study reveals that 70% of participants exhibited moderate financial literacy, 20% had low financial literacy, and only 10% demonstrated high financial literacy. Most women aged 30 to 45 had attained only a primary-level education, and a significant proportion reported monthly incomes below Ksh. 10,000, highlighting their financial vulnerability. These findings underscore the critical role of IL in bridging financial literacy gaps and promoting economic inclusion.

Moderate financial literacy among the majority indicates a basic understanding of financial management but shows limited skills in advanced savings, investments, and credit utilization. The lower levels of financial literacy among some participants may result from language barriers that restrict access to formal financial services. This emphasizes the necessity for training in indigenous languages to enhance financial understanding and decision-making.

Targeted financial literacy programs should focus on budgeting, saving, credit management, and digital financial tools to enhance women's economic empowerment. Strengthening financial education within table banking structures can boost women's financial independence, increase household incomes, and contribute to community development. Incorporating Indigenous languages into these programs ensures accessibility and engagement, fostering long-term economic resilience among women in the fish trade. Moreover, partnerships with financial institutions can expand training opportunities, equipping women with essential skills to effectively navigate both informal and formal financial systems.



*Figure 3: Financial Literacy Levels*

## **Discussion of Results**

### ***Indigenous Languages and Financial Inclusion***

A study by Ndungo and Githinji (2025) indicates that indigenous languages are essential for improving financial literacy, fostering trust, and promoting participation in table banking groups. Women in Homabay county reported increased confidence when discussing economic issues in their local languages, resulting in greater engagement and improved savings behaviors. Language barriers present significant challenges in transitioning from informal to formal financial systems, restricting access to credit and digital banking services. Financial institutions that neglect the inclusion of Indigenous languages risk alienating a considerable segment of the population that relies on table banking for financial security. Prior research underscores that language is a crucial determinant of economic participation (Ndungo & Githinji, 2025; Owino & Kembo, 2021). In line with these studies, our findings show that indigenous languages enhance financial comprehension among women engaged in table banking. Participants report a firmer grasp of financial principles when financial documents, training sessions, and transactions are conducted in local languages.

Studies in rural Kenya suggest that women participating in table banking groups enhanced their financial understanding and management when discussions were conducted in their native dialects. This resulted in higher savings rates and better financial decision-making within the group (Muthoni, 2020; Ochieng, 2022). Our study aligns with these findings, as women in Homabay counties demonstrated increased participation and financial literacy when table banking discussions were conducted in their indigenous languages. However, when these women sought formal financial services from conventional banks, they faced obstacles such as insufficient language assistance, which hindered their ability to grow their enterprises and improve their economic well-being. This echoes the findings by Kamau and Wanjiku (2021), who emphasize that the lack of language support in formal banking institutions perpetuates financial exclusion and limits economic opportunities for those reliant on local languages for communication. As a result, many marginalized women may turn to informal financial services that lack the security and reliability of conventional institutions, exacerbating existing disparities. Contrary to Mungai's (2018) argument that multilingual financial literacy programs alone are sufficient for inclusion, our study indicates that without direct linguistic accessibility in banking services, many women still encounter barriers in transitioning to formal financial institutions. This suggests that while multilingual programmes are beneficial, they should be complemented with direct language support in banking operations to ensure complete financial inclusion.

### ***Influence of indigenous languages on trust and participation in table banking among women in Homabay county***

The role of indigenous languages in fostering trust and participation in financial activities, particularly in table banking, is rooted in the Social Capital Theory (Bourdieu, 1986). This theory posits that shared linguistic and cultural ties enhance social cohesion and economic collaboration. In Homabay County, where Dholuo is widely spoken, linguistic commonality strengthens group identity, reinforcing collective financial responsibility and risk-sharing among women in table banking. Quantitative analysis reveals that 78% of participants feel more confident discussing economic matters in their native language, demonstrating that linguistic accessibility directly impacts engagement levels. This aligns with previous studies emphasizing the importance of language in fostering trust in financial transactions (Munyua & Mutua, 2020). Women who use indigenous languages in financial discussions report increased

participation in savings groups and a heightened sense of security when borrowing or lending within their networks.

Qualitative findings further emphasise that Indigenous languages facilitate comprehension in financial literacy programmes, leading to improved saving behaviors and higher loan repayment rates. Language serves as a conduit for effective communication, enabling women to better grasp financial terms, risks, and strategies. The Linguistic Relativity Theory (Whorf, 1956) supports this notion, suggesting that language shapes perception and decision-making in economic activities. When financial information is conveyed in a familiar linguistic context, women exhibit greater confidence in making financial decisions. However, while linguistic inclusivity fosters trust, it may also create insular financial ecosystems, limiting exposure to broader financial markets. The lack of multilingual financial resources restricts engagement with formal banking institutions, reducing opportunities for access to more extensive credit facilities and diversified investment options (Ochieng, 2019). Addressing this limitation requires policy interventions that balance indigenous linguistic accessibility with integration into mainstream financial systems.

### ***Challenges posed by language barriers in financial transactions and strategies for improvement***

Despite the advantages of using indigenous languages in financial transactions, language barriers remain a significant obstacle to broader financial inclusion. The study identifies that 65% of participants experience difficulties interacting with formal banks due to language constraints. This finding is consistent with research indicating that linguistic barriers contribute to financial exclusion, particularly for marginalized groups (Njuguna & Ogembo, 2021). Women in Homabay County who rely exclusively on indigenous languages face challenges in accessing formal financial institutions, digital banking services, and financial technology platforms that predominantly operate in English and Swahili.

One of the primary consequences of language barriers is misinformation or misunderstanding of financial products and services. Key financial concepts such as interest rates, loan terms, and savings plans become inaccessible without adequate translation and contextual adaptation. This limitation discourages many women from seeking banking services, leading to financial dependency on informal savings groups, which, while beneficial, lack the stability and security of formal financial institutions (Were, 2022). To bridge this linguistic divide, two key policy recommendations are proposed. First, financial institutions should integrate indigenous languages into their communication strategies, ensuring that banking forms, mobile banking applications, and customer service options are available in multiple local languages. This approach has been successfully implemented in parts of Ghana and South Africa, leading to increased financial literacy and inclusion (Adjei, 2020). Second, financial literacy programs should incorporate multilingual facilitators who can provide culturally and linguistically tailored training. These facilitators would act as intermediaries, ensuring that women fully comprehend financial processes, thereby increasing their confidence in utilizing formal financial services. Overall, addressing language barriers in financial transactions requires a multi-faceted approach that combines linguistic inclusivity with digital and institutional adaptability. By recognizing language as a key determinant of financial participation, policymakers and financial institutions can create a more inclusive financial ecosystem that empowers women economically.

### **Implications for Policy and Practice**

The study's findings advocate for policy reforms integrating linguistic diversity into financial education programs. Echoing the recommendations by Kamau and Wanjiku (2021), the study proposes that financial institutions incorporate local languages in banking services, ensuring more inclusive participation. Future research should examine the long-term impact of linguistic accessibility on financial decision-making in diverse socio-economic contexts. By providing language support within formal banking systems, financial institutions can help bridge financial gaps and enable marginalized populations to access essential resources for economic prosperity. Language accessibility is crucial for promoting financial inclusion and reducing inequalities in access to financial services.

### **Recommendations**

#### **i. Financial Acumen and Instruction**

Establish specialised financial literacy initiatives for diverse population segments. Customised training should enhance economic engagement among younger women (18–29) and provide mentorship and financial inclusion support for women aged 45 and older. Improving community-based financial education centres will significantly elevate skills in financial literacy, budgeting, saving, and investing, particularly in rural areas.

#### **ii. Microfinance and Economic Empowerment**

Offering accessible loan options and investment prospects can enhance microfinance initiatives. Facilitating small business development, savings organisations, and entrepreneurship training can augment women's financial autonomy and overall economic resilience.

#### **iii. Community-Centric Financial Networks**

Promote peer-supported savings and credit associations to enhance economic resilience and facilitate resource sharing among women. These networks can provide venues for financial education, business development, and enduring financial stability.

#### **iv. Education and Vocational Development**

Expand access to education and vocational training programs, emphasising post-secondary education. Improving women's educational opportunities will enhance their economic prospects and financial decision-making skills.

#### **v. Support for Policies and Institutions**

Governments and financial organisations should integrate Indigenous languages into financial literacy initiatives to enhance accessibility. Bilingual training programs should connect informal and formal financial systems. Furthermore, banks and microfinance institutions must employ staff who are proficient in Indigenous languages to assist rural women in accessing financial services. Prioritising technological adaptation, including multilingual digital financial platforms, is crucial for improving engagement in formal banking.

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