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I appreciate the support of the African Working Group in Nairobi for reviewing the progress of my work during their meetings.
DEDICATION

I dedicate this work to:

My dear sister Mercy Karimi,

The African Proverbs Working Group (Nairobi, Kenya)

AND

To ALL the readers of African literature.
A COLLECTION OF 100 PROVERBS AND WISE SAYINGS OF THE GIKUYU (KENYA) ABOUT MONEY AND WEALTH

By Margaret Wambere Ireri
(Kenya)

OVERVIEW / INTRODUCTION

The Gikuyu are one of the Bantu tribes of Kenya, in East Africa. They speak in the Gikuyu dialect. They live in the central highlands of central Kenya a land bounded by mountain ranges.

Ancestors of the kikuyu arrived in Kenya during the Bantu migrations of 1200-1600 AD. After several continuous waves of migration and remigration, they came to be in 1800 AD. They had a family-oriented government and councils of elders drawn from the elder age-set. They are lineage oriented considering themselves as being from a common ancestor Gikuyu and Mumbi.

They barter traded with other tribes bordering their land, usually exchanging food stuff, grains, goats and cows. In exchange they received other items that they needed such as weapons, new species of cereals, beads and ornaments. Money in terms of notes and coins were used during the colonial period to this day.

Wealth was described in terms of land, animals herds, children (especially daughters), and the number of wives. Land the most valuable because it was fertile and permanent. It was initially distributed by clans to their people. Today one can buy or inherit from the family. When daughters got married they fetched bride’s wealth, which increased family/community wealth in terms of more cattle, goats and sheep among other items. Today bride’s wealth is paid in form of money and animals and other goods by the groom’s family to the bride’s.

The elders cautioned about acquisition, maintenance and sharing of wealth in the families and the community. Hence the use of proverbs. These carried deep meaning and were applicable in all situations.

The use of proverbs today is limited because of lack of spontaneity in situational application and use of them. The elderly people use them naturally in conversation, but not the new generation. Writers, teachers, and the church are making effort to change this, by creating awareness in the usage of proverbs in the tribes of Africa through the media, books/journals and theatre.

In conclusion, the church is working harder to apply proverbs in the teachings given to the congregations of Africa. African proverbs on money and wealth are related in their application and can therefore, be considered universal in Africa.
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2. **Andu ni indo.** (GJW A 19, KW vol.1 pg 311) W
   **English:** People are wealth.

3. **Bururi uri ngui ndungiciarikira indo.** (GJW B 8) W
   **English:** In an unstable country one cannot become wealthy

4. **Cia arume (indo) ciuragira kuwi.** (GJW C 4) MW
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   **English:** Bought things do not fill the granary.

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   **English:** To get money, you have to spend money.

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   **English:** A piece of land is not a little thing

10. **Githaka ni ngwatira.** (GJW G 35) W
    **English:** Land is inalienable (from the clan).

11. **Gitonga kigiragio iganjo gikaaeria.** (GJW G 44 Ba 66, N 71, KW vol.1 pg 312) W
    **English:** The rich man cannot be prevented from cultivating the “iganjo”he wants.

12. **Gitonga kiriaga munyuko.** (GJW G 45 KW pg 312, Ba 67 N 72) MW
    **English:** A wealthy man eats only a dying goat undesirable food

13. **Gukiaga na gutonga ititiganaga.** (GJW G 59, Ba 73) WM
    **English:** Poverty and riches do not leave each other.

14. **Gutiri kiega kiumaga heega.** (KW vol.1 pg. 356)
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15. **Gutiri mburi itangiracio, tiga inawathe.** (GJW 121, Ba 333)
    **English:** Any goat can serve as brideswealth, unless it has a defect.

16. **Gutiri munini mukia.** (GJW G 110) W
    **English:** No young person can be considered poor.

17. **Gutiri uthuire tiga akiaga.** (Ba 131) W
    **English:** A man is poor not because he scorns possessions, but because he possesses nothing.

18. **Guthiina ti kuriita** (GJW G 80) W
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19. *Guthinga kurugite gutonga.* (GJW G 82, Ba 93, N 95)  W  
**English:** Virtue is better than riches.

20. *Gutiri mbura itari gitonga kiayo.* (GJW G 99, Ba 102, KW vol.1 pg 313)  MW  
**English:** There is no rain that does not bring wealth to someone.

21. *Gutiri ngia itari muthenya wayo.* (GJW G 117)  WM  
**English:** Every poor person has his day.

22. *Gutiri uriragio ni utonga no ukia.* (GJW G 136, Ba 124, KW vol.1 pg 310)  W  
**English:** Nobody grumbles at being rich, only at being poor.

23. *Gwa gitonga gucokagirirwo ni mambura.*  (KW vol.1 pg 314)  W  
**English:** The home of a rich man is revisited during a ceremony (especially burial).

24. *Haro ni ya muka uri thiiri.*  (Ba 146 KW vol.1 pg 265)  M  
**English:** Quarrelling is the hallmark of the woman who has debts.

25. *Hinya nduri indo.* (GJW H 11, Ba 150)  W  
**English:** Strength has no wealth.

26. *Indo ciene inoragia mundu itina rimwe.*  W  
**English:** Other people’s property fattens only one buttock.

27. *Indo ciene iri mutino.* (GJW I 16, Ba 195)  W  
**English:** Stolen goods bring misfortune.

28. *Indo ciene itiri ndokeirwo nuu!*  (GJW I 17, Ba 271)  MW  
**English:** One should not be surprised by the consequences of meddling with other.

29. *Indo ni kurimithanio.* (GJW I 18, Ba 196)  
**English:** Wealth comes by cultivating together.

30. *Indo ni mwene.*  (KW vol.1 pg 233)  MW  
**English:** Wealth is all about the owner.

31. *Iroobagia ha muon.*  (GJW I 29)  W  
**English:** They (vultures) haunt the yard of a wealthy man.

32. *Itonga igiri itiri nyoni.*  (KW vol.1 pg 315 )  MW  
**English:** Two rich persons do not wish each other a bird of ill omen.

33. *Kahora kari indo.*  (GJW K 28, N 186)  MW  
**English:** Steadiness makes wealth.

34. *Kigina gitiunikagwo irio hande itari nguru.*  (GJW K 77, N 218, Ba 264)  MW  
**English:** The seed-storing calabash should never be drained before the new crop has matured.

35. *Kihoto ni indo.*  (KW vol.1 pg 101)  W  
**English:** A fair argument is wealth.

36. *Kirema mbeeca ni kigariure.*  (GJW K 107)  M  
**English:** That which is beyond the power of money must be manipulated.

37. *Kumaatha gutiri hinya ta kuramata.*  (GJW K 154, Ba 314, N 253)  MW  
**English:** To acquire wealth is not as difficult as good stewardship.
38. **Kuhuuta na kuhuuna ititiganaga.** (Ba 310) **MW**  
   English: Hunger and surfeit do not leave each other.

39. **Kuri mwonì na muraata thi.** (KW vol.1 pg 315, Ba 324) **MW**  
   English: There is one who finds wealth and one who merely mends the surface of its

40. **Kuria thiiri wene ni kuriha.** (GJW K 176, Ba 330, N 261) **M**  
   English: The way of eating a debt is paying it.

41. **Mbari ya uri moigaga matikaaga.** (KW vol.1 pg 316) **MW**  
   English: The family of the haves often say that they will never lack.

42. **Mbeeca itiri mwana kana nyina.** (N 300, JGW M 58) **M**  
   English: With money there is no child or mother.

43. **Mucii uri mburi ndwagaga kihuno.** (GJW M 132, Ba 424) **W**  
   English: A homestead with goats does not lack miscarriages.

44. **Mugunda ni mugema wa mwene.** **W**  
   English: A farm is the ornament of the owner.

45. **Mugunda wene nduinagwo.** (Ba 446, GJW M 164) **W**  
   English: Another’s field is not praised.

46. **Mugurira hakuhi nita aheo.** (Ba 447) **MW**  
   English: The man who buys something at a place near by is like the man who is given

47. **Muhakana na ciake itimuuragira.** . (GJW M 171, Ba 450) **MW**  
   English: He who stands close to his property does not lose it.

48. **Muici ndathiragwo ni mari hindi.** (Ba 470, GJW M 198) **MW**  
   English: The thief cannot keep fit because his stools contain undigested food.

49. **Muici uri hunyu arindagira uri maguta.** (Ba 471, GJW M 200) **W**  
   English: An ugly thief is more likely to be caught than one smeared with fat, i.e. carefully dressed.

50. **Muici utari munyiite ni muria gake.** (GJW M 201, N 351, Ba 472) **MW**  
   English: A thief who has not been caught is like a proprietor who has just spent his own money

51. **Mukoobi thiiri ndendete kuriha.** . (GJW M 240) **M**  
   English: He who borrows does not like repaying.

52. **Mundu-muka ndatumagwo thiriini.** (GJW M 267, KW vol.1 pg 272) **M**  
   English: A woman is not sent to fetch debts.

53. **Murio wa njoohi niuriukagwo, no wa indo nduriukagwo.** . (GJW M 341, Ba 544) **W**  
   English: The drunkenness of beer passes away, but that of wealth does not.

54. **Muthiini niathinukaga, no munyamaari ndathiinukaga.** (GJW M 384) **MW**  
   English: A poor man can overcome poverty, but a man poor at heart can never.

55. **Muthinio ni kuona akiriite muthinio ni waagi.** (KW vol.1 pg 317) **W**  
   English: He who is troubled by wealth surpasses the one troubled by poverty.

56. **Mwana ndaheanagwo** (Ba 607, GJW 468) **W**  
   English: The child is not given away without a price.
57. Mutongi ndathethukaga. (GJW M 444) WM
   English: Whoever would like to be rich must have patience.

58. Mwana ni indo. (KW vol.1 pg 32) W
   English: A child bears prosperity.

59. Mwana wa kahii ti wa kairiitu. (KW vol.1 pg 306) W
   English: A male child, is not a female child.

60. Mwanake wi na indo ndoihanaga. (Ba 619) W
   English: The youth who has enough to buy his girl, need not beseech her.

61. Mwendia niaguraga. (GJW M 512, Ba 633, N 433) WM
   English: The one who sells also buys.

62. Muthuuri athikagwo naindo. (KW vol.1 pg 245) MW
   English: An old man is buried with his wealth.

63. Ndonga inwe ndihingaga iriuko. (GJW N 70, Ba 677, N 488) W
   English: A rich man cannot block the ford.

64. Ndonga naanu irugitwo ni mukari. (GJW N 71, Ba 676) MW
   English: An arrogant rich man, is surpassed by a miser.

65. Ndugu nyingi ithaatagia muhuko. (Ba 683, GJW N 57. KW vol.1 pg 197) MW
   English: Many acquaintances deplete the pocket.

66. Ngai ndoonagio nda. (KW vil.1 pg 318) WM
   English: God is not shown one’s belly.

67. Ngia itari thiiri ti ngia. (GJW N 124, N 475) W
   English: A poor person with no debts is not so poor a person.

68. Njuuku ni migathi ya ndonga (KW vol.1 pg 318, Ba 753, N 500) W
   English: Slander forms the necklaces of the rich.

69. Riuu ritiri gitonga no ngia theri. (Riuu ritiiui gitonga no ngia their) (GJW R 23,Ba 794)W
   English: The sun has no rich people, but only the poor people.

70. Ruthuuro rutiiyuragia ikumbi (GJW R 79) W
   English: Selected goods do not fill the granary.

71. Ruua rukuhi rutiri thogora. (Ba 795) W
   English: A short hide is of no value.

72. Thiiri itireraga kwa ngia. (GJW T 23, N 562, Ba 846) W
   English: The tick-birds do not hover above the home of the poor.

73. Thiina nduri miri. (GJW T 30, Ba 838) MW
   English: Poverty has no roots.

74. Thiiri utarihwo no wa urogi. (GJW T 41, N 563, Ba 847) M
   English: The only debt which is not payable is the one of poisoning someone.

75. Thogora nduri mwana na nyina. (GJW T 58, Ba 852, N 570) M
   English: In business bargain, there is no child or mother.

76. Thogora ni mururumo utaruo. (GJW T 59, Ba 851) M
   English: Buying and selling causes much noise but no strife.
77. Thogora ni maitho. (GJW T 61, N 571) M
   English: Buying and selling involves the eyes.

78. Thogora uuragagwo ni kiongereri. (GJW T 60) M
   English: A bargain breaks down over the extra demand.

79. Tiga kwihiura uri wi riikoini. GJW T 85) MW
   English: When you are poor do not equate yourself with the rich.

80. Uhunii eetaga uhutii mukoroku. . (KW vol.1 pg 319) MW
   English: He who is satisfied, calls the hungry one greedy.

81. Ukari muhithe ndumenanagirwo. MW
   English: Hidden miserliness does not attract scorn.

82. Urugari nduri indo, ni heho iri indo. (GJW U 96, Ba 928) W
   English: Warmth has no wealth, it is the cold that has.

83. Ureme uri iraria.(Urume wi indo) (GJW U 94) W
   English: Bravery brings wealth.

84. Utaana uminagira murokerwo ng’ombe. (GJW U 100, Ba 933) W
   English: Generosity ruins the man who gives his cows to morning visitors.

85. Utari ndari ngoro (Githumbi/ githumba gitiri ngoro) (Ba 936) MW
   English: He who has nothing has no heart.

86. Utari ndeetagwo ndundu. . (GJW U 109, Ba 938) MW
   English: A poor man is not invited to a private discussion.

87. Utari ni wa kwa mari. (Muthiini egiritagia itonga) . (GJW U 110) MW
   English: A poor man leans on the rich.

88. Uthaka nduriagwo. (N 613, Ba 944, GJW U 115, KW vol.1 pg 286) W
   English: Beauty is not consumed.

89. Uthaka wa mundurume ni mbeeca. M
   English: The beauty of a man is money.

90. Uthuri wa gitonga ndunungaga. (Ba 945) MW
   English: A rich man’s breaking of wind is odourless.

91. Utonga nduhanyukagiruo. (Ba 95, N 619, GJW U 129) W
   English: Riches are not rushed for.

92. Utonga nduri nyoni. (Ba 953, KW vol.1 pg 311, GJW U 130) MW
   English: Riches have no bird of ill will.

93. Utonga ni kiruru. (Ba 952, GJW U 131, KW vol.1 pg 320) MW
   English: Riches are but a shadow.

94. Utonga ni wa ngai. (GJW U 132, N 620) MW
   English: Wealth belongs to God.

95. Utonga wa muthiini ni ciana. W
   English: The wealth of the poor consists in having children.

96. Utonga wa muici nduthuunaga, na ni uteeaga wake. (GJW U 133,Ba 954) MW
   English: Unlawful riches do not prosper, they ruin even the legitimate ones.
97. *Waariire aanyamaririe wegiire.* (Ba 975, N 639) MW
   **English:** He who ate (spent all his resources) persecuted the one who kept some aside.

98. *Wagi ndumenanagirwo* (GJW W 18, N 641) W
   **English:** Poverty does not cause enemity.

99. *Waagi wi gitaranio.* (KW vol.1 pg 348) W
   **English:** Lacking leads to dreamy thoughts of what the opposite would bring.

100. *Wooni wi njaci.* (Ba 991, KW vol.1 pg 321) MW
    **English:** The state of having acquired wealth, breeds contemptuous pride.
1. *Aikaragia mbia ta njuu ngigi.* (GJW A 5, Ba 4) M

**English:** He looks after his money the way storks pursue locusts.

**Kiswahili:** Huzichunga pesa zake kama vile “njuu” huzifuata nzige.

**Meaning:** Whoever has much always wants more.

**Teaching:** It teaches that lack of satisfaction with what one has, leads to greed and hunger for more money. It also creates mistrust, such that the person becomes possessive.

**Bible parallel:** Ecclesiastes 4:4 “Then I saw that all toil and all skill in work come from a man’s envy of his neighbor. This also is vanity and a striving after wind.”
2. *Andu ni indo.* (GJW A 19, KW vol.1 pg 311)

**English:** People are wealth.

**Kiswahili:** Watu ni mali.

**Teaching:** It teaches that wealth emanates from people. Good insights, ideas and opportunities that bring someone prosperity of different kinds, are derived from communicating and working together with people.

**Bible parallel** *Proverbs 27:17* “As iron sharpens iron, so one person sharpens another.”
3. *Cia arume (indo) ciuragira kuingi.* (GJW C 4) **W**

*English:* Men’s property gets lost in many places.

*Kiswahili:* Mali ya wanaume hupotelea mahali kwingi.

*Teaching:* This proverb shows that one can spend money for purposes which are not really important. It teaches that carefully planned usage is necessary in order for it to last.

*Bible parallel:* Proverbs 23:5 "Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle."

4. *Bururi uri ngu ngui ndungiciarikira indo.* (GJW B 8) **W**

*English:* In an unstable country one cannot become wealthy.

*Kiswahili:* Huwezi kutajirika katika nchi yenye misukasuko.

*Meaning:* Political stability facilitates wealth.

*Teaching:* This proverb teaches that a person can only invest successfully in an environment that is stable, socially, economically and politically. One should therefore, choose well in order to prosper.

*Bible parallel:* Proverbs 29:4 “The king gives stability to the land by justice, But a man who takes bribes overthrows it.”
5. *Cia kionje itigayagwo kiri muoyo/gitanakua.* (GJW C8, Ba 18, N24) **W**

**English:** The property of an invalid are not distributed while the person is still alive.

**Kiswahili:** Mali ya mlemavu haigawanywi kama bado yu hai.

**Meaning:** A poor man is unable to obtain any more than he possesses.

**Teaching:** It teaches against grabbing/acquiring fraudulently, the property of a poor or disabled person because they cannot fight back. Acquire property through the correct methods.

**Bible parallel:** Proverbs 22:22 “*Do not exploit the poor because they are poor and do not crush the needy in court,***

Joel 3:1-2 “*I will gather all nations and bring them down to the Valley of Jehoshaphat!* There I will put them on trial for what they did to my inheritance, my people Israel, because they scattered my people among the nations and divided up my land.”
6. *Cia thuguri itiyuragia ikumbi* (GJW C 13, Ba 24, N 28/29) **W**

**English:** Bought things do not fill the granary.

**Kiswahili:** Vitu vya kununua haviwezi kujaza ghala.

**Meaning:** One must work hard to achieve wealth.

**Teaching:** Do not hope to become rich without cultivating your fields. It teaches that a person cannot have enough by begging.

**Bible parallel:** 1 Corinthians 15:58 “Therefore, my beloved brethren, be steadfast, immovable, always abounding in the work of the Lord, knowing that your toil is not in vain in the Lord.”

Proverbs 12:11 “Those who work their land will have abundant food, but those who chase fantasies have no sense.”
7. *Ciira muingi/munene ni ukia.* (Ba 29, N 33) W

**English:** A long lawsuit brings poverty.

**Kiswahili:** Kesi nedefu huleta ufukara.

**Meaning:** Be quick to forgive.

**Teaching:** It teaches that when disputes arise they should be sorted out at the quickest opportunity, because the persons involved stop focusing on more beneficial endeavours and concentrate on the dispute. The costs involved waste a lot of resources during this period.

**Bible parallel:** Ephesians 4:26 “In your anger do not sin: Do not let the sun go down while you are still angry,”
8. *Ciringi imurikagwo na ingi.* (GJW C 30)  

**English:** To get money, you have to spend money.  
**Kiswahili:** Kupata pesa, lazima utumie pesa.  
**Meaning:** Use money, make money.  
**Teaching:** It teaches that a person must spend money to get wealthy. The more money one invests, the better the chances of getting a higher benefit. One cannot generate money unless they invest.  
**Bible parallel:** Matthew 25:17 “So also, the one with two bags of gold gained two more.”
9. **Gicigo kia mugunda gitinyihaga.** (GJW G 22, Ba 53, N 52, KW vol.1 pg 355)  
**English:** A piece of land is not a little thing.  
**Kiswahili:** Kipande cha shamba huwa si kidogo.  
**Meaning:** Life has no rest, only toil.  
**Teaching:** It teaches that the value of land never diminishes whatever its size. Land makes one to toil endlessly in order to get its benefits. It encourages people to fend for themselves.  
**Bible parallel:** Genesis 26:22  
*“He moved on from there and dug another well, and no one quarreled over it. He named it Rehoboth, saying, "Now the LORD has given us room and we will flourish in the land."*
10. *Githaka ni ngwatira.* (GJW G 35)  

**English:** Land is inalienable (from the clan).  
**Kiswahili:** Shamba hutoka kwa ukoo.  
**Meaning:** Owning property is a right.  
**Teaching:** It teaches that the property inherited from family rightfully cannot be denied you; however, a person needs to acquire more from their own effort.  
**Bible parallel:** Joshua 1:3 “Every place that the sole of your foot will tread upon I have given to you, just as I promised to Moses”
11. *Gitonga kigiragio iganjo gikaarima* (GJW G 44 Ba 66, N 71, KW vol.1 pg312) W

**English:** The rich man cannot be prevented from cultivating the “iganjo” he wants.

**Kiswahili:** Tajiri hawezi kukataliwa kulima “iganjo” alitakalo.

**Meaning:** Might is right.

**Teaching:** It teaches that it is a fact that a rich man who leaves a piece of land to a poor man on which to build his hut, very often he will want it back as soon as the soil has been enriched by the droppings of the animal. (*animals live in the owner’s hut, the floor becomes fertilized.*)

**Bible parallel:** Proverbs 22:22 “Don’t take advantage of the poor just because you can; don’t take advantage of those who stand helpless in court.”

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12. *Gitonga kiriaga munyuko.* (GJW G 45 KW pg 312, Ba 67 N 72) MW

**English:** A wealthy man eats only a dying goat (very thin with tough meat)/undesirable food.

**Kiswahili:** Tajiri hula nyama ya mbuzi aliyedonda, yenye nyama ngumu/chakula kisichofaa.

**Meaning:** Relentless quest for wealth can often be meaningless.

**Teaching:** This proverb teaches that in the pursuit of wealth, a rich man can eat unworthy food since he has no time for himself. He malnourishes his body until he withers away.

**Bible parallel:** Ecclesiastes 5:10: "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless."

Proverbs 11:28 “Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.”

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13. Gukiaga na gutonga ititiganaga. GJW G 59, Ba 73) WM

English: Poverty and riches do not leave each other.

Kiswahili: Ufukara na utajiri haziachani.

Meaning: When prosperity comes, do not use all of it.

Teaching: It teaches that being rich is not permanent and can change to being poor. A person should be cautious of how they spend their wealth, in case they end up being poor.

Bible parallel: Proverbs 22:2-3 “The rich and poor meet together: the LORD [is] the maker of them all.”
14. Gutiri kiega kiumaga heega. (KW vol.1 pg 356) MW

**English:** There is nothing that is of worth, that is obtained from the comfort corner.

**Kiswahili:** Hakuna chenye maana ambacho hupatikana kwa starehe.

**Meaning:** Nothing of value is given on a silver platter.

**Teaching:** “In order to succeed, your desire for success should be greater than your fear of failure.” Bill Cosby  It teaches that a person should pursue useful ventures despite any barriers and difficulties that may be encountered, and always focus on achieving their objective.

**Bible parallel:** 1 Corinthians 15:10  “But by the grace of God I am what I am, and his grace to me was not without effect. No, I worked harder than all of them--yet not I, but the grace of God that was with me.”
15. **Gutiri mburi itangiracio tiga inawathe.** (GJW 121, Ba 333)  
**English:** Any goat can serve as brideswealth unless it has a defect.  
**Kiswahili:** Mbuzi yeyote hukubalika kama mahari, lakini asiwe na dosari.  
**Meaning:** The value of a wife is very great and can only be symbolized by the best choice of the present given to the in-law.  
**Teaching:** This proverb teaches that a wife is of very great value to a family and community. She therefore, must be appreciated. Her true value cannot be measured by wealth but, can only be symbolized by presentation of gifts. That is why brideswealth which is presented must be of the best quality. These presents are continuous throughout life to ensure to carry on the best of relationships between the two families forever.  
**Bible parallel:** Proverbs 31:10 “A capable, intelligent, and virtuous woman—who is he who can find her? She is far more precious than jewels and her value is far above rubies or pearls”.

English: No young person can be considered poor.
Kiswahili: Hakuna kijana ambaye huwa maskini.

Meaning: “Do what you can, with what you have, where you are.” — Theodore Roosevelt

Teaching: It teaches that young people have a great chance to make their lives stable and prosperous. They have the opportunity to develop economically, socially and physically.

Bible parallel: James 1:4 "Perseverance must finish its work so that you may be mature and complete, not lacking anything."
17. *Gutiri uthuire tiga akiaga.* (Ba 131) W

**English:** A man is poor not because he scorns possessions, but because he possesses nothing.

**Kiswahili:** Aliye maskini sio kwa sababu ameikataa mali, bali kwa sababu hana chake.

**Meaning:** Having nothing is a bitter reality.

**Teaching:** A poor man should not be despised, but understood and assisted to change his status.

**Bible parallel:** 1 Corinthians 15:58 “Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain.”
18. **Guthiina ti kuriita** (GJW G 80)  W  

**English:**  To be poor does not connote being foolish.  
**Kiswahili:**  Kuwa fukara sio kuwa mjinga.  

**Meaning:**  “People take different roads seeking fulfillment and happiness. Just because they're not on your road doesn't mean they've gotten lost.”  
**Dalai Lama**  

**Teaching:**  It teaches that we should not misjudge a poor person by considering them as foolish. One could have wisdom, but lack material wealth.  

**Bible parallel:**  Proverbs 28:6  “Better is the poor that walketh in his uprightness, than he that is perverse in his ways, though he be rich.”
19. **Guthinga kurugite gutonga.** (GJW G 82, Ba 93, N 95)  

**English:** Virtue is better than riches.  
**Kiswahili:** Fadhila ni bora zaidi ya utajiri.  
**Meaning:** Virtue is the only true nobility.  
**Teaching:** Intrinsic worth of a person is most preferable than material success.  
**Bible parallel:** Proverbs 22: 1 “*True virtue is in God’s ways.*”  

Mark 8:36-37 “*For what shall it profit a man, if he shall gain the whole world, and lose his own soul? Or what shall a man give in exchange for his soul?*”
20. Gutiri mbura itari gitonga kiayo. (GJW G 99, Ba 102, KW vol.1 pg 313) MW

**English:** There is no rain that does not bring wealth to someone.

**Kiswahili:** Hakuna mvua bila tajiri wake.

**Meaning:** Everyone has their chance in life.

**Teaching:** It teaches that there are always opportunities that bring good benefits to people, especially when they least expect it. Chances come to people in different times and varied ways.

**Bible parallel:** 1 Samuel 2:7 “The Lord sends poverty and wealth; he humbles and he exalts”
21. *Gutiri ngia itari muthenya wayo.* (GJW G 117) WM

**English:** Every poor person has his day.

**Kiswahili:** Kila fukara ana siku yake.

**Meaning:** No situation is permanent. "That some achieve great success, is proof to all that others can achieve it as well." Abraham Lincoln

**Teaching:** It teaches that everyone has their chance for their life to change. A poor man can become rich; just as a rich man can become poor. A person without wealth should never lose hope of getting rich.
Bible parallel: 1 Samuel 2:8 “He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes and has them inherit a throne of honor. For the foundations of the earth are the LORD's; on them he has set the world.”
22. **Gutiri uriragio ni utonga no ukia.** (GJW G 136, Ba 124, KW vol.1 pg 310)

**English:** Nobody grumbles at being rich, only at being poor.

**Kiswahili:** Hakuna anayeteta kwa sababu ya utajiri, ila kwa ufukara.

**Meaning:** “Seek not greater wealth, but simpler pleasure; not higher fortune, but deeper felicity.” — Mahatma Gandhi

**Teaching:** It brings out the fact that people are always happy when they have comforts of property and wealth. However, when one lacks they complain and are unhappy. Happiness should be as a result of other positive things in life, not just by riches.

**Bible parallel:** Philippians 4: 11-12 “Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.”
23. *Gwa gitonga gucokagirirwo ni mambura.* (KW vol.1 pg 314)  

**English:** The home of a rich man is revisited during a ceremony (especially burial).  
**Kiswahili:** Boma ya tajiri hutembelewa wakati wa sherehe (sana kwa mazishi).  
**Meaning:** Show hospitality to one another without grumbling.  

**Teaching:** Usually a rich man forbids people from entering his home when he is alive, but during a mourning period they flock to bid him farewell and to taste a little of his wealth. It teaches that people should not segregate themselves from the community because of their riches, but mingle with society.  

**Bible parallel:** 1 Timothy 6:18 “They are to do good, to be rich in good works, to be generous and ready to share…”  
Luke 14: 14 “But when you give a feast, invite the poor, the crippled, the lame, the blind, and you will be blessed, because they cannot repay you. For you will be repaid at the resurrection of the just.”
24. *Haro ni ya muka uri thiiri* (Ba 146 KW vol.1 pg 265)  

**English:** Quarrelling is the hallmark of the woman who has debts.

**Kiswahili:** Kuteta ni kawaida kwa mwanamke mwenye madeni.

**Meaning:** Debts cause unhappiness. “Debt can turn a free, happy person into a bitter human being.” -Michael Mihalik

**Teaching:** It teaches that a person should be careful about what they do and avoid owing anyone anything; whether money or services because it causes edginess, discontent and bother.

**Bible parallel:** Luke 12:15 “Jesus said, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions”
25. *Hinya nduri indo* (GJW H 11, Ba 150) W

**English:** Strength has no wealth.

**Kiswahili:** Nguvu haina chochote.

**Meaning:** “*Strive not to be a success, but rather to be of value.*” Albert Einstein

**Teaching:** Strong people are not necessarily rich people.

**Bible parallel:** Proverbs 24:5 “A wise man is strong, And a man of knowledge increases power.”

Deuteronomy 8:17-18 “You may say to yourself, “My power and the strength of my hands have produced this wealth for me. But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.”
26. *Indo ciene inoragia mundu itina rimwe.* **W**

**English:** Other people’s property fattens only one buttock.

**Kiswahili:** Mali ya wingine hunonesha tako moja.

**Meaning:** Self reliance is the best choice in life "The only prosperity the people can afford to be satisfied with is the kind that lasts"- Henry Ford

**Teaching:** This proverb teaches that a person should be content with their own property, and not seek that of other people, especially unlawfully, because it can cause and discomfort in one’s life.

**Bible parallel:** Psalm 62:10 “Do not trust in extortion or put vain hope in stolen goods; though your riches increase, do not set your heart on them.”
27. *Indo ciene iri mutino.* (GJW I 16, Ba 195) W

**English:** Stolen goods bring misfortune.

**Kiswahili:** Mali ya kuibwa huleta mikosi.

**Meaning:** Ill gotten goods seldom prosper.

**Teaching:** It teaches that it is wrong to obtain other people’s property fraudulently. Doing so brings misfortunes and unhappy eventualities.

**Bible parallel:** 1 Timothy 6:9 "Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction"
28. *Indo ciene itiri ndokeirwo nuu!* (GJW I 17, Ba 271) MW

**English:** One should not be surprised by the consequences of meddling with other people’s property.

**Kiswahili:** Usishangae utakapo ona yatakayo kujia kwa sababu ya kusumbua mali ya wengine.

**Meaning:** When you court trouble, you get it. “If you rattle the snake, it will bite you”

*The late John Michuki (Minister Internal Security, Kenya)*

**Teaching:** It is used as a warning that when one interferes with the comforts/property or money of other people, he/she should expect trouble or bad happenings.

**Bible parallel:** Titus 3:10 “But avoid foolish controversies and genealogies and strife and disputes about the Law, for they are unprofitable and worthless. Reject a factious man after a first and second warning, knowing that such a man is perverted and is sinning, being self-condemned."
29. *Indo ni kurimithanio*  (GJW I 18, Ba 196)

**English:** Wealth comes by cultivating together.

**Kiswahili:** Utajiri hupatikana kwa kulimia pamoja.

**Meaning:** There is strength in unity.

**Teaching:** It teaches that a person needs to work in collaboration with others in order to succeed in their achievement of wealth. Depending on oneself cannot achieve much.

**Bible parallel:** Ecclesiastes 4:9-10 *“Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up.”*
30. *Indo ni mwene.* (KW vol.1 pg 233) **MW**

**English:** Wealth is all about the owner.

**Kiswahili:** Mali ni mwenyewe.

**Meaning:** “If your cornfield is far from your house, the birds will eat your corn” - Congo

**Teaching:** It teaches that the wealth and money of a family should always be managed by the owner because he will ensure good care of it. Usually other people will mismanage it, especially if the owner dies.

**Bible parallel:** Proverbs 10:4 “Lazy hands make for poverty, but diligent hands bring wealth.”
31. Iroobagia ha muoni. (GJW I 29) 

English: They (vultures) haunt the yard of a wealthy man. 

Kiswahili: Tai hushinda kuzunguka kwa uwanja wa tajiri.

Meaning: It pays to help others. “Kindness is a language which the blind can see and the deaf can hear.” African proverb 

Teaching: Needy people always expect to be assisted by those are economically stable. Generosity is important in a community. This should help one to change their status to become independent.

Bible parallel: Deuteronomy 15:11 “For the poor shall never cease out of the land: therefore I command thee, saying, Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.” 

Isaiah 41:10 “Do not fear, for I am with you; Do not anxiously look about you, for I am your God. I will strengthen you, surely I will help you, surely I will uphold you with My righteous right hand.”
32. *Itonga igiri itiri nyoni.* (KW vol.1 pg 315) MW

**English:** Two rich persons do not wish each other a bird of ill omen.

**Kiswahili:** Matajiri wawili hawatakiani nia mbaya.

**Meaning:** Those of the same ilk have some understanding or comradeship. “If you want to go quickly, go alone. If you want to go far, go together. ~ African proverb

**Teaching:** People of the same ilk have some understanding and comradeship of sorts, and often will not harm each other. The rich also have their own unspoken pact. They will always agree with each other although those related to them may not be in good terms with one another.

**Bible parallel:** Hebrews 10:24-25 “And let us consider one another to provoke unto love and to good works”
33. *Kahora kari indo.* (GJW K 28, N 186) **MW**

**English:** Steadiness makes wealth.

**Kiswahili:** Kuwa makini huleta utajiri.

**Meaning:** “Whether you come from a council estate or a country estate, your success will be determined by your own confidence and fortitude.” Michelle Obama

**Teaching:** It teaches that someone should be keen and have self-control, be assertive, and have self-confidence. It is only then that someone can make worthwhile gains, acquire wealth and money, and people will rely on her/him.

**Bible parallel:** Lamentations 3:26 “it is good to wait quietly for the salvation of the LORD.”

1 Peter 3:4 “But let your adorning be the hidden person of the heart with the imperishable beauty of a gentle and quiet spirit, which in God’s sight is very precious”
34. *Kigina gitūnikagwo irio hande itari nguru.* (GJW K 77, N 218, Ba 264) MW

**English:** The seed-storing calabash should never be drained before the new crop has matured.

**Kiswahili:** Kibuyu kinachowekwa mbegu hakifai kutolewa mbegu zote kabla ya mazao mapya kukomaa.

**Meaning:** Everything has its time, and that time must be watched.

**Teaching:** It teaches that it is necessary to preserve some of your property/wealth/money in order to ensure stability and comfort in one’s future days. Wealth/money should be used for the right purposes and at the right time.

**Bible parallel:** Proverbs 21:20 “There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.”
35. Kihoto ni indo. (KW vol.1 pg 101) W

**English:** A fair argument is wealth.

**Kiswahili:** Majadiliano yenye ukweli ni utajiri.

**Meaning:** An argument with correct facts is worthwhile. “Having a good discussion is like having riches” ~ Kenya

**Teaching:** It teaches that the power of a fair argument is very valuable. It can make even the most difficult problem to be resolved amicably and justly.

**Bible parallel:** Romans 14:19 “So then let us pursue what makes for peace and for mutual upbuilding”
36. Kirema mbeeca ni kigariure.  (GJW K 107)  M

English: That which is beyond the power of money must be manipulated.

Kiswahili: Kisicho wezekana kwa pesa, lazima kisuluhishwe kwa njia ingine.

Meaning: Money and wealth are not everything.

Teaching: Money can solve almost all matters, but where it is not able to, then it is possible that other means can be used to solve issues.

Bible parallel: Ecclesiastes 7:12 “Wisdom or money can get you almost anything, but it's important to know that only wisdom can save your life.”

Mark 10:25 ”It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

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37. Kuhuuta na kuhuuna ititiganaga.  (Ba 310)  MW

English: Hunger and surfeit do not leave each other.

Kiswahili: Njaa na shibe haziachani.

Meaning: Riches are not permanent.
Teaching: It teaches that one’s position can change; from rich to poor and vice versa. One should struggle to maintain a comfortable position in life by taking care of their property, or acquiring it rightfully.

Bible parallel: 1 Timothy 6:17-19 “Charge them that are rich in this world, that they be not high minded, nor trust in uncertain riches, but on God who richly furnishes us with everything to enjoy”

38. Kumaatha gutiri hinya ta kuramata. (GJW K 154, Ba 314, N 253) MW

English: To acquire wealth is not as difficult as good stewardship.

Kiswahili: Kupata mali ni rahisi kuliko kuichunga vyema.

Meaning: Save for a rainy day. “When you have money, think of the time when you had none.” - Japanese Proverb

Teaching: It teaches that a person can easily get wealth/money, but they lose/misuse, so that it does not last. One must plan usage and ways of saving it.

Bible parallel: 1 Timothy 6:17-19 “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”
39. *Kuri mwoni na murata thi.* (KW vol.1 pg 315, Ba 324) MW

**English:** There is one who finds wealth and one who merely mends the surface of its cracks.

**Kiswahili:** Kunaye hupata mali, na anaye ziba juu ya nyufa za mali.

**Meaning:** People have different opportunities and destinies.

**Teaching:** It teaches that some people get more valuable benefits than others. Others do not achieve much even when good chances present themselves. *Some people are luckier than others.*

**Bible parallel:** 1 Corinthians 7:7 “I wish that all of you were as I am. But each of you has your own gift from God; one has this gift, another has that.”
40. **Kuria thiiri wene ni kuriha.** (GJW K 176, Ba 330, N 261)  

**English:** The way of eating a debt is paying it.  

**Kiswahili:** Kula deni ni lazima ulipe.  

**Meaning:** He who gets out of debt grows rich.  

**Teaching:** It teaches that there is honour in paying other people’s debts. It is advisable to pay debts so that people will respect you, and be able to lend you what you wish in future. Also, offer help to your neighbour as he/she offered you when required to do so.  

**Bible parallel:** Matthew 22:21 “Caesar’s,” they replied. Then he said to them, "So give back to Caesar what is Caesar's, and to God what is God's."  

Matthew 22:39 “And the second is like it: ‘Love your neighbor as yourself.’”
41. *Mbari ya uri moigaga matikaaga.* (KW vol.1 pg 316) MW

**English:** The family of the haves often say that they will never lack.

**Kiswahili:** Jamii ya walionazo husema kwamba hawataweza kukosa.

**Meaning:** Count your blessing! *Count the garden by the flowers, never by the leaves that fall.*

**Teaching:** Those with the wealthy tend to assume that it is permanent. It teaches that someone should appreciate what wealth they have, and realize that it can diminish.

**Bible parallel:** Revelation 3:17 “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked.”
42. Mbeeca itiri mwana kana nyina.  (N 300, JGW M 58)  M

**English:** With money there is no child or mother.

**Kiswahili:** Pesa haijui mwana au mamake.

**Meaning:** Business is business and has no relatives.

**Teaching:** It teaches that when doing business, a person should not show favours to anyone, friend or relative. It should be treated as an individual entity for it to succeed.

**Bible parallel:** Romans 2:11 “For there is no partiality with God.”

Job 34:19 “who shows no partiality to princes nor regards the rich above the poor, for they all are the work of His hands.”
43. Mucii uri mburi ndwagaga kihuno.  (GJW M 132, Ba 424)  W
English:  A homestead with goats does not lack miscarriages.
Kiswahili:  Boma lenye mbuzi halikosi chache abazo hufa.
Meaning:  The good and the bad go together.
Teaching:  It teaches that when someone has wealth, he cannot escape some setbacks, and should therefore, take everything in stride.
Bible parallel:  Proverbs 3:5-6 “Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight.”
44. Mugunda ni mugema wa mwene.  

English: A farm is the ornament of the owner.
Kiswahili: Shamba ni pambo la mwenyewe.
Meaning: Always be contented with what we have, because God knows what's best for us.
Teaching: This proverb is an encouragement that a person should take pride in what they own as property, not just fluid cash; and be satisfied with it.
Bible parallel: Proverbs 19:14 “House and wealth are inherited from fathers, but a prudent wife is from the Lord.”
45. Mugunda wene nduinagwo. (Ba 446, GJW M 164)  

**English:** Another’s field is not praised.  

**Kiswahili:** Shamba la mwingine halisifiwi.  

**Meaning:** "An ounce of practice is worth more than tons of preaching." Gandhi  

**Teaching:** This proverb teaches that a person should not be proud or praise other people’s riches and imagine they too are like them, while they have nothing themselves. It encourages people to acquire their own riches and be proud of them.  

**Bible parallel:** Colossians 3:23-24 “whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ."
46. **Mugurira hakuhi nita aheo.** (Ba 447) MW

**English:** The man who buys something at a place near by is like the man who is given something.

**Kiswahili:** Anayenunua kitu karibu ni kama anayepewa bure.

**Meaning:** That is little esteemed, costs little.
Teaching: It teaches that what is acquired without strain is not considered to be valuable, just as something given freely. One may not protect his property from loss if it was given to them or fraudulently obtained.

Bible parallel: Philippians 3:13 “Not that I have already obtained it or have already become perfect, but I press on so that I may lay hold of that for which also I was laid hold of by Christ Jesus. Brethren, I do not regard myself as having laid hold of it yet; but one thing I do: forgetting what lies behind and reaching forward to what lies ahead, …”
47. *Muhakana na ciake itimuuragira.*  (GJW M 171, Ba 450)  

**English:** He who stands close to his property does not lose it.  

**Kiswahili:** Anaye simama karibu na mali yake haipotezi.  

**Meaning:** Take care of your own matters.  

**Teaching:** It teaches that property/wealth should be managed by its owner, and not other people so that it is not stolen or misappropriated.  

**Bible parallel:** Proverbs 22:29 “If you do your job well, you will work for a ruler and never be a slave.”  
Proverbs 27:23 “You should take good care of your sheep and goats.”
48. *Muici ndahiragwo ni mari hindi.* (Ba 470, GJW M 198) **MW**

**English:** The thief cannot keep fit because his stools contain undigested food.

**Kiswahili:** Mwizi hana afya bora kwani mavi yake yana chakula ambacho akijasagwa.

**Meaning:** Ill-gotten things make a person insecure.

**Teaching:** A thief is always eats in a hurry and with the fear of being caught, so he cannot enjoy good health. Such a person is insecure and cannot live a normal life. Therefore, it teaches that one should obtain comfort in life by doing what is right and not to make enemies.

**Bible parallel:** Romans 12:21 “*Do not be overcome with evil, but overcome evil with good***”
An ugly thief is more likely to be caught than one smeared with fat, i.e. carefully dressed.

Ni rahisi kumshika mwizi mwenye sura mbaya, kuliko yule aliye vaa vizuri.

One cannot camouflage their true negative self fully and forever.

A person who enjoys property/money, which is not his without hiding is soon discovered, while the one who can sham will continue to flourish. It teaches that a person’s true qualities and vises will always be exposed with time, however well one tries to hide to be what they are not.

Ephesians 5:11 “Take no part in the unfruitful works of darkness, but instead expose them.”

2 Corinthians 11:14 “And no wonder, for even Satan disguises himself as an angel of light”
50. *Mwizi ambaye hajashikwa ni sawa na mwenye biashara anayetumia pesa zake.*

English: A thief who has not been caught is like a proprietor who has just spent his own money.

Kiswahili: Mwizi ambaye hajashikwa ni sawa na mwenye biashara anayetumia pesa zake.

Meaning: Stolen goods belong to the thief if he is not caught.

Teaching: It teaches that one is not to be judged until proven guilty.

Bible parallel: John 7:24 “*Do not judge by appearances, but judge with the right judgement.*”
51. Mukoobi thiiri ndendete kuriha.  (GJW M 240) M

**English:** He who borrows does not like repaying.

**Kiswahili:** Anayekopa deni hapendi kulipa.

**Meaning:** A person is usually quick to borrow is always slow to pay.

**Teaching:** It is used to create awareness to a person, that once you lend out your property, it may not be easy to get paid back; or may not be paid at all. You may have to struggle to get paid back.

**Bible parallel:** Romans 13:8 “Owe no one anything, except to love each other, for the one who loves another has fulfilled the law”

Psalm 37 “The wicked borrows but does not pay back...”
52. **Mundu-muka ndatumagwo thiriini.** (GJW M 267, KW vol.1 pg 272) M

**English:** A woman is not sent to fetch debts.

**Kiswahili:** Mwanamke hatumwi kuchukua malipo ya deni.

**Meaning:** Do not invite unnecessary acrimony. “Angry people are not always wise.” — Jane Austen, *Pride and Prejudice*

**Teaching:** It teaches that a person should deal with their debtors, or other problems themselves sending other people to get involved, especially women because they can inflame the situation.

**Bible parallel:** Proverbs 3:5-6  “Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him, and He shall direct your paths”
53. Muriio wa njoohi niuriukagwo, no wa indo nduriukagwo.  

English: The drunkenness of beer passes away, but that of wealth does not.
Kiswahili: Ulevi wa pombe huisha, lakini wa utajiri hauishi.
Meaning: Avarice increases with wealth. "The wealth which enslaves the owner isn’t wealth. ~ Yoruba Saying
Teaching: It cautions against a person getting obsessed with his wealth, such that other things in life do not matter. This can ruin their lives. The love of money is the root of all kinds of evil.
Bible parallel: Matthew 13:22 "The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful."
54. **Muthiini niathinukaga, no munyaamaari ndathiinukaga.** (GJW M 384)  

**English:** A poor man can overcome poverty, but a man poor at heart can never.  

**Kiswahili:** Maskini anaweza kujitoa kwenye ufukara, lakini aliye maskini rohoni hawezi.  

**Meaning:** Everyone is able to do better. “It always seems impossible until it’s done.” ~ Nelson Mandela  

**Teaching:** Situations are not permanent and one can change their life for the better so that they are independent and can support themselves economically.  

**Bible parallel:** 2 Corinthians 8:9 “For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.”
55. *Muthinio ni kuona akiriite muthinio ni waagi.* (KW vol.1 pg 317) W

**English:** He who is troubled by wealth surpasses the one troubled by poverty.

**Kiswahili:** Anaye sumbuliwa ni utajiri ni afadhali kuliko anaye sumbuliwa ni ufukara.

**Meaning:** Retaining a good position anywhere is difficult; just as remaining wealthy.

**Teaching:** It teaches that a wealthy person will usually have troubles trying to protect his wealth, for fear of becoming poor. However, he should not scorn or show sarcasm to those without, but should appreciate his excesses.

**Bible parallel:** Hebrews 13:5 “Stay away from the love of money; be satisfied with what you have. For God has said, "I will never fail you. I will never forsake you."
56. Mutongi ndathethukaga. (GJW M 444) WM

English: Whoever would like to be rich must have patience.

Kiswahili: Anayetaka kuwa tajiri huwa na subira.

Meaning: Patience pays!

Teaching: It teaches that a person has to take time to acquire wealth. Quick shortcuts to gain wealth can cause problems for someone.
Bible parallel James 1:12 “blessed is the man who endures trial, for when he has stood the test he will receive the crown of life which God has promised to those who love him.”
57. *Mwana ndaheanagwo* (Ba 607, GJW 468)  
**English:** The child is not given away without a price.  
**Kiswahili:** Mwana ha'apeanwi bila malipo.  
**Meaning:** No pains, no gains.  
**Teaching:** A person should not expect to be given service or goods without payment. Everything has a price. Rewards are expected.  
**Bible parallel:** Galatians 6:9  
“And let us not grow weary of doing good, for in due season we will reap, if we do not give up”
58. *Mwana ni indo.* (KW vol.1 pg 32) W

**English:** A child bears prosperity.

**Kiswahili:** Mtoto ni mali.

**Meaning:** A male child is the supposedly reliable pillar of the home.

**Teaching:** It teaches that a male child acquires, sustains and multiplies the family’s wealth, which he gains or is bequeathed to him; and also other responsibilities and expectations which can be quantified in terms of his net worth.

**Bible parallel:** Psalm 127:3 “Behold children are a heritage from the Lord, the fruit of the womb, a reward.”
59. **Mwana wa kahii ti wa kairiitu.** (KW vol.1 pg 306)  
**English:** A male child, is not a female child.  
**Kiswahili:** Mtoto wa kiume, si wa kike.  
**Meaning:** A son is believed to be prudent in taking care of property.  
**Teaching:** It teaches that a family has higher expectations in the roles of sons as men, than in daughters. However, in current society, the female child is also able to meet some higher roles than those expected of her.  
**Bible parallel:** Proverbs 22:6 “Train up a child in the way he should go; even when he is old he will not depart from it.”

60. **Mwanake wi na indo ndoihanaga.** (Ba 619)  
**English:** The youth who has enough to buy his girl, need not beseech her.  
**Kiswahili:** Kijana mwenye pesa ya kujinunulia msichana, hambembelezi.  
**Meaning:** Money is the sinew of love as well as war.  
**Teaching:** The proverb teaches that money can be used for a good or bad purpose. One must be careful not to hurt oneself or others using money.  
**Bible parallel:** 2 Timothy 3:2 “For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy...”
61. *Mwendia niaguraga.* (GJW M 512, Ba 633, N 433) WM

**English:** The one who sells also buys.

**Kiswahili:** Anaye uza pia hununua.

**Meaning:** To sell and to buy are both business.

**Teaching:** It teaches that a person should be careful in one’s line of business because roles do change. The business owner can lose his business and become an employee of another.

**Bible parallel:** Isaiah 38:12 “Like a shepherd’s tent my house has been pulled down and taken from me. Like a weaver, I have rolled up my life and he has cut me off from the loom, day and might you made an end of me.”
62. Muthuuri athikagwo na indo. (KW vol.1 pg 245) MW

**English:** An old man is buried with his wealth.

**Kiswahili:** Mzee huzikwa na mali yake.

**Meaning:** After death of a wealthy man, his riches also diminish.

**Teaching:** It teaches that the owner of wealth bequeaths it to his sons in the hope that they will value and multiply it as he did. Unfortunately, it was squandered.

**Bible parallel:** Proverbs 27:24 “For wealth is not forever, and money does not go on for all generations.”
63. *Ndong a imwe ndihingaga iriuko.* (GJW N 70, Ba 677, N 488)

**English:** A rich man cannot block the ford.

**Kiswahili:** Tajiri mmoja hawezi kufunga kivuko.

**Meaning:** No living man is all things. *Many hands are better than one.*

**Teaching:** A person cannot do everything alone even if he is wealthy. One must partner with others in order for his investments to grow from combined efforts.

**Bible parallel:** Corinthians 12:17-20 “If the whole body were an eye, where would the sense of hearing be? If the whole body were an ear, where would the sense of smell be? But in fact God has placed the parts in the body, every one of them, just as he wanted them to be. If they were all one part, where would the body be? As it is, there are many parts, but one body”.
64. **Ndonga naanu irugiit wo ni mukari.** (GJW N 71, Ba 676) MW

**English:** An arrogant rich man, is surpassed by a miser.

**Kiswahili:** Tajiri mwenye madaha ni mbaya kushinda mwenye uchoyo.

**Meaning:** Being mean is a vice not easy to break.

**Teaching:** It teaches that it is better to be denied by the miser than to be given by an abusive rich man. This cautions that the excesses of wealth can make a person not appreciate others.

**Bible parallel:** Proverbs 21:24 "Proud [and] haughty scorners [are] his name, who dealeth in proud wrath."

Proverbs 14:21 “It is a sin to despise one’s neighbor, but blessed is the one who is kind to the needy.”
65. *Ndugu nyingi ithaatagia muhuko.* (Ba 683, GJW N 57. KW vol.1 pg 197) **MW**  
**English:** Many acquaintances deplete the pocket.  
**Kiswahili:** Marafiki wengi hutoboa mfuko.  
**Meaning:** Choose friends who add value to your life. “*To be without a friend is to be poor indeed.*” ~ Tanzanian proverb  
**Teaching:** It cautions against being too generous to those who pretend to be one’s friends. All they do is deplete one’s resources either wealth or money.  
**Bible parallel:** 2 Corinthians 9:7 “*Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.*”
66. *Ngai ndoonagio nda.* (KW vil.1 pg 318) WM

**English:** God is not shown one’s belly.

**Kiswahili:** Mungu haonyeshwi tumbo.

**Meaning:** Do not blow your own trumpet, instead show gratitude to God.

**Teaching:** This proverb teaches against ungratefulness at the wake of good fortune, and warns those who take blessings for granted, that all can be taken away just as easily as it was given unto them.

**Bible parallel:** Numbers 14 “And the Lord said, I have pardoned according to your word...Because all those men which have seen My glory, and My miracles...have not hearkened to My voice; surely they shall not see the land which I swore unto their fathers, neither shall any of them that provoked Me see it...

2 Thessalonians 2:4 - Who opposeth and exalteth himself above all that is called God, or that is worshipped; so that he as God sitteth in the temple of God, shewing himself that he is God.
67. **Ngia itari thiiri ti ngia.** (GJW N 124, N 475)  
**English:** A poor person with no debts is not so poor a person.  
**Kiswahili:** Maskini asiye na madeni sio maskini.  
**Meaning:** Nobody has everything or is self sufficient.  
**Teaching:** It teaches that it is acceptable for a person without property or wealth to borrow from those who have in order to establish themselves.  
**Bible parallel:** Psalms 37:21  
*The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.*
68. *Njuuku ni migathi ya ndonga* (KW vol.1 pg 318, Ba 753, N 500)  

**English**  Slander forms the necklaces of the rich.  

**Kiswahili**  Masengenyo huunda mikufu ya matajiri.  

**Meaning:** Ignore slander and go about your endeavours.  

**Teaching**  This proverb teaches when one is rich, they are prone to being talked about, either positively or negatively.  This is due to curiosity, admiration, or envy among other feelings.  A rich person should therefore shoulder all these burdens and plough on with their business.  

**Bible parallel:** Proverbs 11:13  
*“He who goes about as a talebearer reveals secrets, but he who is trustworthy in spirit keeps a thing hidden.”*
69. *Riua ritiri gitonga no ngia theri*. (Riuas ritiui gitonga no ngia their) (GJW R 23,Ba 794) W

**English:** The sun has no rich people, but only the poor people.

**Kiswahili:** Jua halina matajiri, ni fukara pekee.

**Meaning:** Human beings have similar rough experiences in life.

**Teaching:** In the dry season neither the rich nor poor people can plant. This proverb teaches that sometimes the rich person experiences harsh and difficult times in life, the same as the poor person.

**Bible parallel:** John 16:33 “I have said these things to you, that in me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world.”
70. *Ruthuuro rutiiyuragia ikumbi* (GJW R 79) W

**English:** Selected goods do not fill the granary.

**Kiswahili:** Mali ya kuchaguliwa haijazi ghala.

**Meaning:** Desire for good things is endless.

**Teaching:** It teaches that a person cannot be too choosy for him/her to survive. Always make best use of what you have and make it prosper. Good things don’t always satisfy a person.

**Bible parallel:** Haggai 1:5-6 “Now therefore, thus says the LORD of hosts, "Consider your ways! "You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.”
71. *Ruua rukuhi rutiri thogora.* (Ba 795) W

**English:** A short hide is of no value.

**Kiswahili:** Ngozi fupi haina faida yoyote.

**Meaning:** Do not under-estimate the benefits that small things can bring.

**Teaching:** This proverb teaches that small things may seem to be of little benefit to the owner. However, if put to good use they can be of great value to the owner. All things are valuable, one way or another.
Bible parallel: Luke 12:6-7  "Are not five sparrows sold for two pennies? And not one of them is forgotten before God. Why, even the hairs of your head are all numbered. Fear not; you are of more value than many sparrows"

**English** The tick-birds do not hover above the home of the poor.

**Kiswahili** Ndege wanaokula kupe hazitui katika shamba la maskini.

**Meaning:** A poor man has no friends.

**Teaching:** It teaches us not to discriminate or judge others. It is assumed that a poor man has nothing to offer in terms of property. In reality, he may offer other non-monetary help.

**Bible parallel:** Psalms 118:22 “The stone which the builders rejected has become the head of the corner.” Verse 24 “This is the day which the Lord has made; let us rejoice and be glad in it.”
73. Thii na nduri miri . (GJW T 30, Ba 838) MW

English: Poverty has no roots.
Kiswahili: Shida haina mizizi.
Meaning: Troubles pass!
Teaching: Poverty can be removed, if one puts a mind to it. It is not a permanent situation. A person should work hard to eradicate it.
Bible parallel: Proverbs 28:19 “Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.”
74. Thiiri utarihwo no wa urogi. (GJW T 41, N 563, Ba 847) M

**English:** The only debt which is not payable is the one of poisoning someone.

**Kiswahili:** Uchawi ndio deni ambayo hailipiki.

**Meaning:** As long as one is alive, there is always a chance to overcome one’s enemies.

“He that dies pays all debts.” - William Shakespeare

**Teaching:** All crimes can be paid for with a fine, but a crime of bewitching must be met with a heavier punishment because death is final. A person can harm another, but extreme harm may be impossible to compensate.

**Bible parallel:** Mark 11:25 “And whenever you stand praying, forgive, if you have anything against anyone, so that your Father also who is in heaven may forgive you your trespasses.”

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75. Thogora nduri mwana na nyina. (GJW T 58, Ba 852, N 570) M

**English:** In business bargain, there is no child or mother.

**Kiswahili:** Katika majadiliano ya biashara hakuna mtoto na mamake.

**Meaning:** Friendship does not mix with business.

**Teaching:** It teaches that when doing business all people are equal buyers regardless of their association to the seller. One should not show favour to some because the business
will not flourish. “When it is a question of money, everybody is of the same religion.
~Voltaire

Bible parallel 2 Corinthians 6:17 “Wherefore Come ye out from among them, and be ye
separate, saith the Lord, and touch no unclean thing; And I will receive you,”
76. *Thogora ni mururumo utaruo.* (GJW T 59, Ba 851)  M
(Andu mangiaga kuiguanira thogora matingirua no matigane.)

**English:** Buying and selling causes much noise but no strife.

**Kiswahili:** Kuuzwa na kununua huleta kelele nyingi bila mvutano.

**Meaning:** It is normal to disagree. “*Price is what you pay. Value is what you get.*”

**Warren Buffett**

**Teaching:** When people are dealing or discussing issues with each other they may not agree on an opinion or a bargain, and should therefore, respect each other’s views.

**Bible parallel:** Leviticus 25:15

“You are to buy from your own people on the basis of the number of years since the Jubilee. And they are to sell to you on the basis of the number of years left for harvesting crops”.
77. *Thogora ni maitho.* (GJW T 61, N 571) M

**English:** Buying and selling involves the eyes.

**Kiswahili:** Ununuzi na uuzaji uhusiana na macho.

**Meaning:** First impressions matter, but let the buyer beware.

**Teaching:** It teaches that our convictions are as a result of what we perceive. Our judgement can be influenced by what we see other than the reality, of a situation. However, one should give credit where credit is due.

**Bible parallel:** Matthew 6:22-23 “The light of the body is the eye: if therefore thine eye be single, thy whole body shall be full of light.”

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78. *Thogora uuragagwo ni kiongereri.* (GJW T 60) M

**English:** A bargain breaks down over the extra demand.

**Kiswahili:** Majadiliano ya biashara huharibiwa na kuongezea mahitaji zaaidi.

**Meaning:** Make a fair deal if you can. Fair exchange is no robbery.

**Teaching:** It teaches that unfortunately, in collective bargaining one party or the other too often tries to gain an advantage - a bargain, like buying something in a store for less than it is worth.
Bible parallel: Leviticus 25:17  “Do not take advantage of each other, but fear your God. I am the LORD your God.”

79. *Tiga kwihira uriri wi riikoini.* GJW T 85)  MW

**English:** When you are poor do not equate yourself with the rich.

**Kiswahili:** Ukiwa maskini usijifananishe na matajiri.

**Meaning:** Be yourself.

**Teaching:** It teaches us that a person should live within his/her own means, as their resources can allow. Pretences lead to debts and failure to accept ones status in society.

**Bible parallel:** Proverbs 13:7  *There is one who pretends to be rich, but has nothing; another pretends to be poor, but has great wealth.***
80. *Uhunii eetaga uhutii mukoroku.*  (KW vol.1 pg 319)  

**English:** He who is satisfied, calls the hungry one greedy.

**Kiswahili:** Aliyeshiba huita aliye na njaa, mlafi.

**Meaning:** We are all protective of our turfs.

**Teaching:** This proverb teaches against selfishness. A person who is comfortable/wealthy should not view the one struggling as being overly greedy. We should appreciate the other person’s efforts towards making his life better.

**Bible parallel:** 1 Thessalonians 5:12 “But we request of you, brethren, that you appreciate those who diligently labor among you, and have charge over you in the Lord and give you instruction,...”
81. *Ukari muhithe ndumenanagirwo.* **MW**

**English:** Hidden miserliness does not attract scorn.

**Kiswahili:** Uchoyo uliofichwa hauleti chuki.

**Meaning:** Be hospitable as a habit.

**Teaching:** It teaches that a person should desist from making their stinginess obvious to others so that they do not scorn and hate you. At least give a token and without showing off your wealth.

**Bible parallel:** Hebrews 13:2 “*Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares.*”
82. *Urugari nduri indo, ni heho iri indo.* (GJW U 96, Ba 928)

**English:** Warmth has no wealth, it is the cold that has.

**Kiswahili:** Joto hauna mali, baridi ndio huwa na mali.

**Meaning:** God helps those who help themselves.

**Teaching:** It teaches that a person, with or without wealth, must associate with others constantly in order to get all his needs provided for and to be able to improve his status in life. He should trust in God above all.

**Bible parallel:** "God helps those who help themselves!" *Hezekiah 6:1*

Jeremiah 17:5 “This is what the LORD says: "Cursed is the one who trusts in man, who depends on flesh for his strength and whose heart turns away from the LORD.”
83. *Urume uri iraria.* (*Urume wi inda*) (GJW U 94)  W

**English:** Bravery brings wealth.

**Kiswahili:** Ushujaa huleta mali.

**Meaning:** Believe in yourself. Fortune favours the brave. “Yes we can!” *President Barack Obama*

**Teaching:** A person has to be fearless when dealing with issues in life. Whatever the situation, one must take care and caution in order to succeed in achieving the goal to acquire wealth.

**Bible parallel:** Ephesians 6:14-17 “Stand therefore, having put on the breastplate of righteousness, and having shod your feet with the equipment of the gospel of peace; besides all these, taking the shield of faith, with which you can quench all the flaming darts of the evil one. And take the helmet of salvation, and the sword of the Spirit, which is the word of God.”
84. **Utaana uminagira murokerwo ng’ombe.** (GJW U 100, Ba 933)  
**English:** Generosity ruins the man who gives his cows to morning visitors.  
**Kiswahili:** generousity uharibia mtu ambaye hupeana ngombe wake kwa wageni wa asubuhi.  
**Meaning:** Too much of anything can cause problems. It is balance that matters.
Teaching: It teaches that a person should share his wealth sensibly and for good reason.

Bible parallel: Luke 6:38 “Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.”
85. Utari ndari ngoro (Githumbi/ githumba gitiri ngoro)  (Ba 936) MW

**English:** He who has nothing has no heart.

**Kiswahili:** Aliye maskini hana roho.

**Meaning:** Appreciate the help given to you always. “Give thanks for a little and you will find a lot.” - Hausa proverb (Nigeria)

**Teaching:** A person seeking assistance from others accepts what he is given; even if he is denied what he wants. He perseveres all humiliation and injustices in order to get what he needs.

**Bible parallel:** Proverbs 13:7 “The ransom of a man's life is his wealth, But the poor hears no rebuke....”

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86. Utari ndeetagwo ndundu. .  (GJW U 109, Ba 938) MW

**English:** A poor man is not invited to a private discussion.

**Kiswahili:** Maskini huwa haalikwi kwa majadiliano ya pembeni.

**Meaning:** Don’t judge others

**Teaching:** A person without wealth is usually ignored and considered as not having any wisdom to contribute or to advice anyone. Therefore, a person must work hard in order to have consideration in society.

**Bible parallel:** Proverbs 19:4 “Wealth brings many new friends, but a poor man is deserted by his friend.”
87. Utari ni wa kwa mari. (Muthiini egiritagia itonga). (GJW U 110) MW

**English:** A poor man leans on the rich.

**Kiswahili:** Maskini hutegemea matajiri.

**Meaning:** Each person needs another, regardless of status.

**Teaching:** This proverb teaches that within a family or community, people cannot be equal. Some are poor and others rich. But they need each other for daily objectives to be achieved.

**Bible parallel:** 1 Thessalonians 5:11 “Therefore encourage one another and build each other up, just as in fact you are doing.”
88. **Uthaka nduriagwo.** (N 613, Ba 944, GJW U 115, KW vol.1 pg 286)  

**English:** Beauty is not consumed.  
**Kiswahili:** Urembo haukulwi.  
**Meaning:** Beauty is not all in life.  
**Teaching:** Physical beauty creates pride and complacency. This proverb discourages this and teaches that beauty does not provide for your human needs. One has to do useful work in order to survive and prosper.  
**Bible parallel:** 1 Peter 4:10 “*Based on the gift each one has received, use it to serve others, as good managers of the varied grace of God.*”
89. Uthaka wa mundurume ni mbeeca. M

**English:** The beauty of a man is money.

**Kiswahili:** Urembo wa mwanamme ni pesa.

**Meaning:** Accept a person for what they are and not for what they have. "If you marry a monkey for his wealth, the money goes and the monkey remains as is. ~ Egyptian proverb

**Teaching:** It teaches that a person is judged by what he has in terms of property and wealth. A rich person is acceptable even if he is ugly and has other vices. He can be tolerated because of his money. Women especially, prefer men who have something tender about them — especially the legal kind.

**Bible parallel:** Romans 8:34 "Who is to condemn? Christ Jesus is the one who died—more than that, who was raised—who is at the right hand of God, who indeed is interceding for us.”
90. *Uthuri wa gitonga ndunungaga.* (Ba 945) MW

**English:** A rich man’s breaking of wind is odourless.

**Kiswahili:** Mashuzi ya tajiri hayanuki.

**Meaning:** Money is power! “*Some are more equal than others!*” - The Animal Farm by George Orwell

**Teaching:** A rich man may have objectionable habits, but people do not pay much attention to him because of his money and position. But inaudibly, it is judged by the same people, and God. No specialty should be given to some.

**Bible parallel:** Galatians 3:28 “*There is neither Jew nor Greek, there is neither slave nor free, there is no male and female, for you are all one in Christ Je*
91. Utonga nduhanyukagiruo.  (Ba 95, N 619, GJW U 129)  W

**English:** Riches are not rushed for.

**Kiswahili:** Utajiri haukimbiliwi.

**Meaning:** Come easy go easy.

**Teaching:** It warns against wrongly acquired wealth. One should work hard and meticulously so as to acquire it.

**Bible parallel:** Proverbs 13:11 “Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.”
92. *Utonga nduri nyoni.*  (Ba 953, KW vol.1 pg 311, GJW U 130) MW

**English:** Riches have no bird of ill will.

**Kiswahili:** Utajiri hauna dua mbaya.

**Meaning:** Wealth is good!

**Teaching:** It teaches that being wealthy is not bad as long as the riches and the position are used for a positive purpose.

**Bible parallel:** James 1:17 “Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation of shadow due to change.”
93. **Utonga ni kiiruru.** (Ba 952, GJW U 131, KW vol.1 pg 320)  

**English:** Riches are but a shadow.  

**Kiswahili:** Utajiri ni kivuli tu.  

**Meaning:** Riches do not last forever.  

**Teaching:** It teaches that a person should not pursue wealth aimlessly. It may seem easy or obvious to acquire, only for one to realize it is impossible;  

**Bible parallel:** Matthew 6:19-21 “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”
94. Utonga ni wa ngai.  (GJW U 132, N 620) MW

**English:** Wealth belongs to God.

**Kiswahili:** Mali hutoka kwa mungu.

**Meaning:** Prosperity comes by fate.

**Teaching:** It teaches that prosperity comes from God. Each person should live his/her life without comparing themselves to others. We cannot all be equal.

**Bible parallel:** Deuteronomy: 8: 17-18 "My power and the might of my hand have gained me this wealth," we need to "remember the LORD your God, for it is He who gives you power to get wealth"
95. *Utonga wa muthiini ni ciana.*

**English:** The wealth of the poor consists in having children.

**Kiswahili:** Utajiri wa maskini huwa pia ni kuwa na watoto.

**Meaning:** Children support parents later in life when one is physically weak. “The old woman looks after the child to grow its teeth and the young one in turn looks after the old woman when she loses her teeth.” ~ Akan (Ghana, Ivory Coast) proverb

**Teaching:** It teaches that children are a treasure to a family because they carry forth the generation. People should have children in order to carry respect and honour, and to have pride and hope about the future.

**Bible parallel:** Psalms 127:3 “Behold, children are a heritage from the Lord, the fruit of the womb, a reward.”

96. Utonga wa muici nduthuunaga, na ni uteega wake. (GJW U 133,Ba 954) MW
English: Unlawful riches do not prosper, they ruin even the legitimate ones.
Kiswahili: Mali ipatikanayo kwa njia zisizo halali haifaidi, bali huharibu iliyo halali.
Meaning: Corruption leads to poverty.
Teaching: This proverb warns that fraudulently acquired wealth does not increase one’s prosperity. Instead it ultimately consumes that which he had acquired in the rightful way.
Bible parallel: Proverbs 11:1 “The LORD abhors dishonest scales, but accurate weights are his delight.”
97. *Waariire aanyamaririe weigiire.* (Ba 975, N 639) MW

**English:** He who ate (spent all his resources) persecuted the one who kept some aside.

**Kiswahili:** Aliyeponda mali yake hudhulumu aliye hifadhi yake.

**Meaning:** A fool and his money are soon parted.

**Teaching:** People who are spendthrifts and don’t save, view by those who have been saving their money and wealth, with envy and jealousy.

**Bible parallel:** Philippians 2:3 “*Do nothing from rivalry or conceit, but in humility count others more significant than yourselves.*”
98. *Wagi ndumenanagirwo.* (GJW W 18, N 641) W

**English:** Poverty does not cause enemity.

**Kiswahili:** Umaskini hauleti uadui.

**Meaning:** Do not despise the poor.

**Teaching:** It teaches that people should not hate each other because of poverty. Instead they should accept and appreciate each other as human beings.

**Bible parallel:** Psalms 69:33 "The Lord hears the cries of the needy; He does not despise His who are prisoners.”
99. Waagi wi gitaranio. (KW vol.1 pg 348) MW

**English:** Lacking leads to dreamy thoughts of what the opposite would bring.

**Kiswahili:** Ufukara huleta mafikira ya kujiuliza kungekuwaje kama hali ingekuwa kinyume na hii.

**Meaning:** There is hope always that a people can change their status positively.
Teaching: This proverb teaches that it is usual for poor people to hope that their financial status can change for the better in future. They imagine what wealth would bring into their lives.

Bible parallel: Jeremiah 29:11 “For I know the plans I have for you, declares the Lord, plans for welfare and not for evil, to give you a future and a hope.”

100. Wooni wi njaci. (woni wi njaci, wagi gitaranja) (Ba 991, KW vol.1 pg 321)

MW

English: The state of having acquired wealth, breeds contemptuous pride.

Kiswahili: Hali ya kuwa mtu amepata mali, huleta madaha.
Meaning: Pride comes before a fall. “Make some money but don’t let money make you.” ~ Tanzania

Teaching: It teaches that as a consequence of their wealth, people can look down upon and demean others. A poor man does not have these traits because he is in thought wondering how to deal with his poverty.

Bible parallel: Daniel 5:20 “But when his heart became arrogant and hardened with pride, he was deposed from his royal throne and stripped of his glory.”
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