

Credit seeking Discourse: A Case Study of Selected Areas in Birnin Kebbi

Nasiru Sa'adu Fakai, nsfakai2005@yahoo.com, +234 (0)8064618918. **Khairulbariyya Sulaiman Bala**, kbsulaimanafawa@gmail.com, +234 (0)8163477720, Department of Linguistics and Foreign Languages, Bayero University, Kano.

Abstract

This paper examines credit seeking discourse between intimate friends in Hausa community with Birnin Kebbi as a case study. Credit seeking is a type of request, and request making is an integral part of human co-existence, so also is credit seeking. However, as creditors do not easily part with their hard-earned money, credit seekers are noted to apply a three-stage format to advance their cause. Despite the placement of this credit master plan, it is noted that creditors only part with their money on the strong conviction and assurance that it will be paid back rather than on the strength of praise singing and the evocation of personal relationships. Many researchers such as Abdul (2003) and Abdul (2009) have discussed this phenomenon in relation to Hausa society. The collected data were analysed using descriptive model in which the data were presented and described accordingly. Ethnographic method of data collection is employed for the research which was supplemented by unstructured interview with some businessmen in the study area where informant's information was safeguarded through taking down notes in the exercise book and recordings the voice using phone recorder. Although Abdul (2003 & 2009) examine the variations in the nature of credit seeking discourse among Hausa speakers, he did not categorically explain the variations exist in credit seeking discourse between intimate friends which is the aim of this research. The research shows that structures of the discourse constitute various request forms, showing that request making is a phenomenon that is done in stages, such as: (1) Ground clearing stage (2) Request presentation stage (3) Undertaking stage, and (4) Request granting stage. The study also shows that most of the times this stage is usually initiated with greetings, from where the requester may find a suitable topic of conversation which at the same time can capture the attention of the requestee toward the requester. Furthermore, the study reveals that the requester sometimes after initiating the conversation with greetings tries to show his concern towards the business of the requestee. The requesters are doing this usually by asking about the progress the requestee and sometimes the requester asked about the family of the requestee, this is in order to attract the attention of the requestee.

Keywords: Credit, Discourse, Request, Hausa, Intimacy

Introduction

Every society has its own system of communication which differs from others. Communication in Hausa society symbolizes Hausa cultural norms and values, which are coded in discourse including interactions between people (Chamo, 2015). This aspect of discourse is not the question of grammatical correctness but its cultural appropriateness. It is a set of values that determine the accepted way of behavior in contact with other people. Pwalak (2013:417) observes that in Hausa society, two notions seem to be significant for transmitting the cultural values, namely social hierarchy (language hierarchy) and religion.

Discourse analysis is a branch of linguistics that deals with the study and application of approaches to analyze written, spoken or signed discourse. It focuses on speech, mainly naturally occurring conversation, and it is generally viewed as language above the sentence or the clause. The first linguist to refer to discourse analysis was Zellig Harris. In 1952, he investigated the connectedness of sentences, naming his study 'discourse analysis.' Harris claimed explicitly that discourse is the next level in a hierarchy of morphemes, clauses and sentences. He viewed discourse analysis procedurally as a formal methodology, derived from structural methods of linguistic analysis. Such a methodology could break a text down into relationships (such as equivalence, substitution) among its lower-level constituents. Structure was so central to Harris's view of discourse that he also argued that what opposes discourse to a random sequence of sentences is precisely the fact that it has structure: a pattern by which segments of the discourse occur (and recur) relative to each other. Akmajian (2015) describes discourse as unit of language consist more than a single sentence and connected by some system of related topic one important property of language or discourse. Discourse also extended to means speech, production or interaction both spoken and written.

The analysis of discourse is primarily the analysis of language use" (Olateju, 2004: 1). Discourse is all around us, whether we are looking at the esoteric language of a scholarly report, the imperative appeals to consumerism in advertising or the exchange of words performed in a dialogue. In all of these instances of discourse, there are certain underlying rules, and each of these is in turn dependent on the social context in which the discourse takes place. A dialogue between a parent and a child is different from a political speech, in terms of ideology, power relations and usage of words. Discourse analysis challenges us to move from seeing language as abstract to see it in our words as having meaning in a particular historical, social and political condition. Our words are politicized, even if we are not aware of it, because they carry the power that reflects the interest of those who speak. Discourses can also be used for an assertion of power and knowledge, and they can be used for resistance and critique.

It is a clear fact that, form of discourse is usually identified from the locale of the conversation and the fact that different forms of discourse exist. "Beyond the tidy and well-pruned bonsai tree

of syntax lies the jungle; menus, road, signs recipes, instructions, lectures, speeches, jokes, news bulleting, arguments and the likes, not to mention discussion, conversations and novels". (Stubbs, 1983: 5).

From the above text, Stubbs shows that various forms of discourse exist and also discourse can either be written or verbal. In view of this we can say that credit seeking discourse is not well represented, as we cannot find it to be in all that are stated by Stubbs.

Request making is an integral part of human co-existence, so also is credit seeking. However, as creditors do not easily part with their hard earned money, credit seekers are noted to apply a three-stage format to advance their cause. Despite the placement of this credit master plan, it is noted that creditors only part with their money on the strong conviction and assurance that it will be paid back rather than on the strength of praise singing and the evocation of personal relationships.

In every community it is believed that there are always the 'haves' and the 'have not'. Hausa community like any other community is not an exception. Most of the times the 'have nots' usually seek for favours from the 'haves', and that favour can be in form of request. Request for favours by 'have nots' from the 'haves' is not a new thing in Hausa community, but something that can be said to be part of the culture and tradition of Hausa speakers.

In every request, the person requesting expect compliance from the requestee. In the case of credit seeking, which is an integral part of request, people always take to it when they are in need of something which they cannot afford, in view of which they seek favours from those who can help them to 'haves'. Credit seeking can be either of money or something valuable (goods) and it can be taken from a friend or mere acquaintance.

Discourse is an aspect of linguistics that deals with language and how language is used, consisting of more than one sentence. Discourse structure is what is also known to be the features of discourse, it is these features that are always targeted as the major area of analysis by discourse analyst.

This paper aimed at analyzing a particular discourse containing a structure of credit seeking discourse between intimate friends in Hausa community with some areas of Birnin Kebbi as case study.

Birnin Kebbi town is one of the Hausa speech community that exist, the town which is the state headquarters of Kebbi State, in the northern part of Nigeria has an estimated population of over three hundred thousand (300.000) Hausa speakers (Amfani, 2012)). The community is predominantly Muslim, with few Christians found. Islam is both religion and culture of the people, and the Muslims especially those introduced to it from childhood, are oriented into the

ways of life following the dictates of that religion. The speech community (Birnin Kebbi town) also has its own tradition, which is peculiarly to its tradition, as long as it is not contradictory with the teachings of Islam, is encouraged, practiced and passed from generation to generation. The town just like any other Hausa community is a friendly environment where the inhabitants conduct their businesses, and from which they derive their daily sources of livelihood.

Abdul (2003) shows that Hausa environments are in part nature provided and in part Hausa made. Birnin Kebbi speakers of Hausa language are equally social, just like other languages in Sudan Sahara, and they conduct their social activities in such ways that agree with their orientation, belief and perception of the world in which they live. In view of all the explanation above, it is then safe to say that, the speech practices of the Hausa speakers in Birnin Kebbi town, are influenced, on the one hand by Islamic religion and its culture and, on the other hand, by its own tradition, environment and social practices.

Credit Seeking in Hausa Community

Request making is an integral part of human co-existence, so also is credit seeking. However, as creditors do not easily part with their hard-earned money, credit seekers are noted to apply a three-stage format to advance their cause. Despite the placement of this credit master plan, it is noted that creditors only part with their money on the strong conviction and assurance that it will be paid back rather than on the strength of praise singing and the evocation of personal relationships.

Abdul (2003) identifies two broads forms of request that are used by Hausa speakers in credit seeking, and thus, request made between intimate friends and the request that are done between casual friends or mere acquaintance. Furthermore, he shows that request vary depending upon their nature and the person or personalities involved, he also said that, in every request, degree of familiarity between the requester and the requested count as a factor that determines how a request is presented. Although he identifies two forms of request used by Hausa speakers, the work of Abdul did not captured the role of discourse in the credit seeking among Hausa speakers especially in western dialect, particularly in Birnin Kebbi.

Abdul (2009) examines the variations in the nature of credit seeking discourse among Hausa speakers. The study shows that request vary depending upon their nature and the person or personalities involved, he also said that, in every request, degree of familiarity between the requester and the requested count as a factor that determines how a request is presented. This study did not categorically explains the variations exist in credit seeking discourse between intimate friends and mere acquaintance.

Methodology

Ethnographic method is used in collecting data for this research. The method has observation of the participants and interviewing the informants. The observation of the participants is based on living among the people under study for a specific period and gathering data through continuous involvement in their activities. Phone-recorder as well as a small notebook was used for recording the information collected from respondents at the scenes of interview then later analyzed them. The sources of data used in this research work is primary sources of data collection.

For this research, all the data collected were analysed using descriptive model of analysis, hence, by this all the data were presented and described the way they were collected after which all the structures that are present were analysed and the differences (if any) were revealed.

Data Presentation and Analysis

In this section, the collected data was presented and analyzed using the above-mentioned analytical model. A request varies depending on their nature, the person involved in another form of conversation may not be the same person in one conversation, and that means that request making also has to do with the involvement of persons, that the person that is in one form of request may not be the same person in another form of request. Credit seeking which is an integral part of request making, can either be between intimate, friends or casual friends, just as what is obtainable in conversation. In credit seeking one may request goods or monetary loan.

Most of the times people do not normally part with their goods or money, without getting assurance that the requestee shall be paying them back.

On the request between intimate friends we are going to look at three forms of request:

(1) Where the Requester Observed some Protocols.

Consider the data below collected from an area called, Gwadangaji Quarters.

Table 1: Credit Seeking Observing some Protocols

A:	Salamu Alaikum Malam Nafi’u.	A:	Salamu Alaikum Malam Nafi’u
B:	Ah! Malam Aminu barka da zuwa	B:	Oh! Malam Aminu you are welcome
A:	Tun daga nesa na ga hannunka na qyalli, duk cinikin yau ne?	A:	It is from far that I have seen your hand shining. Is it for today’s sell”
B:	Ka san yanayin Ubangiji	B:	That is the nature of God.

A:	Mu muna can muna duban ina kuxi za su fito ashe ku nan ad dasu	A:	We are there looking for where we can get money, but unknown to us you have them here
B:	Ai ku ke da kuxi yanzu, ku da kuke manya.	B:	You know, you are the people with money now, you that are wealthy.
A:	Ai yau ko sisi ban bi ba	A:	I have not sell even for penny today.
B:	Ko sisi ba ka yi ba?	B:	You didn't sell even for a penny?
A:	Ka san yanayin kasuwan nan	A:	You know the nature of this business.
B:	To Allah ya sawwaqa.	B:	So, may Almighty God ease us.
A:	Don Allah ban xari biyar nan ma in riqa.	A:	Please give me N500, so that I can hold something.
B:	Dari biyar xin me?	B:	N500 for what?
A:	Don Allah ba ni zan biyaka	A:	Please let me have it I shall pay you.
B:Hmm kai dai kana son ka dameni.	B:Hmm you just want to disturb me.
A:	In dai za ka bani ka ban.	A:	If you are giving me just give me.
B:	Ni dai ka tilastamin ne kawai.	B:	You are just trying to force me
A:	Bani in kana ban.	A:	Give me if you want to give me.
B:	Gasu	B:	Have it.
A:	Uhm, tau ni kam ban biya sai na gani, tinda don ina roqonka za ka tsaya ja min rai kamar ba ka san ni ba.	A:	Uhm, I will not pay and see, just because I request something from you that is why you are dragging me as if you don't know me.
B:	Ba komi.	B:	No problem.

From the data above, we can see that the structure of the credit discourse started with greetings, followed by the used of honorific. We also see that the requester is also trying to be humorous by

showing to the requestee that he has seen something of interest in him. We have also seen how the requestee attempt to disagree with the requester, that led us to see how the requester tactfully complain to the requestee of not making any sell, which means that he is expecting to get something from the requestee. In addition, we subsequently see how the requester presented his request and the kind of argument that ensued between them, before finally the requestee released the money which at the end we have seen the response of the requester after collecting the money, which shows the degree of familiarity between the requester and the requestee.

(2) Where the Requester Makes Use of Pronominal Markers, Questions and Finally the Presentation of Request.

Consider the data below collected in a place call; Nassarawa area.

Table 2: Credit Seeking Using Pronominal Markers and Questions

A:	Kai	A:	Hey
B:	Uhun	B:	Yes
A:	Kana da Benson?	A:	Do you have Benson?
B:	Sai a yi me?	B:	For what?
A:	A bani	A:	To give me
B:	Kara nawa?	B:	How many sticks?
A:	Kara huxu	A:	Four sticks
B:	Ga shi	B:	Here it is

From this text, we should be able to know that the conversation is not between mere acquaintance but rather is between intimate friends, and that we can see from the way 'A' addresses "B" using a pronominal marker, which is a mark that indicate degree of intimacy.

The structure of this form of discourse can be seen as follows:

Pronominal → Question → Request → Compliance.

From the above, we can see the existence of those parts listed above, the 'pronominal' shows the degree of intimacy after which a question was placed and then the request which was subsequently accompanied by compliance.

(3) Where the Requester Shuns the Protocols and Goes Straight to the Point and Asked to Know the Price of What He Requires

Consider the data below:

Table 3: When the Requester Goes Straight to the Point

A:	Kai, nawa kake sai da kwalbar man gyaxa?	A:	How much do you sell groundnut oil?
B:	Naira xari tara da ashirin	B:	Nine hundred and twenty naira (920)
A:	Ba ni kwalba biyu.	A:	Let me have two bottles.
B:	Tau	B:	Ok
A:Sai ka aiko gobe a baka kuxi	A:	You should receive your tomorrow.
B:	Kai matsalarka kullum sai ka ce sai na aiko.	B:	That is your problem you always say, I have to send to get my money.
A:	Tan shi ne me? ba ni dai in tafi.	A:	So, what does that mean? Please give me so that I can go.
B:	Amma fa ban aikowa	B:	But I would not ask for it.
A:	Tana ko yin cinikinka	A:	Then it is for your gods.

With regards to the structure of the discourse above, we can see that, the conversation started with a question that take a pronominal as part of it, and then the request and followed by how the hearer can get his payment and the complaint by the requestee on what seems to be a habitual of the requestee after which, he still complied with the request and subsequent resolve not to do it the way the requester wanted it. The simple structure: of this discourse can be represented as:

Question → request → condition → complain → compliance, rejection of condition.

Findings

From the above presented data; we can understand that the structures constitute various request forms, showing that request making is a phenomenon that is done in stages, such as: (1) Ground clearing stage (2) Request presentation stage (3) Undertaking stage, and (4) Request granting stage.

Ground Clearing Stage

Ground clearing stage is a stage in which the requester tries to build a relationship that can allow him to present his request to the requestee.

This stage is important in request making as the relationship to be built with the requestee is what may determine whether the request presentation should be made or should be withheld, it also provides the enabling environment for the presentation of the request.

As exemplified in (1) above, most of the times this stage is usually initiated with greetings, from where the requester may find a suitable topic of conversation which at the same time can capture the attention of the requestee toward the requester. The requester sometimes after initiating the conversation with greetings tries to show his concern towards the business of the requestee. He usually does by asking about the progress the requestee is making, while sometimes the requester asked about the family of the requestee, all that he do in order to see that he attracts the attention of the requestee to himself.

Some requester's invokes history to achieve their goals, and that is done either by telling the requester now they start something together, or say out the history of an old relationship that existed between them.

Request Presentation Stage

After the ground clearing stage, that is, when the requester is sure that he has captured the attention of the requestee and that, the requestee is ready to listen to anything the requester may like to say, then we move to what is known as request presentation stage.

The request presentation stage is where the purpose and the reason of the visit is presented, that is to say, where the requester will open up and tell the requestee what types of favour he is seeking and possibly what prompted him to seek for that favour.

Sometimes as we have seen in our data, the requester allows the requestee to asked if there is any favour he can render to the requester, as that may allow him to assess the creditor o whether he can get what be desire. In another instance we have seen how a creditor asked to know if the requester need anything and the subsequent denial by the requester, which later on we noticed how he tactically presented his request as if it is something he developed at that particular time.

Most a times credit seekers do not state the amount they need while sometimes they do, but in business request we have seen that credit seekers usually asked for the availability of what they desire before going into the request proper.

Undertaking Stage

Despite the fact that some requesters, especially those who are intimate friends to the requestee, are usually not found making any undertaking on the mode of payment others do. it has been noticed that all those requests, that took place between mere acquaintance are followed with an undertaking assurance of payment. While some requesters are noted not to give specific time frame others do specified on the time of payment.

Request Granting Stage

It is not expected that, whenever one makes a request, a positive response should come out of it, so also it is not expected that every request made should be turned down.

The fact is that whenever a credit seeker makes a request he expects it to be fulfilled, a credit seeker is a kind of person that always feels that his request must always be granted, not thinking of the condition of the requestee. Whenever a request is not granted, it would be possible that the normal gentlemen agreement that supposed to be reached is not reached to warrant granting the request. In the data we have presented it is clear that all the requests are granted because of the assurance the requesters gives to the requestee on the mode of payment.

Summary and Conclusion

The structure of credit seeking in Hausa community as we have seen, is such that is accounted for in almost every form of request conversation in the language (Hausa). It seems to be the case that, structure of every request making has opening main text and closing as part of which we can find the major structures which are seen in relation to the form of request making.

The paper has noted that as creditors do not part with their hard-earned money or goods easily, credit seekers also have to device ways and means of getting them convinced to part with such. This as we have stated above is done in stages, and four stages were noted in this research. Thus, ground clearing stage, request presentation stage, undertaking stage and request granting stage. All these stages have an important role in request making as it is through these stages that the request would know if he has succeeded and the requested at the same time know what the requester is seeking for.

Conclusion

This research has noted that credit seeking is mostly done in stages, and it is also clear that those stages that are used by the requesters have answered the questions of credit seeking request been direct or indirect. From the above we shall note that credit seeking request is an indirect phenomenon, which only can be seen to be direct, in some cases where it involved intimate friends.

References

- Abdul, M. (2001). *Conversation Turn Distribution Strategies in Non-Institutional Settings*. Unpublished PhD Thesis, Department of English Ahmadu Bello University, Zaria.
- Abdul, M. (2009). *The Language of Credit Seeking Request in Hausa Discourse*.
- Abdul, M. S. (2003). The Normative Use of Language, Hausa as a Taciturn Speech Community. In Ndimile, O. M., & Ninlan, A. (eds). *The Linguistic Paradise*. A Festschrift in Honor of Professor E. Nolie Emananjo.
- Akmajian A. (2015). *Linguistics: An Introduction to Language and Communication*. Cambridge: M.I.T. Press.
- Chamo, I. Y. (2015). Pragmatic Differences in Greetings: A Comparative Study of Hausa and English. *Bayero Journal of Linguistic (BAJOLIN)*. Vol. 2, Number 1
- Olateju, M. (2004). *Discourse Analysis: Analyzing Discourse in the ESL Classroom*. Ile Ife: Obafemi Awolowo University Press.
- Yule, G. (1996). *Pragmatics*. Oxford: Oxford University Press.