COGNITIVE PROCESSING EFFORT OF FINANCIAL BUDGET JARGON AND ITS EFFECT ON PUBLIC PARTICIPATION IN HOMA BAY COUNTY

BY

ONYANGO FRANCIS ONG'AYO

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DECLARATION

The thesis is my original work and has not been submitted to any other university for examination.

Name: Onyango Francis Ong'ayo

Reg.No. PHD/FA/00090/2O14

Sign…….. Date……

This thesis has been submitted for examination with our approval as the supervisors appointed by the university:

Name: Prof. David Ongarora

MASENO UNIVERSITY

Sign…….. Date……

Name: Dr. Yakub Adams

MASENO UNIVERSITY

Sign…….. Date……

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DEDICATION

I dedicate this work to my wife: Maureen Adhiambo and my children; Hellen Ashley and Gilbert Ong'ayo, all relatives and friends for their love and support.

ABSTRACT

Comprehension of financial jargon and how people participate in budget hearing process ultimately enhances communication and participation. If people fail to process financial jargon, it would be difficult to create awareness, build consensus, make informed decisions, resolve conflicts, and generate participation in processes of change and development. Scholars in accounting and finance recognize cognitive linguistics in terms of processing and evaluating the quality of financial communication and predicting market sentiments and security prices. In finance, the communicative dimension of financial interactions has been for long been underestimated. The financial world uses a peculiar language that may sound rather unfamiliar even to native speakers of English who are not accustomed to the domain and people in Homa Bay may not be an exception. The objectives of the study are to: Analyze financial budget jargon of Homa Bay County and how it affects communication in such texts, assess factors affecting processing effort of financial budget jargon of Homa Bay County and examine how processing effort of financial budget jargon affects public participation in Homa Bay County. Relevance Theory by Sperber and Wilson (2004) whose tenets are: Inference, implicated assumptions, explicated assumptions, cognitive and contextual assumptions has been applied in the study. The study used descriptive research design involving a mixed method paradigm. Descriptive design is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way. The study area was Homa Bay County. The study population included 600 persons who were composed of participants invited for public budget hearing process. The unit of analysis of the study entailed a pragmatic analysis of processing effort. Purposive sampling was used to select 48 members of the public and an excerpt from 2018/2019 budget estimates text. Data collection techniques involved the use of questionnaires which were administered to 42 members who participated in budget hearing process and interviews that were conducted to 6 key respondents. A pilot study was done in Rongo Sub County which helped to ascertain reliability and validity of the research instruments. Data analysis was done both quantitatively in terms of total frequencies and percentages of linguistic items which pose processing difficulty as identified by respondents and presented by use of tables. The data was also presented qualitatively in relation to literature used, tenets of Relevance Theory and objectives of the study. The qualitative data was categorized into related themes and sub themes .Findings showed that between 35 to 40% of members of the public had difficulties in processing financial budget texts. Phrasal and clausal processing effort was cognitively more involving than lexical processing effort. Inference and context play a major role in processing effort. Although people attend public budget hearings, about35% were unable to contribute as expected due to linguistic processing challenges. The study is significant in applied linguistics specifically in financial communication which would enhance public participation. The study is also significant terms of relationship between processing effort and translation of financial texts, editing and language teaching and learning.

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LIST OF ACRONYMS AND ABBREVIATIONS

A O Is	:	Areas of Interests
AU	**:**	Attention Units
CBEFs	:	County Budget and Economic Forums
CBOs	:	Community Based Organizations
CIDPs	**:**	County Integrated Development Plans
CP	**:**	Cooperative Principle
FDCR	**:**	First Devolution Conference Report
HBCIDP	:	Homa Bay County Integrated Development Plan
IBP	:	International Budget Partnerships
PFM	**:**	Public Finance Management
PWDs	:	People living With Disabilities
RT	:	Relevance Theory
ST	**:**	Source Text
TAR	:	Transition Authority Report
TT	**:**	Target Text

OPERATIONAL DEFINITION OF TERMS

Financial Jargon: Language used by financial professionals in the field of finance in terms of words, phrases/expressions, sentences/clauses, numerical, tables, diagrams, charts, graphs, and other interdisciplinary communications that are often ingredients of financial texts.

Processing Effort: This is cognitive involvement in an attempt to understand linguistic item(s), the more linguistically complex a word, a phrase, syntactic or phonological construction the more processing effort is required (other things being equal).

Public Participation: For the purposes of this research, public participation is defined as per the County Public Participation Guidelines by Ministry of Devolution and Planning and Council of Governors 2016 as the process where individuals, governmental and non-governmental groups influence decision making in policy, legislation, service delivery, oversight and development matters. It is a two-way interactive process where the duty bearer communicates information in a transparent and timely manner, engages the public in decision making and is responsive and accountable to their needs. The public gets actively involved in the process when the issue at stake relates directly to them where they attend public budget hearings and give their views.

Public: General group of individual people. The general public entails the totality of such groupings. In this research therefore, the public entails the representatives of the public who are often invited for the budget hearing process from different groupings such as CBOs, NGOs, Women Groups, Youths Groups, Business Groups, and PWDs etc.

Low Public Participation: This is a situation where people fail to attend or fully contribute their views during public budget hearings as expected by the conveners of such budget hearing processes in various sub counties which is often given inform of post analysis reports.

Relevance: Relevance is defined as a potential property of inputs to cognitive process, whether these are external stimuli (sights, sounds, utterances, actions) or internal representations (thoughts, memories, conclusions of inferences)

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

This section deals with the background information that entails value of communication since message is packaged in financial language which is a problem to the public (the public entails the representatives of the public who are invited for the budget hearing process). The section also deals with studies that have been done on financial discourse, the objectives of the study and the research questions. The chapter also deals with scope and limitations of the study, significance of the study and theoretical frame work.

1.1.1 Kenyan Constitution and Public Participation

The constitution of Kenya 2010 established two levels of government: the national government and the county government in whose jurisdiction the county development falls (Constitution of Kenya 2010 Cap.11Article.176, Sub. Sec .1&2).Among the objects and principles of devolved government were to give powers of self-governance to the people and enhance the participation of the people in the exercise of the powers of the state and in making decisions affecting them. According to the Fourth schedule; distribution of functions between the national government and the county government(s) part 1states that the national government shall be in charge of the Kenyan language policy and the promotion of official and local languages. This therefore shows that legally the public have a right to information and language use should not be a barrier to participation process.

According to the First Devolution Conference Report 2014: Development of County Integrated Development Plans, the challenges of CIDPs include lack of consistency in ensuring public participation in planning and budgeting process, inadequate public communication mechanisms to inform the public of the county planning and seek feedback on priorities among others. Citizens of a country are only able to participate in meaningful development if they use a language they understand.

Language used in budget estimates affects public participation which is a critical requirement for good governance and public policy making. It is a way of promoting inclusive and equitable

development, strengthening democracy and governance, increasing accountability, improving process quality, managing social conflicts, enhancing process legitimacy and protecting public interest. Article 10 (2) of the Constitution of Kenya, 2010 indicates that public participation is among the national values and principles of governance while Article 232(1)(d) provides for the involvement of the people in the process of policy making and part (f) provides for transparency and provision to the public of timely and accurate information (Report on HomaBay Government Sub County Public Hearings,2018)

The process of public participation involves the public, acting as individuals and representatives of groups, advocating specific government policies by attending or sponsoring public meetings, lobbying government officials, or bringing media attention to policy issues. The broad challenges include: lack of public participation policy, high number of people who are unable to understand meaning of words used in the budget documents, lack of proper representation for the different groups e.g. People with disabilities (PWDs), insufficient funds to hold public participation at the lowest level (ward & village level) and a money oriented crowd (Report on HomaBay Government Sub County Public Hearings, 2018)

1.1.2 Communication and Participation

Communication is effective if the message that is received is the same one that is sent. It is an exchange of information that can be about knowledge and beliefs or about feelings and attitudes. Communication can be one-way or two- way process (Laswells, 1948).In two-way communication, the communicator intentionally sends a message to the receiver and the receiver responds with feedback. This is usually what happens in interpersonal communication (Laswells, 1948). Communication process therefore puts financial jargon at the center of this process since it is through it that the message on budget estimates is packaged.

Communication is the basis for creating awareness, consensus building, making informed decisions, resolving conflicts, and generating participation in processes of change and development (Rogers, 1969). This communication occurs within and between formal and informal units of people (Rogers, 1969). Traditionally, communication efforts have tended to fulfill three main roles in development practice. First, to inform and persuade people to adopt certain behaviors and practices which are deemed beneficial to them; to enhance the image and

credibility of the development (Rogers, 1969).The current study looks at comprehension of financial jargon and how people participate in budget hearing process which ultimately enhances communication and participation. According to Rogers (1969), if we fail to process financial jargon, it would be difficult to create awareness, build consensus, make informed decisions, resolve conflicts, and generate participation in processes of change and development.

According to Freire (1970), communication should be used to provide space for dialogue; exchanging views, identifying common problems, exploring solutions, reflecting on community issues and mobilizing resources. The concept of dialogue is based on repeated and reciprocal information exchange between people. It involves not only the physical acts of speaking and listening but also is embodied in the relationship between the participants. Unlike mass-mediated dissemination messages, dialogue is generally oral, live, immediate, and bound to a physical context (Peters, 1999). Dialogue as aspect that enhances exchanging of views is at the core of the current study since financial jargon affects participation of people in terms of giving their views in public budget hearing processes.

Rogers (1995) describes communication as a process through which participants create and share information with one another in order to reach a mutual understanding. This definition implies that communication is a process of convergence (or divergence) as two or more individuals exchange information in order to move toward each other (or apart) in the meanings they ascribe to certain events. Convergence and or divergence form part of effects of public participation and use of financial jargon. In circumstances where the jargon is understood to be accessible, convergence is enhanced and lack of or non-communication would cause divergence.

Harriet and Albert (1995) addressed the topic of employee feedback and its relevance to the development of a smooth working relationship between management and employees and they say as follows:

> *"Constructive feedback requires more than one-way communication. The responsibility for initiating and responding to feedback extends to those on both sides of the two-way street.... That sharing of information can lead to several outcomes, helping both parties make decisions, follow directions, correct errors, and confirm beliefs about themselves*

and others."

By engaging participants who attend budget hearing process, the current study adopts constructive feedback as stipulated by Harriet and Albert (1995) since the participants' responses form a feedback to the budget making process.

According to Juholin (1999), face-to-face meetings provide an opportunity for brainstorming, coalition-building, and democratic decision-making. They are, however, less appreciated due to the time used in planning, preparing and finally having the meeting. One of the risks related to large meetings is that misunderstandings are not realized and corrected, in which case they will spread after the actual event. However, large meetings do have the advantage of distributing information to a large audience. Meeting as stipulated by Juholin (1999) is a type of face to face communication which is similar to public budget hearing meetings that are held by county government of Homa Bay whose feedback relies on comprehension of financial jargon.

1.1.3 Financial Discourse

Scholars in accounting and finance started recognizing language use and textual data as significant, respectively, for evaluating the quality of financial disclosures (financial communication) and predicting market sentiment (General prevailing attitude of investors) and security prices. In finance, the communicative dimension of financial interactions has been for a long time underestimated, partly because of the influence of the Efficient Market Hypothesis(which states that the asset prices reflect all available information) (cf, Barone-Adesi, 2002; Brennan & Tamarowski, 2000)

An important effort has emerged to investigate the impact that linguistic content, news stories and corporate disclosure may have on investors' sentiment and, ultimately, on stock prices (Demers & Vega, 2011). However, the current study looks at the impact of linguistic content on budget estimate in terms of how this affects people's participation in budget making process.

In the accounting field, the interest in the language and texts of financial communication emerged as a natural implication of the growing awareness of the importance of voluntary disclosure (cf. Clinch & Verrecchia, 1997) which puts budget estimates as one of the texts of financial communication that require disclosure. Budget estimates can be said to enhance

financial communication and voluntary disclosure if it can easily be cognitively processed by the target audience.

In the world of finance, methods for qualitative content analysis of small samples of documents or case studies are increasingly preferred to quantitative approaches (Craig & Amernic, 2004, Crowther, Cater, & Cooper, 2006).This is line with the current study which entails budget estimates and how to process it. Financial jargon affects useful information meant for the people beyond the incremental information function (Donoher, Reed & Storrud-Barnes, 2007).

Finance and accounting research in the language used in financial texts which converge with the research concerns of scholars in the humanities, (Applied) Linguistics, Rhetoric and Argumentation Theory which have explored and established discourse genres of financial communication (cf.Gautier, 2002; Palmieri, 2012; Rocci, 2011) convergence with linguistics in the current study is shown in the analysis of processing effort which affects financial communication.

Prominent financial communication genres investigated by scholars include: annual reports and quarterly reports (Filimon, 2009; Jacobs 2003; Rutherford, 2005; Thomas, 1997) and analysts conference calls (Crawford, 2010).These strands of research, language and discourse are not treated as neutral carriers of information, but are increasingly viewed as strategic resources for collective sense –making and persuasion as well as means for shaping the institutional realities of the financial markets. Just like the strands mentioned, budget estimates also form another strand of financial discourse that require research since it shapes up public participation.

Loughran and Mcdonald (2011) deal with the emergent research area of text analysis, document readability and sentiment analysis within financial economics. In their paper, they examine gender usage in a sample of 89195 annual reports filed with the US securities and Exchange. However, the current study goes beyond readability of budget estimates and attempts to establish how to process its jargon for comprehension purposes (Comprehension is established through respondents' ability to interpret words used in the budget text)

Leibrand (2010) reviews the literature on the rhetorical devices in financial disclosure and discusses the language issues identified in the literature on the CEO's letter to shareholders and the annual report. Regarding language as an asset, she suggests avenues for future research on

the value of executive financial discourse. Leibrand (2010) adopts a top- down approach within a financial institution which is unlike the current study which adopts a down- up approach since it engages the public who interact with already prepared budget estimates from the county treasury.

Financial world has developed extensively and together with it the use of English for finances (Financial texts use English language)**.** The financial world uses a peculiar language that may sound rather unfamiliar even for native speakers who are not accustomed with the domain hence the need for research to establish the processing challenges when dealing with such texts. Though Business English is already a well-developed subject in higher education curricula of economic sciences, it rarely covers the specificities of the financial area (Horea, 2011).

According to Horea (2011), words can be deceitful or ambiguous in the ears of non-specialists and structures can prove difficult to understand, let alone further explained without a minimal preparation in the financial domain. He gives examples of words and structures such as: futures, hedging, forward, butterfly spread, blue chips, short or long position, call and put, head and shoulders. Horea posits that for instance, the word *butter fly* according to financial dictionary means a graphic sketch of a financial statistical data which otherwise in laymen's terminology, it would entail an insect.

People have to approach carefully authentic material in financial domain when translating various financial texts. There are financial language traps that entail words whose direct meaning can mislead the non-specialists into interpreting wrongly or giving straightforward translations. Such words, from the financial point of view represent nonsensical outcomes. The word *butter fly* is metaphorical according to Horea (2011) since it entails a statistical data whose sketch. Horea's assertion therefore necessitates the need for analysis of financial jargon and processing effort of the financial texts.

Finance and language use has become a crucial component of corporate communication. Through this process, companies aim to provide information and project an image of trustworthiness in response to on-going ethical concerns in the world of finance. There is need for an in-depth linguistic analysis of the rhetorical dimension of financial communication which should focus on two technology-mediated genres which are widely used, yet remain largely unexplored from a rhetorical perspective: earnings presentations and earnings releases

(Crawford, 2013).The current study concurs with Crawford's position that financial disclosure is an important component since it affects public participation in the budget making process. However, Crawford emphasizes rhetorical perspective only while the current study delves into processing effort for budget texts (Which entails how the mind processes the financial texts).

Financial text is a much more complex phenomenon than what is commonly believed. The aforementioned complexity becomes even more evident when the text in question deals with specialized subjects such as finance, banking, or the like. In this particular case, when words belonging to the so-called General English appear next to specific terms and within a specific context, they contain nuances that must be accounted for in the final translation (Domininguez,& Rokowski,1995).The words that contain such nuances show that information processing is aided by context which applies in the current study since financial jargon is studied with the context of a specific budget text.

The ability to understand and interpret specific information entails some knowledge, as deep as possible, about the syntactic and morphological structure of the foreign text, apart from establishing the lexical relationships among the different words, relations which will differ depending on the specific situations in which specialized texts are embedded. Discourse markers, lexical coherence or modal verbs signal the relationship between words and contribute to the coherence and cohesion of the text (Cobos, & Sánchez, 1997).

Discourse analysis can be divided into two basic categories-the text grammarians and the speech act (interactional) theorists. The text grammarians believe at least in the simplest formulations, that discourses can be viewed simply as sentences strung together in much the same way that clauses within sentences can be conjoined with connectives of various kinds. It follows that there are no problems for discourse analysis that are not problems for lexical, phrasal and sentential analysis (Levinson, 1983). Budget estimates fall within financial discourse and therefore the current study is in concurrence with Levinson since there can be no financial jargon without looking at lexical ,phrasal and sentential aspects .

According to International Budget Partnerships (IBP) research findings done in five counties Homa Bay County being one of them on issues public participation, there are number of recommendations to challenges facing public participation, one of them being that, more effort

needs to be put into presenting budget information in simplified formats, using local languages where appropriate, in order to facilitate easy linguistic processing of such financial jargon of budget documents. The IBP drew on case studies from five counties: Machakos, Bungoma, Elgeyo Marakwet, Taita Taveta and Homabay. These counties were purposively selected by IBP as they were the counties with functioning CBEFs as at February, 2014.Of the five counties involved, the findings showed that only Homa Bay County budget documentation was already uploaded on the website but even with that access to information, the county still faced low public participation just as the other four (IBP, 2014)

1.1.4 Processing Effort

An uncommon word, or an uncommon sense of an ambiguous word, requires more effort to process than a common one (Forster & Chambers, 1973). Position of the two authors does not elaborate on the perimeter within which a word is considered common or uncommon. This research contextualizes its lexical items within financial budget discourse bearing in mind that the same stimulus in different contexts will generally require different amounts of processing effort. This is because in different contexts the stimulus may be more or less salient (for example, more or less easy to perceive); the contextual assumptions required to process it may be more or less accessible.

According to Egashimori (1996), there is lack of clarity on grammar and cognition which entails that it is difficult to establish how the mind works in relation to aspects of grammar such as words, phrases and sentences. However, the current study deals with lexical items and phrases which constitute aspects of grammar and how such aspects are understood within Homa Bay financial budget discourse texts. This research is based on processing effort of lexical, phrasal and sentential levels of linguistic analysis of the budget discourse texts of Homa Bay County since according to Levinson (1983), there are no problems for discourse analysis that are not problems for lexical, phrasal and sentential analysis.

Fodor (1983) argues that pragmatics is a central system but not a modular system. He proposed the law of non-existence of cognitive science, arguing that the science that deals with thought processes is too complex to study. However, this study argues from the perspective that pragmatics is inferential and that linguistic codes are behavioral hence a contextual linguistic

behavior of respondents can easily reflect particular thought processes. The current study on processing effort and budget discourse texts is based on linguistic analysis which inferentially reflects cognitive processes (processes which entails thoughts, memories and reasoning).

Relevance is defined as a potential property of inputs to cognitive process, whether these are external stimuli (sights, sounds, utterances, actions) or internal representations (thoughts, memories, conclusions of inferences) (Sperber & Wilson, 2004).What is meant in Relevance Theory by 'processing effort' is the effort required to process an input to the point that its cognitive effects are derived. More specifically, this is the effort taken to represent the input, access contextual information and derive any cognitive effects (Wilson, 2009) This effort is therefore a sum of the effort involved in perception, memory and inference (Wilson, 2009).

Relevance theory does not try to define sources of processing effort. Instead it works with the results of the fields of psychology which study perception, memory and inference. Relevant research includes work on attention in perception. Different stimuli will in general require different amounts of processing effort. For example, a longer sentence (dealing with feature of sentence length only) will require more effort to process than a shorter one. This work however delves into the processing effort at all linguistic levels. The work by Wilson also cites that a longer sentence would require more processing effort but does not characterize the sentence within any context.

According to Hvelplund (2011), the allocation of cognitive resources in translation is essentially an information-processing task and research using eye-tracking data as indicators of cognitive processing rests on the overall assumption that eye-tracking data can be interpreted as correlates of on-going cognitive processing of source and/or target texts. Building on Just &Carpenter's (1980) seminal work, analyses based on the eye-mind assumption suggest that eye fixations can be used as a window into instances of effortful cognitive processing. These findings are based on translation of source text (ST) and target text (TT) but not relevance or processing effort for specific phrases or lexical items.

Issues of relevance are still complicated for example when dealing with metonymy, the contextual assumptions generated would be slightly different, for example "where is the brain that we need"(Papafragou,1995,p.157) The current research however deviates from this point of

argument which seems figurative and adopts linguistic items which are in direct communication. He also argues on the basis of conceptual (content words) and procedural (structural words) encodings and asserts that combining procedural encodings(combining structural words) does not seem to form a more complex unit in terms of demands of processing effort. This research also looks at procedural and conceptual encodings but underpins them within linguistic analysis in the context of financial discourse.

Macdonald (2000) looking at environmental determinants of processing effort, argues that a central concern of cognitive research is explaining the relative ease or difficulty involved in processing words. He looks at the connection between lexical processing effort and information about other words within the immediate context. He lays claim that the distributional statistics can form basis of a parsimonious model of lexical processing effort. For example, utility of a semantic distance measure for the task of resolving a definite description with its antecedent. For instance, in the example "John saw a truck stopped at an intersection. *The vehicle*'s engine was smoking", the definite noun phrase *the vehicle* refers to *the truck* mentioned in the previous context, processing *the vehicle* is easier because of the information within the context of the lexical environment. The current research looks at the lexical items within the immediate contextual environment but from the context of a financial text. It also does look at distributional information and the processing effort of specific linguistics items found within a financial discourse established.

There is difficulty considered to correspond to representational differences between concrete and abstract words. Concrete words are assumed to be represented, on average, more independently from their semantic contexts than abstract words (Schwanenflugel & Shoben, 1983).There is generally more information associated with abstract concepts than concrete concepts and therefore concrete words are easier to process than abstract words. The claim that concreteness crucially affects *semantic* processing is supported by studies of bilinguals which find an advantage for concrete over abstract words in translation tasks. Concrete words are thought to have more commonality in meaning representation across languages than abstract words (Schwanenflugel & Shoben, 1983). These findings on concreteness and abstractness are relevant to this study since lexical categories can be further categorized into various parts of speech within financial texts.

Blakemore (2002) identifies a relation between processing effort and cognitive effects of conceptual and procedural encodings and finds that procedural encodings are cognitively more involving than conceptual encodings. Alves and Goncalves (2003) also found that in translation problems, procedural encodings cause more problems or require more processing effort than conceptual encodings. The current research however looks at the processing effort of linguistic items which are both of conceptual and procedural encodings in nature and puts them within a context of budget discourse texts. This research however, is neither on translation nor relationship between processing effort of procedural encodings and conceptual encodings, but it deals with processing effort of conceptual and procedural encodings of linguistic items within budget discourse texts.

Discourse texts such as budget texts of Homa Bay County are important in this study because there is a relationship between context and processing effort. A more subtle point is that the same stimulus in different contexts will generally require different amounts of processing effort. This is because in different contexts the stimulus may be more or less salient (more or less easy to perceive); the contextual assumptions required to process it may be more or less accessible (more or less easy to retrieve from memory or derive); the inferences required to draw out its implications may be more or less involved and demanding, and, indeed, what implications it supports will also depend on the context (Wilson & Sperber, 2004).

There are methodologies used in processing effort such as recording eye movements during silent reading is one of the least manipulative procedures for investigating the effect of a constraining prior context on the processing of upcoming words – it is certainly more ecologically valid than traditional word recognition tasks such as lexical decision or naming, since overt responses are not required. However, experiments that examine context effects using eye movement methodology typically use contrived sentence materials. Stimulus sentences are usually constructed to be homogenous (of similar length and syntactic complexity), and are presented one at a time, which is obviously different from how passages of text are normally encountered (Just & Carpenter, 1980).

It is not entirely clear that results obtained under the above conditions fully generalize to normal reading processes (Just & Carpenter, 1980). It is possible, however, to investigate reading behavior using more ecologically valid methods. By having a group of subjects read selections of natural text, a corpus of eye movement data can be collected and further analyzed to test any number of hypotheses. Moreover, the corpus analysis approach offers an opportunity to test the predictions of comprehensive models of reading that attempt to account for word-by-word processing variability (Just & Carpenter, 1980).These findings concentrate on the speed of reading a comprehension passage, however, it does not go to the next level of dealing with processing the words in terms of understanding them which is the challenge with budget estimates in Homa Bay County.

According to Chater and Oaksford (1999), reaction times, whether measured using motor response such as pressing a button or vocal triggers such as pronunciation of a letter string, have proved immensely useful and are probably the most utilized type of measuring instrument. Less obtrusive techniques, such as the monitoring of eye movements during natural reading, are becoming increasingly popular, because they eliminate the need for subjects to perform a task peripheral to the behavior of interest. However, these methodologies of establishing processing effort may not reflect the actual position since they are physiological processes which depend on individuals' physiology. A person reacting faster or moving eyes faster may not necessarily be processing linguistic items faster in terms of cognition This research does not use reaction time or eye movements but opens a new frontier by using questionnaires that have an excerpt with financial text which give respondents ample time to identify linguistic items as per their processing efforts.

The fact that processing effort (or ease) is measurable has allowed much to be inferred about the nature of the cognitive processes and representations underlying language comprehension and production. Until recently, measurements of processing difficulty were used almost exclusively in the pursuit of mechanistic explanations of language behavior. Researchers have attempted to unravel the complex cognitive machinery involved in, for example, the recognition of a string of alphabetic characters as a real word (Chater & Oaksford, 1999).However, recognition of alphabetic characters as a real word does not reflect underlying language comprehension per se since in language learning and teaching, learners at elementary levels are able to identify words

and even read them but still fail to comprehend such words. In financial discourse therefore, processing effort is dealt with at the level of comprehension of such texts.

Experiments with human subjects are typically carried out in order to test and refine computational models of the proposed mechanism. This approach has provided a stimulating and productive research agenda, and has resulted in a deeper understanding of the architectures and algorithms that are fundamental to cognition. Because measurements of processing difficulty are simply numerical quantities – no assumptions about the cognitive mechanisms which actually instantiate the process are required – they can also be used to evaluate purely *purposive* explanations of human language behavior. The purposive style of explanation – characterizing a process in terms of its ultimate function – forms the basis of the recent *rational analysis* approach to understanding cognition (Chater & Oaksford, 1999).

From the above approach, the goals of the task (or the problem to be solved) are first identified, and it is assumed that the cognitive system is adapted to optimally address the goals. A function is then derived which optimally relates the processing goals to a formal model of the environment, taking into account reasonable computational limitations. Thus, the rational analysis approach aims to explain a cognitive process at a high level, while making minimal assumptions about the actual mechanisms involved in implementing the process. Both the behavioral phenomena and the mechanisms responsible are considered to arise from the interaction of the goals of the cognitive system with the environment (Anderson,1990).This research is in line with rational analysis since the data is analyzed in terms of frequencies of responses which reflect linguistic possibilities.

1.2 Statement of the Problem

The language used in financial budget estimates is unfamiliar even for native speakers of English who are not accustomed to the domain and people in Homa Bay County in Kenya are no exception. And as result, this would demand extra processing efforts for the readers and listeners especially when processing such technical language. The financial language uses words whose direct meaning can mislead the non-specialists into interpreting wrongly or giving direct translations. Such words, from the financial point of view represent nonsensical outcomes (unintended interpretations). According to Homa Bay County Government Treasury on Sub

County Public Hearings Report, challenges of public participation included high number of people who may be unable to understand meaning of words used in the budget documents which therefore triggered analysis of processing effort of Homa Bay County's budget discourse. There are no problems for discourse analysis that are not problems for lexical, phrasal and sentential analysis. The IBP findings done in five counties Homa Bay County being one of them on issues public participation affirms that more effort needs to be put into presenting budget information in simplified formats, using local languages where appropriate, in order to facilitate processing of such financial jargon of budget documents.

1.3 Research Questions

1) How does financial budget jargon of Homa Bay County affect communication in financial budget texts?

2) How do factors affecting processing effort play out for financial budget jargon of Homa Bay County?

3) How does processing effort of financial budget jargon affect public participation in Homa Bay County?

1.4 Objectives of the Study

The specific objectives of the study are to:

1) Analyze financial budget jargon of Homa Bay County and how it affects communication in such texts.

2) Assess factors affecting processing effort of financial budget jargon of Homa Bay County.

3) Examine how processing effort of financial budget jargon affects public participation in Homa Bay County.

1.5 Significance of the Study

The work is significant since it will enhance linguistic processing effort which will assist in financial communication. This study is also significant for both theoretical and applied linguistics. Findings of this research in terms of relevant theoretic framework show relationship between processing effort and grammar specifically the interface between cognition and

grammar. The study is significant on matters editing, Alves & Goncalves (2003) found that on relevance-theoretic assumptions, people concentrate on editing procedures within or very close to the respective initial texts and systematically attempt to reduce processing effort in order to optimize the resources in their cognitive environments. Significance in translation is corroborated by Jakobsen & Jensen (2008) who examined differences in reading for different purposes, namely reading for understanding, for translating, for sight translation and for written translation. Their results indicate that, as measured in terms of fixation duration, translators allocate more cognitive effort to target text (TT) processing rather than to correlated instances in source texts (ST). The results suggest that there is some evidence, although preliminary, that TT processing requires more cognitive effort than ST processing. These findings are important since they provide evidence that cognitive processing effort is a varying phenomenon in different contexts and for different purposes hence necessary for financial discourse in Homa Bay County.

The significance in terms study of error analysis is brought on board through extrapolation since financial language offers natural language processing strategies which would equally apply to language learning and acquisition processes. In this respect it resembles methodologically the study of the acquisition of the mother tongue and language learning which provides us with a picture of the linguistic development of a learner and may give us indications as to the learning process (Corder 1974). Study of errors are used in order to (1) identify strategies which learners use in language teaching, (2) identify the causes of learners errors, and finally (3) obtain information on common difficulties in language learning as an aid to teaching or in development of teaching materials (Richards et al ,1992)

1.6 Scope of the Study

This study limits itself to pragmatic analysis specifically processing effort and analysis of the language used in financial budget texts in the county government of Homa Bay. This research limits itself to financial budget estimates since it is the document whose processing legally requires public participation. Research herein, does not delve into other discourse texts such as spoken texts and other forms of financial texts apart from the budget text such as fiscal paper, County Integrated Development Plan (CIDP) and debt reduction strategy paper. The study narrows on how financial budget jargon of Homa Bay County affects public participation,

although there are other factors that affect public participation such as lack of public participation policy.

1.7 Theoretical Framework

The study adopts Relevance Theory (Sperber & Wilson, 2004). Relevance is defined as a potential property of inputs to cognitive process, whether these are external stimuli (sights, sounds, utterances, actions) or internal representations (thoughts, memories, conclusions of inferences) (Sperber & Wilson, 2004).

Information can be relevant in one context and not in another (or more relevant in one context than another). So the basic notion is that of relevance in a context. Context means a set of mentally represented assumptions used in interpreting (or processing) a given idea of information. Information is relevant in a context when it interacts with the context to yield what are called cognitive effects. The role of the context is central to processing effort analysis which is the aspect under study in this research. Relevance Theory is appropriate for this study since it entails tenets such as implicatures, explicatures, inferences and other principles such as contextual assumptions, processing effort and communication principle which are all important for comprehension of linguistic items of financial discourse.

1.7.1 Cognitive Effects

Relevance Theory emphasizes on the role of context in interpreting meaning since cognitive effects strengthen a contextual assumption. They also contradict and eliminate a contextual assumption; they combine with a contextual assumption to yield a contextual implication i.e conclusion derivable from a new information and context together. The greater the cognitive effect, the greater the relevance. This tenet is of value to this study since discourse text presents information which is context based.

1.7.2 Communication and Relevance

The fact that humans pay attention to what is relevant to them also has a consequence for communicator in the communication process; by demanding attention from audience, the communicator suggests that the information he/she is offering is relevant enough to be worth the audience's attention. Relevance is the key to communication as well. Sperber & Wilson (1995) have therefore also formulated a communicative principle of relevance which states that every

act of ostensive communication communicates a presumption of its own optimal relevance. Relevance Theory analyses inferential communication in terms of two layers of intention; informative intention to make a certain set of assumptions manifest or more manifest to the audience and communicative intention to make the informative intention mutually manifest (Wilson, 2000).

1.7.3 The Processing Effort

Understanding an utterance is affected by the processing effort required, and this has been studied within psychology. The following are factors known to affect the processing effort required for utterance comprehension:

a) **Recency of use:** The more recently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires.

b) **Frequency of use:** the more frequently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires.

c) Linguistic complexity: The more linguistically complex a word, a phrase, a syntactic or phonological construction the more processing effort is required (other things being equal).

d) **Logical complexity**: negative expressions such as not, impossible, doubt cause more processing difficulties than corresponding positive expression. (Sperber & Wilson, 2004)

1.7.4 The Cognitive Principle of Relevance

Assessment of relevance depends on the cognitive effects and the processing effort needed to recover those cognitive effects and the role of the context. The cognitive principle of relevance states as follows:

Human cognition tends to be geared towards the maximization of relevance. This is the principle which (according to relevance theory given all types of information – both accidental and intentional. when someone speaks we will pay attention to any information we can pick up that seems relevant to us, whether devised from the content of the utterance their final expression and gestures, their accompanying behavior, their pauses, hesitation and so on and process this information in a context that is likely to maximize relevance.

1.7.5 Context, Inference, Cognitive Environment and Mutual Manifestness

The context is chosen by consideration of relevance. The individual chooses the context which involves the best possible balance of effort against effect. When this balance is achieved assumption are being optionally processed. (Sperber & Wilson, 2004) an assumption is manifested to an individual at a given time if he is capable at that time of representing it mentally accepting its representation as false or as probably true .Inference entails ability to arrive at a particular meaning after considerations of the context of use. A set of assumptions that are manifested to an individual is called a cognitive environment. An individual's total cognitive environmental is a function of his physical environment and his cognitive abilities.

1.8 Summary

This section has dealt with the background information that foregrounds the depth of the problem and the statement of the problem. It has outlined the objectives of the study and the research questions. The scope and limitations of the study have also been discussed. The significance of the study is explained, conceptual framework which is Relevance Theory has been discussed in depth.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Literature was reviewed based on the objectives of the study which are: financial jargon, factors affecting processing effort, processing effort and public participation and literature related to Relevance Theory.

2.2 Financial Jargon

According to Horea (2011), words can ambiguous in the ears of non-specialists and structures can prove difficult to understand, let alone further explained without a minimal preparation in the financial domain. He gives examples of words and structures such as: futures, hedging, forward, butterfly spread, blue chips, short or long position, call and put, head and shoulders. However, Horea does not delve into how such words affect processing of financial jargon. The current research therefore sought to analyze how such words (element of ambiguity and or deceitfulness of words) used in financial budget texts affect processing of financial texts.

People have to approach carefully authentic material in financial domain when translating various financial texts. Horea (2011) looked into use of metaphorical language in financial texts; however, it did not look at how other registers that form financial jargon such as legalese affect comprehension of financial texts. Financial jargon uses multidisciplinary language and therefore the current study attempted to analyze use of other registers in the financial jargon such as legalese and how it affects processing effort of financial texts.

Horea (2011) dealt with ambiguity of financial terminologies and how this affects translation of financial texts but left out other aspects of words such as word categories and forms that also affect processing effort. The current research therefore looked into how other elements such as word categories such as nouns, verbs, prepositions and other word forms affect processing effort of financial texts.

According to Crawford (2013), language use and financial communication has become a crucial component of corporate communication. Through this process, companies aim to provide information and project an image of trustworthiness in response to on-going ethical concerns in the world of finance. Crawford postulated that there was need for an in-depth linguistic analysis of the rhetorical dimension of financial communication which should focus on two technology-mediated genres which are widely used, yet remain largely unexplored from a rhetorical perspective: earnings presentations and earnings releases. The research by Crawford looked at rhetorical dimension but failed to look at the challenges that written form of financial texts may have and what people may find difficult when dealing with them and therefore the current research sought to establish how people process financial texts when they read them.

Financial text is a much more complex phenomenon than what is commonly believed. The aforementioned complexity becomes even more evident when the text in question deals with specialized subjects such as finance, banking, or the like. In this particular case, when words belonging to the so-called General English appear next to specific terms and within a specific context, they contain nuances that must be accounted for in the final translation (Domininguez,& Rokowski, 1995) However, it did not establish these nuances in the general English words and how they affect the understanding of finance specific terms. Current research therefore sought to establish how such nuances in general English are interpreted by readers who interact with financial texts and how such interpretations affect comprehension financial texts.

Ability to understand and interpret specific information entails some knowledge, as deep as possible, about the syntactic and morphological structure of the foreign text, apart from establishing the lexical relationships among the different words, relations which will differ depending on the specific situations in which specialized texts are embedded. Discourse markers, lexical coherence or modal verbs signal the relationship between words and contribute to the coherence and cohesion of the text (Cobos F, & Sánchez, 1997).However, these findings did not address cognitive perspective inherent in processing effort which stipulated that the object of study was not discourse *per se*, but the understanding of discourse by human beings .The current study therefore analyzed how morphological and syntactic relationships of financial texts impact on financial processing.

2.3 Factors Affecting Processing Effort

Environmental distribution of lexical processing effort specifically about the relevance of simple distributional statistics to human language processing was done by MacDonald (2000).The work more specifically, attempted to establish a connection between measurable properties of the linguistic environment and the effort involved in processing words. Macdonald, however, failed to look at the processing effort of domain specific linguistic terms such as financial texts. Current study looked into how environmental distribution of words specifically within financial domain affects environmental distribution of lexical processing effort.

Semantic variables have been proposed to explain quantitative differences in lexical processing behavior between otherwise matched words. Variables such as concreteness are assumed to reflect between-word differences in semantic representation, or differences in how these representations are accessed. Semantic variables are derived from a corpus of natural language – whereas variables such as Ambiguity/Polysemy, Concreteness and imageability are *subjective* – they are measured using ratings elicited from human judgments. Concreteness has been the most intensively studied of the lexical properties thought to influence semantic processing (Schwanenflugel & Shoben, 1983).These findings are relevant to the study since the current study looked into processing of lexical items which can be categorized in terms of specific category features thereby analyzing their processing effort based on such categorizations and be able to establish how lexical categories influence processing effort.

Concrete words have referents which can be perceived by the senses and are responded to more rapidly than abstract word in isolated word recognition tasks such as lexical decision and naming. The concrete word advantage – really an abstract word disadvantage – is assumed to reflect the processing difficulty in retrieving the meaning of an abstract word out of context (abstract words rely more heavily on context for interpretation). This difficulty is considered to correspond to representational differences between the two types of words: concrete words are assumed to be represented, on average, more independently from their semantic contexts than abstract words, there is generally more information associated with abstract concepts than concrete concepts (Schwanenflugel & Shoben, 1983). The claim that concreteness crucially affects *semantic* processing was supported by studies of bilinguals (Schwanenflugel & Shoben,

1983).Apart from concreteness and abstractness that Schwanenflugel and Shoben have delved into, current study explored other factors that also affect word processing such as frequency of use, familiarity and word structure.

According to entropy rate principle (eye pupil reaction/tracking), predicts that the entropy of a sentence increases with its position in the text (Genzel & Charniak, 2002). They showed that this principle holds for individual sentences (not just for averages), but they also found that the entropy rate effect is partly an artifact of sentence length, which also correlates with sentence position. Secondly, they evaluate a set of predictions that the entropy rate principle makes for human language processing; using a corpus of eye-tracking data, they showed that entropy and processing effort are correlated, and that processing effort was constant throughout a text. These findings were relevant to the study since they dealt with processing effort of a whole sentence. However, these findings did not explain the processing effort at the lexical level and at the phrasal level which ultimately formed sentences; instead, the findings concentrated on the sentence length and sentence as a whole. The current study assesses issues that affect processing effort of a range of linguistic items from lexical items, phrasal and clausal levels since sentence can be short but depending on the lexical items used, it may be more difficult to process than a longer sentence that is composed of lexical items that are easier to process. These findings also did not specify the text used whether financial discourse or otherwise and therefore leaving a gap as to the effect of a specific discourse to the processing effort since texts such as legalese, literary texts, medical jargon etc. have different processing challenges.

According to Blakemore (2002), relationship between processing effort and cognitive effects of conceptual and procedural encodings has also been studied. In relevance-theoretic terms, the function of conceptual expressions (i.e., open lexical categories, such as nouns, adjectives and verbs) is to convey conceptual meaning which is propositionally extendable and contributes to expanding the inferential processing of an utterance, whereas the function of procedural expressions is to activate domain specific cognitive procedures (i.e., morph-syntactic constraints in utterance processing) and contributes to constraining the inferential processing of these same utterances. However, Blakemore (2002) generalized the idea on conceptual and procedural encodings and concludes that procedural encodings were more difficult to process than conceptual encodings which contradicted Mercier & Sperber, (2009) findings which postulated

that although pronouns are procedural encodings they fall within the comprehension module hence aid in processing of texts and when they fall within a particular text or conversation ,their reference was easily picked from the context and hence processed faster. The current study therefore sought to assess relationship between processing effort and cognitive effects of conceptual and specific procedural encodings based on specific merit of financial texts without generalization.

According to Macdonald (2000) under the conventional mechanistic approach, a complex explanation or set of explanations would appear to be required in order to account for the variety of factors affecting lexical processing effort. Purposive style of explanation is that such apparent complexity can be reduced. Lexical processing effort was widely held to be sensitive to perceptual factors for example; word length in letters or phonemes, typographic case, clarity, lexical/semantic variables for example; grammatical category, familiarity, corpus frequency, concreteness, ambiguity and contextual influences (from the syntactic, semantic and pragmatic context, however Macdonald did not show how each or even a single one of those factors may affect processing effort and therefore the current study sought to assess how such various factors such as familiarity, corpus frequency, context affect processing effort of financial text.

According Genzel and Charniak (2002), the entropy rate principle predicts that the entropy of an individual sentence increases with its position in the text, if entropy is measured out of context. They estimated entropy either using a language model or using a probabilistic parser; the effect can be observed in both cases. However, these findings dealt with sentences only whose entropy was measured out of context but no other aspects such as lexical items and phrasal items which constitute the sentence. The current study therefore sought to assess the processing effort of financial jargon that entails lexical and phrasal items as well within the context of financial text.

Studies show that there is lack of clarity on grammar and cognition (Egashimori, 1996).According to his postulations, it was difficult to establish how cognition operates and how words correlate in terms of cognition or processing effort. Egashimori gave a blanket postulation, he did not give a breakdown of the aspects of grammar that did not relate to cognition since grammar is wide and has aspects that deal with words, phrases and clauses, current study

therefore sought to establish postulations on how grammar in terms of lexical, phrasal and clausal levels reflect the cognitive processes in terms of processing effort.

Studies on modularity of mind postulate that pragmatics is a central system but not a modular system (Fodor, 1983). He proposed the law of non-existence of cognitive science, arguing that the science that deals with thought processes is too complex to study .However, the current study sought to assess perspective that pragmatics was inferential and that linguistic codes are behavioral hence a contextual linguistic behavior of respondents can easily reflect particular thought processes.

According to Papafragou, (1995) issues of relevance were still complicated, for example, when dealing with metonymy, the contextual assumptions generated would be slightly different in the sense that it entails part-whole relationship which demands for mapping of concepts hence demands for more processing effort. However, his assertion only narrowed to metonymy leaving out numerous sense relations that apply to financial texts and which the current study sought to assess such synonymy, antonyms, polysemy etc.

Papafragou (1995) also argued on the basis of conceptual and procedural encodings and asserted that combining procedural encodings did not seem to form a more complex unit in terms of processing effort, which morphologically is not the case since when you combine more words or morphemes, we get a more complex structure. This also contradicted position of Macdonald (2000) who posited that lexical processing effort was widely held to be sensitive to perceptual factors such as word length in letters or phonemes which procedural encodings are part and parcel of. The current research therefore looked into how combination of procedural and conceptual encodings affected processing effort within the financial discourse specifically when dealing with phrases and expressions used in financial texts.

Looking at environmental determinants of processing effort, Macdonald (2000) argued that a central concern of linguistic research was explaining the relative ease or difficulty involved in processing words. He looked at the connection between lexical processing effort and information about other words within the immediate context. He lay claim that the distributional statistics could form basis of a parsimonious model of lexical processing effort. The current research equally looked at the lexical items within the immediate contextual environment of a financial

discourse. The current study therefore concurred with Macdonald in terms of the value that the context plays as a result of distributional information.

Studies have shown that the total number of occurrences for conceptual and procedural encoding editing procedures was highest at the initial stages (Alves & Gonçalves, 2003). They assumed that this can be interpreted in terms of allocation of processing effort to phases in the translation process, indicating where this effort was greater. An interesting question that emerged from the study of Alves & Gonçalves's was whether an analysis of eye-tracking data from the same subjects would also corroborate the assumption that eye fixations should be higher and longer in instances of comprehension of different texts such as financial texts that was under study.

According to Blakemore (2001), the cognitive perspective inherent in processing effort meant that the object of study was not discourse *per se*, but the understanding of discourse by human beings. Rather than define abstract relations, such as discourse coherence, processing effort focuses on how we see various elements of a text as coherent when we process them in search for optimal relevance. It goes without saying that constructing discourse relations is facilitated by what has been called 'discourse markers', such as *but* or *so*, which constrain the hearer's search for relevance. Blakemore did not espouse how representational meaning of utterances is brought out through these discourse markers hence the current study sought to find out how they (discourse markers) manipulate conceptual representations in order to optimize relevance, discourse markers as used in financial texts can also be established as either constraining relevance or promoting it hence the need for analysis of procedural encodings that are financially context based.

It needs to be mentioned that since the notion of procedural meaning was first introduced as an account of discourse markers by Blakemore (1987), it has undergone a notable development. For example, Wilson & Sperber (1993) put forward the claim that some procedural items, such as pronouns, contribute to truth-conditions. With the emergence of the idea that evaluating propositions communicated as believable or not is served by a distinct mental module, the so-called 'argumentation module' (Mercier & Sperber, 2009), the role of discourse markers has been re-analyzed with respect to whether they fall within the operation of the comprehension module or the argumentation module. This literature breaks down procedural items into those that may aid comprehension such as pronouns as opposed to the notion that all procedural items

constrain relevance, however apart from pronouns it does not deal with other range of procedural items such as prepositions, conjunctions and others which also form financial discourse, hence the current study sought to find out whether they (procedural encodings) fall within comprehension module or argumentation module.

Usiekniewicz (2012) looked at cognitive environment and information structure and explored the applicability of one of the fundamental concepts of processing effort; that of 'cognitive environment', to developing a re-definition of the basic categories used in describing the information structure of sentences and/or utterances, namely the theme/rheme distinction. She drew upon her previous work devising an Encoding Grammar, in which the claim was put forward that different components of the language system, such as syntax, semantics, and discourse organization could be at odds with one another, as well as with the speaker's communicative needs. This is in line with this research since a text may be right in terms of its syntax, semantics and discourse organization but still failed to communicate due to cognitive environment. The current research therefore attempted to fill in the gap between information structure and cognitive environment within financial discourse. To establish this, the research sought to provide a situation where respondents interact with a financial discourse text so as to establish how "cognitive environment" makes information structure complete or incomplete.

According to Usiekniewicz (2012), the formulation eventually chosen by the speaker could be thus seen as an instance of conflict resolution or a compromise, citing arguments in favour of maintaining information structure as a crucial part of linguistic analysis, and in favour of the level of 'utterance type', the paper argues that the theme-rheme articulation can be constructively viewed in terms of procedural meaning, on the level of 'utterance-types' however, she did not deal with audience or respondent's formulations of compromises or resolutions .The current study sought to deal with audience resolutions since there are words and specific structures that are mandatory for a financial discourse which could be a challenge to those who interact with financial texts

Fretheim (2012) provides a detailed analysis of the meaning and uses of the English expression. Noticing that *instead* in its two syntactic patterns encodes a contrary relation between a factual and a non-factual entity, the author focuses on the construction with a zero complement, or the "bare *instead*". This is because the "zero anaphor" necessarily involves a lot of inference, which

makes this pattern more interesting to pragmatics. Taking into consideration semantic, etymological and cross-linguistic data, on the basis of actual examples from translation corpora, this literature was important for the study since Fretheim described three distinct ways in which the procedural meaning of the analysed expression may contribute to relevance which would also be relevant for financial discourse. This contribution may involve activation or provision of a contextual assumption, a bridging implicature or conceptual content. The analysis sheds light on the nature of procedural meaning and its interaction with conceptual, truth-conditional and implicit meaning for example, in a conversation if someone asks 'Will you go to the library?" and the response "I will stay in the house instead" brings about an implicature which would be "I will not go to the library" which would settle the conversation hence the idea of bridging implicature within a contextual assumption which were applicable in the study.

With the rise of lexical pragmatics, relevance theorists have not only started but also intensified work on lexical modulation, understood as "different types of pragmatic effect on the meanings that lexical items are used to convey" (Allott , 2010). The main two types of such pragmatic effect are the broadening and narrowing of the lexically-encoded meaning of a word, or in other words, non-lexicalized ad hoc concepts which are broader or narrower than the lexicalized concepts from which they have been derived. What was interesting, it seems that the pragmatic processes yielding concept modulation may be related to the morphological process of neology, by means of which new terms are coined or existing words acquire new meanings, functions and use. Allot (2010) failed establish how the concepts of narrowing and broadening play out in lexical processing effort. The current study therefore sought to assess how these concepts (use words in both narrow and broader perspective) are relevant to financial discourse and how they affect processing of the budget estimates.

Schröder's (2002) contribution *"Broadening the Scope of Lexical Pragmatics: The Creation of Neologisms in Toposa"* offers a discussion on the formation of neologisms by an ethnic group that has undergone major changes in their language and culture over the last twenty-five years, the Toposa of South Sudan. An isolated tribe still in the ninety eighties, the Toposa subsequently experienced a civil war which brought about the displacement of many ethnic groups and massive migration into Toposa areas, contact with warfare technology, and a flow of Western aid and development. All these factors, together with a Bible translation, language development and

literacy projects, spurred a demand for new words to encode newly acquired concepts and set in motion a number of lexical processes leading to the creation of neologisms. Among the word-formation patterns operating in Toposa, the paper presented data exemplifying a number of derivational processes, including affixation, change of gender and change of noun class. Beside those, there are instances of compounding, meaning extension, the use of descriptive phrases, coining new collocations and loans.

The analysis of the Toposa data provided the author with the opportunity to ask important questions about the nature of the meaning of root morphemes and of affixes, as well as their contribution to the meaning of the newly-created term. In relation to that, she proposed that the major component of the root morpheme meaning is conceptual and the minor one is procedural, whereas in the case of affixes, the reverse proportion holds. As to the process of combining the root meaning with an affix meaning, Schröder postulated that it largely resembles the process of utterance production and interpretation in that it is relevance-driven and involves the creation of ad hoc concepts. The analogy between neologisms and utterances was motivated by the fact that both are novel. Whether terms that originated as neologisms enter the lexicon, on the other hand, depends on a number of social and political factors. As one of his concluding remarks, Schröder puts forward the claim that the analysis of word formation processes that are taking place in a language of a society confronted with external changes could be beneficial for translators who often face the need to coin new terms. This literature by Schroeder was of value to this study since it deals with word formation processes and the elements of interpretation and relevance as coined by individuals although it does not deal with how individuals interact with words of identified texts such as in financial texts. The current study therefore sought to establish how narrowing and broadening affects processing effort of financial discourse.

Wałaszewska (2000) delves into contrastive reduplication and Relevance Theory where he provides a relevance-theoretic account of a word formation process, referred to as ‘contrastive reduplication’, which involves combining two identical words of which the first is contrastively stressed. The phenomenon is relatively widespread in spoken English, American English in particular, but it can also be observed in other languages. Perhaps, because of its rising popularity among language users, contrastive reduplication has attracted some attention in

linguistics. The paper reviews the phenomenon by presenting existing definitions of contrastive reduplication and showing how it differs from other types of reduplication.

The most conspicuous difference seems to be that while reduplication has been studied mostly from a morphological perspective, contrastive reduplication turns out to be essentially pragmatic in nature. Previous analyses of this intriguing phenomenon have already indicated its context dependence but they typically restrict the range of meanings conveyed by it to prototypical interpretations or a list of specific readings. Accounting for contrastive reduplication along the lines of Relevance Theory has the advantage of providing a unified explanation of how it works and what speakers may mean by it. The analysis put forward in the paper showed that contrastive reduplication is functionally similar to 'hedges' in that it is another linguistic device used to signal the need for concept adjustment, more specifically, for the narrowing of a lexicalized concept. Re describing contrastive reduplication as involving procedural meaning helps explain in detail how it works and how it is different from similar and potentially confusable phenomena such as repetition. Current study sought to assess if reduplication used in financial texts is contrastive or just used in morphological perspective and how it affects processing effort.

2.4 Processing Effort and Public Participation

The fact that humans pay attention to what is relevant to them also has a consequence for communicator in the communication process; by demanding attention from audience, the communicator suggests that the information he/she is offering is relevant enough to be worth the audience's attention. Relevance is the key to communication as well. Sperber and Wilson (1995) have therefore also formulated a communicative principle of relevance. Human cognition tends to be geared towards the maximization of relevance. This is the principle which (according to relevance theory given all types of information – both accidental and intentional. when someone speaks we will pay attention to any information we can pick up that seems relevant to us, whether devised from the content of the utterance their final expression and gestures, their accompanying behavior, their pauses, hesitation and so on and process this information in a context that is likely to maximize relevance. However, Sperber and Wilson (1995) failed to espouse the point of divergence between communicative intention and informative intention. The current study therefore seeks to establish the point at which linguistically informative intention may be achieved but communicative intention fails to be achieved.

According to Juola (2008), linguists who wanted to compare the adequacy of the complexity metrics provided by differing formal accounts, or to ask about trade-offs for example, whether one language can be more complex than another, whether a particular diachronic simplification of morphology had a compensating increase in complexity of clausal syntax need a rigorous standpoint that is outside of particular formalisms and levels of language. These findings proposed that turning to language processing for validation of measures of complexity is necessary because there is no way to measure what our brains find complex about grammar: Knowledge itself has no detectable cost, and measures of the cost of acquiring a body of knowledge are crude. Juola (2008) attributed difficulty in processing language to grammar or clausal syntax but failed to look into other aspects such as diction, semantics and other linguistic determiners. The current study uses processing effort and tests whether a proposed metric (whether one is able to understand participate fully in budget discussion or not) corresponds to measures of what our brains find effortful to process, just as a proposed metric of color must correspond to some psychophysical measure in order to be useful in accounting for perception which in the case of this study entailed participation in the budget hearing process.

According to Menn and Duffield (2009), some essential points to consider on the way to validation include complexity measures which must be able to predict processing effort for different linguistic units. Performance measures work one word, utterance, or short passage at a time. A valid general complexity measure would have to be able to make predictions about the effort for processing individual utterances or passages and correctly predict the relative effort needed—which may depend partly on the choice of individual lexical items within those utterances or passages. Menn,L. and Duffield look into individual's processing choice in a case where one speaks and makes his or her preferences for ease of his or her own processing but they do not look at a form of 'restricted processing' where individuals are subjected to a particular jargon for consumption. The current study looked into how individual's participation was affected by financial jargon that they are subjected to during the budget hearing process.

Francisco Yus (2011) shows that Relevance Theory can be fruitfully applied to 'cyberpragmatics' and accounted for all kinds of human activities undertaken on the Internet, including interactions between users and computer systems. Over the last few years, the

development of Internet use has increased so radically that it has become not only a powerful tool in the hands of human beings but also an equally powerful factor affecting what human beings are. Thus, cyberpragmatics has become a valid and fascinating area of research on communication. Yus shows, RT can be applied to this field partly on the strength of the Communicative Principle of Relevance, which governs all the communicative exchanges between users, and partly on the strength of the Cognitive Principle of Relevance, which governs processing of all stimuli accessible to the human mind this opens up the same idea for financial texts interactions since those who participate in budget making processes come up with budget estimates which according to them communicates adequately(Communicative Principle of Relevance) and the public interact with this texts as a form of public participation and strive to understand them(Cognitive Principle of Relevance).

In this way, four areas of relevance-driven processing are covered by Yus's analysis: (a) relevance sought by the system for the user, discussing not only benefits but also limitations of applying relevance-based predictions of human needs by systems like search engines; (b) relevance sought by the user in the system, offering an explanation why and how the Internet exerts a strong and possibly harmful effect on human minds (c) relevance sought by the user in another user's coded input (e.g. an utterance), analysing how conditions specific to the Internet communication affect the effort-effect balance; and (d) relevance sought by the user in a group of users, observing that the possibility of staying in touch with several other users simultaneously offsets the considerable mental effort of split attention by benefits of social nature, such as shaping one's identity, or sense of belonging to a group. Generally, as Yus observes, non-cognitive rewards are obtained in a number of Internet activities. In Yus' work, some groups of communicators may lack access to contextual resources available to others due to perceptual limitations which is not the case with the current research on the basis of the fact that the context was known to be budget estimates and the interaction is clear since it is a public hearing unlike internet where the interlocutors may be strangers to one each other. Current study therefore examined how people participate in a one on one budget discourse set up.

Wernicka (2011) looked at the 'guru' effect in blind people's comprehension and put forward an idea that sighted individuals play the role of guru in front of the blind, who are aware of the cognitive advantage afforded by the sense of sight but who are often unaware of the exact

character and magnitude of this advantage. Wernicka took a departure point from Sperber's (2010) observation that when a speaker produces an obscure utterance, this does not necessarily lead to the hearer's negative assessment of the speaker's rhetorical abilities, but on the contrary, it may give rise to the 'guru effect': the hearer will ascribe to the speaker a level of knowledge and sophistication exceeding his own interpretive abilities. Wernicka went on to note that blind people will inevitably ascribe the role of the guru to sighted people as those who have unlimited access to visual information. However, Wernicka deals with obscure utterance but does not espouse the nature and form of this obscurity, whether they are cases of vagueness or ambiguity and whether at lexical, phrasal or clausal levels. The current study looked at the jargon of a written financial text and how it affected participation of an individual across lexical/grammatical and semantic variables.

2.5 Literature Related to Relevance Theory

A different situation in which the roles of participants in communication are not symmetrical was dealt with by Szehidewicz (2011) where he dealt with analysis of psychotherapeutic discourse and applies RT to the analysis of a therapist-client interaction. For therapy to be effective, it is crucial that the two parties reach understanding and build a mutual cognitive environment. To reach this aim, the therapist has to engage actively in helping the patient formulate a verbal representation of her thoughts and emotions. Sometimes the only possible formulation involves a figure of speech, and as predicted by RT, the more original it is, the richer and subtler the range of communicated cognitive effects. By analyzing an example of a metaphor used by the therapist and accepted by the patient as a faithful representation of the onset of her panic attack, the author attempts to indicate strong and weak points of the cognitive routes postulated for the understanding of metaphor within RT, i.e. the route leading via the ad hoc concept formation (Wilson & Carston, 2008) and the route via the working out of weak implicatures (Wilson & Sperber, 2002). Szehidewicz concluded that the most fruitful line of metaphor interpretation admits activating images and using them as input to deriving the final effect, the trust such as therapist-patient like which is espoused in this literature is lacking in financial texts versus the public interaction since it involves a number of participants within a particular set up and as such does not operate on the principle of confidentiality as seen in psychotherapeutic discourse. Szehidewicz (2011) also limits itself to metaphorical language as induced by a therapist and accepted by the patient. However, the current study on financial jargon looked at participation of

an individual on the basis of a wider spectrum of language processing since financial jargon is multidisciplinary; it integrates legal language, metaphorical language, statistical language etc.

Grice (1967) put forward his theory of implicature and one of the crucial distinctions underlying his model was that between 'saying' and 'implicating'. The 'saying' side of the dichotomy seemed to be relatively well understood and it was the implicit side of communication that needed explaining. The explanation offered included a set of rules governing the recovery of implicatures, i.e. the Co-operative Principle (CP) and its attendant maxims, as well as inference as the mechanism taking the hearer from 'what is said' to 'what is implicated'. The expectations laid on the role of inference in interpreting 'what is said' were rather modest and included a few specific tasks, such as assigning reference to referring expressions, deciding on a sense of an ambiguous expression, and fixing some variables associated with the deictic parameters of an utterance. While Grice espouses the dichotomy between "what is said" and "what is implied" ,the literature does not espouse "what is written" and "what is implicated", In the context of written financial text, we can talk of written text and implicatures thereof unlike in a conversational situation espoused by Grice.

Relevance Theory (RT) adopted Grice's general views that communication involves inference and that communicated meaning can be explained in terms of speaker's intentions, but vastly redefined the role of inference and the status of principles governing inferential processes. This was necessitated by the change of perspective: although Relevance Theory continued the philosophical-linguistic tradition inspired by Grice, it is committed to the scientific rigor of a cognitive science at the same time. The latter means that information processing by the human mind in real time has to be treated as a crucial factor in constructing the theory. Therefore, it has to be taken into account that inference is spontaneously and instantaneously performed on linguistic material, that the principle governing inferential processes has to be cognitive (rather than based on philosophy or rules of social conduct), and that the evolutionary advantage of the communication mode actually employed by humans over alternative models has to be explained too. Such requirements are met by the Communicative Principle of Relevance, which supports the relevance-based model of human communication on the strength of efficiency of information processing in real time.

The principle states that every act of communication conveys the presumption of its own optimal relevance (Sperber &Wilson, 1995), which means that every utterance is interpreted in such a way as to maximize cognitive benefits and minimize processing effort. Thus, of many interpretations possible, the hearer will automatically and spontaneously choose the one that meets the two conditions: (1) it brings about large cognitive gains, which can be generally characterized as improvements in the representation of the world and (2) it requires such amount of effort that can be justified by these gains, this helps research on financial texts since respondents are able to pick out linguistic items in terms of processing effort.

Christoph Unger (2011) attempted to extend the RT analysis of non-literal uses of language to allegory. The phenomenon of allegory raises a number of theoretical issues, especially with regard to how it is related to metaphor. One of the problems stems from the fact that most accounts of allegory explain it in terms of its relationship with metaphor. For example, Crisp (2008) claims that allegory is based on the same processes as metaphor but differs from extended metaphor both quantitatively and qualitatively. The major difference between the two is that whereas metaphor involves both source and target domains, the language used in allegory relates exclusively to the source domain. According to Thagard (2011), allegory is similar to metaphor as it is also based on analogical mappings which are subject to three constraints concerning similarity, structure and purpose. However, to be successful, an allegory must not only satisfy the similarity constraint but also arouse emotions so as to bring about its purpose; this literature only deals with metaphor and allegory which are within literary language however financial texts operate within cross disciplinary organization which may not only be literary language also involve other disciplines such as statistics, legalese and other forms of communication which may also involve mapping.

Gibbs (2011) regards allegory as involving metaphorical interpretation of non-metaphorical language, with comprehension of both allegory and metaphor being based on the process of embodied cognitive simulation. In order to present a plausible relevance-theoretic account of allegory, Unger chooses to carry out a detailed analysis of the biblical “song of the vineyard” (Isaiah 5) and other data. It turns out that allegory may involve an extended metaphor but, more crucially, it relies on ambiguity between literal and figurative meaning, which is transparent for

the audience. The difference between metaphor and allegory is thus substantial and theory-independent.

The cognitive mechanisms behind the production and interpretation of irony have been widely discussed in RT since its origins (Sperber &Wilson 1981). It is believed that the chief purpose of using irony is to tacitly communicate a dissociative attitude toward an assumption attributed to some source, be it a specific individual, a group of individuals, or people in general. The assumption alluded to typically refers to a state of affairs which has failed to materialize, so the need to express a negative attitude often results from a feeling of disappointment when events run contrary to expectations.

That appears to be the main motivation behind the deployment of irony in Orwell's *Animal Farm*, believed to mirror the Russian Revolution of 1917 and the disillusion that followed it. In the paper *"Code and Inference in the Expression of Irony in Orwell's Animal Farm and its Translation into Spanish,"* Maria Angeles Ruiz Moneva (2012) observes that irony communicated by the narrator of the story is easy to grasp for the reader because he is aware of the discrepancy between the real outcome of the revolution and its original ideology and objectives. The idea put forward by Yus (2000, 2012) is that the realization of the incompatibility between the literal content of an utterance and the contextual resources bearing on its interpretation is a trigger of an ironic interpretation. It thus follows that the easier the access to such contextual resources, the more accessible the ironic interpretation. In *Animal Farm*, the audience was put on the author-intended processing path by a frequent use of linguistic devices, such as understatement, syntactic parallelism, or the choice of words, which are therefore used as communicative clues. Idea of irony use and communication of dissociative attitude which forms the main object of irony is equally important for financial text since implicature and context that are in use for irony would be used in the financial texts as well.

Gutt (2000), signaling the incompatibility of the statement expressed with the way things were in the reality of the plot. Since the use of language, or code, is conducive to the successful recovery of ironical attitude, Ruiz Moneva favourably assesses the strategy of direct translation (Gutt 2000) employed in the Spanish-language version of Animal Farm, preserving the original work's linguistic form and providing the reader of the translated text with an opportunity to follow an inferential path analogous to that of the original audience.

Humorous discourse appears to have its own characteristics: it requires the hearer to invest considerable processing effort, for which the pay-off comes in the form of amusement rather than purely cognitive gains. In **"***Degrees of 'Punniness'? A Relevance-Theoretic Account of Puns and Pun-Like Utterances***,"** Agnieszka Solska (2010) examines two types of utterances which exploit lexical ambiguity for the sake of a rhetorical effect in a pun-like manner and yet differ from puns proper in that they do not rely on representing the two meanings of a pivotal word simultaneously. One type involves metalingual cases of word play, such as *Not all banks are river banks* and the other type includes "pun-like comparisons", such as *Jane is as hard as nails*. Rejecting the claim that puns and pun-like utterances represent various manifestations or degrees of the same phenomenon, Solska postulates that distinct conceptual configurations are at play in metalingual word-play utterances and in pun-like comparisons: in the former, the two senses of a word are merged into a hybrid ad hoc concept, whereas in the latter only one of the senses genuinely contributes to the relevance of an utterance. This literature presented humour as the ultimate objective of puns whose pay off comes in form of amusement; however, financial texts present an objective of comprehension which resulted in cognitive gains whose pay off may not be visible.

Magdalena Biegajło (2012) did a critical overview of the three most widely known taxonomies of jokes developed within the relevance-theoretic framework, namely those by Jodłowiec (1991a, 1991b, 2008), Curcó (1995, 1996a, 1996b, 1997) and Yus (2003, 2004, 2008, 2012,). The author tries to indicate their various methodological shortcomings by claiming that classes of jokes distinguished in each model are not clearly delineated. Since the criteria for teasing apart joke types are inferential mechanisms responsible for generating humour, Biegajło argues that each class should include jokes exploiting only one such mechanism, and if more such mechanisms can be shown to be at play in jokes included in one class, this can be considered a flaw in the whole system of classification. The second part of the paper presents a quantitative analysis of a group of jokes employing the three typologies, with some modifications. Although it can be plausibly claimed that RT offers an exhaustive account of various inferential processes leading to humorous effects, it does not necessarily entail that they can be straightforwardly used as a basis for joke typology and again relevance can be achieved without necessarily resulting into humorous effects.

Manuel Padilla Cruz (2012) focuses on so-called 'secondary' interjections and suggests an explanation of their origin and expressive potential by resorting to the relevance theoretic approach to lexical pragmatics. Secondary interjections (e.g. *Hell!* or *Good!*) have attracted much less attention than primary interjections (e.g.*ugh!* or *phew!*): researchers have mainly concentrated on their sociolinguistic distribution and language-dependent idiosyncratic properties as well as on their meaning in social contexts. The origin of secondary interjections is typically explained in terms of 'grammaticalization', a process which causes lexical items to develop certain grammatical functions, and 'subjectification', a process whereby words acquire new functions allowing for the recovery of the speaker's internal state or subjective attitude. However, as insightfully observed by Padilla Cruz, this type of explanation does not make it clear what sets these two processes in operation, or in other words, what underlies such shifts of grammatical category. He went on to suggest that the process of grammaticalization leading to the emergence of secondary interjections is tightly linked with the operation of lexical pragmatic processes of concept adjustment – more specifically, with the process of concept broadening. Due to this process, the concepts encoded by content words (nouns, verbs, adverbs, adjectives) acquire more general (abstract) meanings that will ultimately shift towards the emotions or attitudes associated with the initial lexically encoded concepts, financial discourse and specifically budget texts applied in this research do not use interjections neither is it anchored on sociolinguistics, however, the idea of semantic broadening and grammaticalization applies in a number of words used in the budget texts.

Interestingly, the origin of secondary interjections is explained along the same lines as the origin of overextensions produced by children in early lexical development, discussed from a Relevance Theory perspective by Wałaszewska (2011). According to Padilla Cruz, what makes secondary interjections and children's overextensions strikingly similar is that both are frequent in situations in which the right word is unavailable to speakers who, to overcome communicative difficulties, will use words encoding different though related concepts as pointers to the intended meanings which will also apply in a situation where the public in adjusting to the context of financial discourse will try to overcome linguistic difficulties hence broaden some linguistic elements. Moreover, the two types of broadenings found in children's overextensions (over-inclusions and analogical extensions) appear to correspond to two types of broadenings in the

case of secondary interjections: the broadening of adjectives and adverbs will yield 'overinclusions' and the broadening of nouns and verbs will result in 'analogical extensions'.

2.6 Summary

Chapter two has dealt with review of literature along the study objectives, a critique of literature along the concepts that underpin the study; literature related to theoretical frameworks used is also reviewed. Section 2.2 and 2.3 of this chapter dealt with processing effort and discourse texts which is in line with first and second objectives of the study. Section 2.4 dealt with relevance and discourse text which is in line with third objective of the study and section 2.5 dealt with literature related to theoretical framework used which is Relevance Theory.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Chapter three dealt with research methodology, it was divided into a number of sections. Section 3.2 dealt with descriptive research design, section 3.3 dealt with study area which geographically is Homa Bay County and linguistically within pragmatics and relevance, section 3.4 dealt with study population which included both people and financial texts. Section 3.5 dealt with sampling procedure and sample size which included purposive sampling and size of 48 persons and an excerpt of linguistic items. Section 3.6 dealt with data collection techniques which included questionnaires, interviews. Section 3.7 dealt with pilot study for validity and reliability of research instruments. Section 3.8 dealt with data analysis which was presented using texts, tables and analyzed both qualitatively and quantitatively and section 3.9 dealt with ethical considerations.

3.2 Research Design

Descriptive research design was adopted. Descriptive design was appropriate because this research was not only restricted in fact findings, but is also intended to result in the formation of important principles of knowledge and solution to significant problems (Kerlinger, 1969).The descriptive design was appropriate because it could be used when collecting information about people's attitudes, opinions ,habits or any of the variety of education or social issues (Orodho &Kombo, 2002).Quantitative and qualitative method paradigm were applied. The mixed method paradigm was appropriate since findings of the study were based on correlations and frequencies of linguistic items and levels of processing efforts which would be used to triangulate data from qualitative component. Descriptive research design made it possible for the study to deal with processing effort of financial system which depends on cognitive system, the cognitive system comprises of reasoning, memory and thoughts which, through descriptive design allowed principles of knowledge to be formulated. In using this design a set of questions that elicit the desired information are constructed which provide the designed descriptive information (Kombo & Tromp, 2006, p. 71). The descriptive design enabled the collection of information by interviewing and administering questionnaires to sampled individuals.

3.3 Study Area

This study was within the context of relevance and how language use interfaces with context in Homa Bay County budget discourse. The IBP drew on case studies from five counties: Machakos, Bungoma, Elgeyo Marakwet, Taita Taveta and Homabay. These counties were purposively selected as they are the counties with functioning CBEFs as at (February, 2014). The choice of Homa Bay County is due to the fact that of the five counties, It is only Homa Bay's budget documentation that was uploaded on the website but the county still faced low public participation.(IBP 2014,P.13).This necessitates the need to establish the processing effort hence relevance of the budget texts. According to Homa Bay County Government Treasury on Sub County Public Hearings Report 2018,challenges of public participation on matters financial texts among others includes; high number of people who are unable to understand meaning of words used in the budget documents.

The study area was Homa Bay County in the republic of Kenya. Homa Bay County lies between latitude 0015^0 South and 0052^0 South, and between longitudes 34^0 East and 35^0 East. The county covers an area of 4,267.1 Km^2 inclusive of the water surface which on its own covers an area of 1,227 km^2. The county is located in South Western Kenya along Lake Victoria where it boarders Kisumu and Siaya counties to the North, Kisii and Nyamira counties to the East, Migori County to the South and Lake Victoria and the Republic of Uganda to the West (Homa Bay County Integrated Development Plan, 2013 – 2017).Within the county the research has been conducted in the sites such as the following sub counties; Rachuonyo North, Rachuonyo South, Homa Bay Ndhiwa, Mbita and Suba.

3.4 Study Population

The study population involved 6 sub county administrators of the 6 sub counties and 600 members of the public who get direct invitation from Homa Bay County government to attend public budget hearings which is according to a report on Homa Bay County Public Hearings 2018 (Homa Bay County being one of the 47 counties in Kenya).In terms of demographic characteristics, the reports showed that at least 100 people in each sub county representing women, youth, and people living with disability, NGOs, FBOs, CBOs, business community, farmers/fishermen were targeted for direct invitation to each sub county forum. The invitees

were with a minimum form four level of education. The invitees represented the general public hence in this research they are referred to as 'the public'

The report stated that information about the upcoming hearings including the timing and the venue were circulated via various media including newspapers and radio. 100 people in 6 sub counties (Rachuonyo North, Rachuonyo South, Ndhiwa, Homa Bay, Suba and Mbita) are targeted for direct invitation forming 600 members since each sub county gives a hundred each, and a total of six sub counties were involved in this research. A 70 page budget estimate of 2018/2019 Financial Year was used since it was the latest and recent budget estimate that was meant for public participation and was accessible to the public online.

3.5 Sampling Procedure and Sample Size

Purposive sampling was used to sample participants who attend sub county public budget hearings where inclusion criteria involved the records of attendance by sub county administrators who directly invite participants and convene the budget hearing process and keep records of the same participants and their contacts as shown on the report on Homa Bay County Public Hearings 2018. Purposive sampling is a case where the researcher purposely targets a group or a person believed to be reliable for the study, the power of purposive sampling lies in selecting information rich cases for in-depth analysis related to the central issues being studied (Orodho &Kombo, 2002).The purposive sampling enabled the researcher to get the initial respondent from records of attendance and called the first one from the list of the record of attendance.

After purposively identifying and administering the questionnaire to the initial respondent, snowballing was used where the respondent initially identified led the researcher to those that they had attended with as per the records of attendance. Snowballing therefore enabled the researcher to sample other members who also attended budget hearing giving a total saturation of 42 members of the public who attended budget hearings in Homa Bay County. Snowballing was applied despite the availability of the records of invitees in order to achieve credibility in terms of those who may have actually attended the sub county budget hearings. Snowballing is a case where the respondent identified leads the researcher to other respondents who are specific and critical to the study, it begins with a few people or cases which gradually increases in size to a saturation level (Orodho &Kombo, 2002). Saturation levels were reached as follows: Homa Bay

sub county (7), Rchuonyo North (5), Rachuonyo South (8), Ndhiwa(6),Mbita(7) and Suba(9) (42 being the total saturation for HomaBay County).

Total population sampling procedure was used to sample all 6 key respondents for interview purposes because all 6 are sub county administrators of Homa Bay, Rachuonyo North, Rachuonyo South, Ndhiwa, Mbita and Suba sub counties. The respondents were all identified as key participants since each sub county has one administrator. Identification of the 6 as key respondents was arrived at since they are the conveners of sub county budget public hearings in their various sub counties, they were also charged with responsibility of inviting participants, cascading the process to the their sub counties and writing a report on challenges of public participation which they submit to the county government and which finally constitutes the report for the whole county. Total population sampling was appropriate for the six key respondents because they were few.

An excerpt was purposively selected from the budget estimates text of 2018/2019 financial year since it was the most recent budget estimate at the time of the study and which was also mandatory for public participation as per the constitution of the republic of Kenya. The single budget text sufficed for a linguistic study since financial texts use more or less similar language. Specific area that involved Committee's General Observations was taken since this provided a summary of an entire budget which was extracted from pages11-13 out of the 70 page budget estimates.

3.6 Data Collection Techniques

Data collection techniques entailed use of questionnaires and interview schedules. Discussion on applicability of such tools is brought out about each tool.

3.6.1 Questionnaires

Questionnaires were administered to 42 members of the public who were sampled through snowballing. The questionnaires were formulated in relation to the objectives of the study. The questionnaires were administered to the respondents by the researcher himself. Researcher first explained to the respondents how the questionnaires were to be filled in and collected after they had been immediately filled in. The questionnaires were serialized for the purposes of individual respondents and for easy data analysis. The questionnaires for Ndhiwa sub county were

serialized as (ND), Mbita (MB), Suba (SB), Rachuonyo North (RN),Rachuonyo South (RS) and Homa Bay (HB).

The questionnaire contained part 1 which entailed picking out linguistic items from financial budget text as per respondents' processing effort, Part 2 which dealt with factors affecting processing effort of financial texts, part 3 dealt with effects of processing effort on public participation and lastly part 4 which dealt with suggestions from respondents on solutions to such difficulties. The last part was open ended and allowed the respondents to give their own suggestions as shown on appendix 1.

3.6.2 Interview Schedule

Reliability of the information gathered is high when a researcher uses interview to collect data since they provide in-depth information about particular cases of interest to the researcher and data collected is quantifiable (Kombo & Tromp, 2006). Interview guides were adopted from the objectives of the study and mainly used to counter-check the information collected through questionnaires or for triangulation purposes.6 key respondents who were sub county administrators were interviewed by the researcher to assess their opinion on processing effort and linguistic analysis of financial text of Homa Bay County. Identification of the 6 as key respondents was arrived at purposively since they are the conveners of sub county budget public hearings in their various sub counties and they are also charged with responsibility of inviting participants. Data collected was tape recorded and later transcribed and used in data analysis. Interlocutors were coded ,Interviewer was coded as letter I while respondent was coded using letter R .Interview transcriptions were coded as follows: A for Homa Sub County key informant, B for Rachuonyo North, C for Rachuonyo South, D for Ndhiwa Sub County, E for Mbita Sub County and F Suba Sub County respectively.

3.7 Reliability and Validity of Research Instruments

A pilot study was done in Rongo Sub County in Migori County so as to ascertain the reliability of the research instruments, six respondents were identified and given the questionnaires in order to establish the practicability of the instruments where consistency in terms of their responses was established. To achieve validity, the questionnaire was adjusted to reflect the focus of the study which enabled the researcher to come up with the final design of the questionnaire that was more valid and which was given to the respondents. The pilot study was significant since

preliminary findings showed strain in processing effort which had a correlation at lexical, phrasal and clausal linguistic levels which ensured reliability and validity of research instruments. Interview guide was adopted from the criteria used in the questionnaire.

3.8 Data Analysis and Presentation

The data was collected and presented in both textual and tabular forms. Analysis of the processing effort of budget text of Homa Bay County Government was done both qualitatively and quantitatively. The quantitative analysis of the data involved computation of frequencies from all respondents which were presented on various tables as realized from the questionnaires. Data realized was sorted out and categorized at lexical, phrasal and clausal levels; the frequencies of their occurrences was established which made it possible to calculate the processing effort quantitatively in terms of sum totals for the specific linguistic items. After the statistical analysis, a qualitative linguistic analysis was also advanced. The qualitative data analysis technique applied involved categorization of data into themes and sub themes in relation to the study objectives. Data that was obtained from both questionnaires and interview transcriptions and was analyzed in relation to specific objectives, theory applied and applicable literature. Triangulation was done through analysis and comparison of data from both questionnaires and interviews.

3.9 Ethical Consideration

The researcher sought consent from Maseno University Ethics and Review Committee before proceeding to the field as shown on the attached appendix 10. The participants' consent in the study before filling in the questionnaires was also sought both orally and through consent form attached as appendix 9.The respondents were informed that their identity would not be revealed, they were also told of the purpose of the study and of their roles. Contact person was identified who was the organizer of public hearings in Homa Bay County from the department of treasury.

The respondents were informed that the data collected would be kept confidential and at no time would the respondents indicate their names on the questionnaires. The respondents were made aware that their contributions would be used purely for academic purposes. The study had no foreseeable risks to the participants and the researcher.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.1 Introduction

The chapter dealt with data presentation, analysis and discussion of the processing effort and effects of processing effort on public participation in the budget making process. Findings were discussed and analyzed along the study objectives which included analysis of financial budget jargon, assessment of factors affecting processing effort and analysis of how processing effort affects public participation. Tenets of Relevance Theory and literature are also used in data analysis. The data presented in tables was processed from questionnaires whereby the respondents identified words, phrases and clauses that posed processing challenges to them. Linguistic items that posed processing challenges were identified by respondents after reading an excerpt from a financial budget text that was administered to them. Frequencies of occurrences of such linguistic items from all respondents were computed, percentages for each lexical item and overall percentage was calculated and presented in a tabular form. The lexical items were analyzed under the categories of words, phrases and clauses. Data from both questionnaires and interview schedules were used in the analysis for triangulation purposes.

4.2 Analysis of Financial budget Jargon of Homa Bay County

Data showed generally that words/lexical items poses lower processing effort as most respondents identified words/lexical items as giving them less challenges in the comprehension of the budget documents which stood at 57% on table 4.1 compared to phrases(74% on table 4.2) and clauses(84% on table 4.3). The stated percentages are in line with (Marr, 1982) which gives the 'computational level' of explanation in characterizing processing effort. In forming a computational-level explanation, this study characterizes lexical processing effort as cognitively less involving to the processor and in terms of Relevance Theory ,Processing Effort is the relative ease or difficulty involved in processing words, both in and out of context. Words in table 4.1 have been identified by respondents from reading excerpt of financial text in questionnaire; frequency in the table entails the number of times the word has been identified by different respondents out of a total of 42 respondents. Response was in reference to question 1 in the questionnaire which read, *Read through the financial text and identify words, phrases,*

expressions, sentences or any structures that make this text difficult to understand/comprehend (Appendix 1)

Table 4.1: Words that make budget text difficult to comprehend

S/No	Word	Frequency	Total	Percentage
1	Fiscal	39	42	93
2	Pursuant	31	42	74
3	Expenditure	23	42	55
4	Prudently	32	42	76
5	PFM	30	42	71
6	FY	32	42	76
7	Underpin	33	42	79
8	Framework	23	42	55
9	Cognizant	24	42	57
10	Equitable	37	42	88
11	Per Capita	37	42	88
12	Recurrent	12	42	29
13	Automating	18	42	43
14	Mapping	21	42	50
15	Grants	16	42	38
16	Article	38	42	90
17	Leakages	12	42	29
18	Debt	12	42	29
19	Estimates	13	42	31
20	PPS	13	42	31
21	Revenue	11	42	26
TOTAL		**507**	**882**	**57**

The lexical form can attract a higher processing effort depending on how unfamiliar people are with a particular word. For example, the word *fiscal* has a higher processing complexity since it has higher frequency despite its short length as shown on table 4.1 above which is in line with Schwanenflugel and Shoben, (1983) who postulate that semantic variables have been proposed to explain quantitative differences in lexical processing behavior between otherwise matched words .Majority of people are unfamiliar with the word *fiscal* as shown on table 4.1 Processing difficulty as a result of unfamiliarity is corroborated with data from interviewee B who admits that unfamiliarity with a linguistic item can cause processing difficulty as shown in the excerpt below. Interviewee B says that *he has never heard about it*, which according to Relevance

Theory implicates that he is not familiar with it. In terms of Relevance Theory, interviewee B does not just say that he doesn't understand the meaning of the word fiscal which is the expected response but gives an implicated assumption that "the word fiscal is very difficult to understand". Such response from the respondent, allows the audience to arrive at an implicated conclusion which means that the respondent does not comprehend the word. In Relevance Theory Sperber and Wilson (2004) postulate that such an indirect response (implicature) is an economical way to achieve cognitive effects, for example, when the respondent says *he has never heard about it* then we can easily realize that it (fiscal) makes the financial text incomprehensible to the respondent.

Excerpt 1: Interview B

R: The word "fiscal" is very difficult to understand

I: Why do you find it difficult to understand?

R: I have never heard about it.

Variables such as concreteness are assumed to reflect between-word differences in semantic representation, or differences in how these representations are accessed. Concreteness and abstractness have been the most intensively studied of the lexical properties thought to influence semantic processing; concrete lexical items are easier to process compared to abstract lexical items (Schwanenflugel & Shoben, 1983). The lexical item *fiscal* being abstract attracts more processing effort which is in line with Schwanenflugel and Shoben (1983).According to Relevance Theory, the more linguistically complex a word, a phrase, syntactic or phonological construction is, the more processing effort is required. The lexical item *fiscal* being abstract attracts higher processing effort compared to those that are less abstract such as *expenditure.* The respondent gives what according to Relevance Theory of Sperber and Wilson, is referred to as implicated assumption when he says "It depends" Implicated assumption entails premises that provide an explanation of how the hearer recovers not just interpretation but one the speaker intended, when he (respondent) is interrogated on the difficulty of the word *expenditure* he says, "it depends", which according to Relevance Theory creates an implicated conclusion that it(expenditure) is not difficult to comprehend in the context of financial jargon.

Excerpt 2: Interview B

I: Is the word "expenditure" also difficult to understand?

R: It depends.

I: What does it depend on in particular?

R: When you talk of 'expenditure', it easier since it entails spending money but when you add 'recurrent' it becomes something else. Even these legal terms such as "**Section 107** of the PFM Act, 2012 and **Regulation 25** of the PFM Regulations 2015"

According to interviewee A in the excerpt above, the respondent attributes ease in understanding the meaning of the word *expenditure* to more concrete activities such as buying as shown in the excerpt. The respondent says *expenditure is easier to understand since it entails spending money*. According to Relevance Theory, the statement by respondent is categorized as a contextual implication. Sperber and Wilson (2004) define contextual implication as a situation where the speaker does not expect his or her utterance to be interpreted in one way rather than another, in other words no specifically intended or implicated contextual effects, no mind searching procedures, such an utterance will be processed in a context. The respondent explains that expenditure entails spending money which is within the context of financial jargon. According to Sperber and Wilson, any new information is relevant in any context in which it has contextual implications, and the more contextual implications it has, the more relevant it will be.

Communication and relevance are blended since they complement each other. Concrete words have referents which can be perceived by the senses and are responded to more rapidly than abstract words in isolated word recognition tasks such as lexical decision and naming. The concrete word advantage (concrete words being easier to process) and abstract word disadvantage (abstract words being more difficult to process) is assumed to reflect the processing difficulty in retrieving the meaning of an abstract word out of context (abstract words rely more heavily on context for interpretation). Inference being a key tenet in Relevance Theory helps the listener or reader access the meaning and processes it. According to Sperber and Wilson (2004),

inference entails a conclusion that we can arrive at based on both the utterance and background information. Respondent from the transcription C was able to infer the meaning of *fiscal risks* as 'risks related to money' since the budget text is about money. Interviewee C in the excerpt below is able to infer the meaning from the context when he particularly gives an implicated assumption when he says that "he is able to guess the meaning" from the context that fiscal is related to money since budget issues entail money issues, which creates cognitive effects that results into an implicated conclusion that the respondent is able to infer the meaning within the context.

Excerpt 3: Interview C

R: From the title "Fiscal responsibility principles" one cannot even understand that especially this word 'fiscal'

I: What about those other words in that phrase, can't they make the word 'fiscal' easier to understand

R: The other words are easier to understand hence one can try to guess what 'fiscal' may mean

I: What can you guess is the meaning?

R: I don't know although in the context of 'Fiscal risks' as used in other areas of the excerpt, I think it may mean risks related to money. Others that are difficult are such as 'weighted formula' and 'basic equitable shares'

This difficulty is considered to correspond to representational differences between the two types of words: concrete words, for example the word *money* is assumed to be represented, on average, more independently from their semantic contexts than abstract words, for example, the word *fiscal*. There is generally more information associated with abstract concepts than concrete concepts (Schwanenflugel & Shoben, 1983).

The words *per ca pita* and *underpin* also hinder communication and the fact that respondents in table 4.1 identified them as a challenge when used in budget documents since they have frequency of 37 and 33 respectively, but those who use them in budget texts don't simplify them, attests to the fact that that every act of ostensive communication communicates a presumption of its own optimal relevance. Interviewee C below shows that the word *per capita* is difficult to comprehend which corroborates the high frequencies found in the table 4.1.

Excerpt 4: Interview C

I: Which other phrases or words are difficult to comprehend in the excerpt?

R: 'Per capita', 'revenue leakages' 'cognizant of the fiscal responsibility principles'

I: Generally how can such words affect your participation in public budget hearings?

The lexical item *underpin* also attracts higher processing effort compared to a number of words found in table 4.1.Conversation in the interview C above deduce that the words are difficult to comprehend through the explicatures that are created. By asking a question, interviewer guarantees that a direct answer will be relevant to him. The respondent in the conversation above simply provides the information requested and leaves it to interviewer to decide what context to access, and what effects to achieve. Respondent gives his response of words that are difficult to comprehend simply as ;*Per capita and revenue leakages* ,this is what Sperber and Wilson refer to as the use of contextual implications as applies to Relevant Theory, which means that cognitive effects are reached within the context without searching for any other specifically intended cognitive effects(implicatures).

The difficulty in processing the word *underpin* is corroborated by excerpts from interviewee D below, who says that the word *is not clear*, an assertion which according to Relevance Theory exhibits vagueness. Vagueness means little or no clarity of a linguistic item, which hinders processing effort.

Excerpt 5: Interview D

R: Not really, there are other sentences such as

"actualizing policies to underpin revenue measures"

I: What is the challenge with the sentence?

R: The word "underpin" is not clear before you even talk about "revenue measures". This word "mapping" used here you may not even know whether it means drawing or indicating.

Majority of people are unfamiliar with the word *equitable* as shown on table 4.1 since it has a high frequency of 37. Processing difficulty as a result of unfamiliarity is corroborated with data from excerpts of interviewee F who admits that unfamiliarity with a linguistic item can cause processing difficulty as shown in the excerpt below. Interviewee F says that such words are an impediment to comprehension of budget estimates.

Excerpt 6: Interview F

I: How can the use of such words be made simpler or easier?

R: The words must be explained or translated or where possible alternative words be used that can be understood by majority of people. Many words in this excerpt such as "equitable", "revenue streams", "automating", "underpin" are difficult to comprehend.

Lexical items that are commonly used or frequently used in everyday conversation are easy to process. Response from excerpt of interviewee A shows that words *responsibility and principle* are easy to understand because they are commonly used. In the conversation below, the respondent says the word responsibility "is ok", which in terms of implicature of Relevance Theory means that it is easy to process.

Excerpt 7: Interview A

R: The word 'Fiscal' in this title of the excerpt is a tough word

I: What about the rest of the words in that title?

R: The word 'responsibility' is ok it is a common word and even the word 'principle' can easily be understood. Introduction of the word

‘fiscal’ makes the whole phrase difficult to understand.

Context plays a key role in accessing meaning, a common word may equally be made difficult if an unknown word is brought in the context for example, response from interviewee A above confirms that the word *expenditure* is common but if combined to form *recurrent expenditure* then the phrase becomes difficult. This is also in line with (Forster & Chambers, 1973) who postulate that an uncommon word, or an uncommon sense of an ambiguous word, requires more effort to process than a common one. The idea of phrases attracting higher processing effort is corroborated by findings from questionnaire shown on table 4.2 on the next page which generally stands at 74%. Words in phrases 2 have been identified by respondents from reading excerpt of financial text in questionnaire; frequency in the table entails the number of times the phrases have been identified by different respondents out of a total of 42 respondents. Response was in reference to question 1 in the questionnaire which read; *Read through the financial text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend*

Table 4.2: Phrases that make budget text difficult to comprehend

S/No	Phrase	Frequency	Total	Percentage
1	Fiscal responsibility principle	40	42	95
2	Fiscal risks	33	42	79
3	Equitable shares	31	42	73
4	Recurrent expenditure	34	42	80
5	Revenue streams	32	42	76
6	Appropriation in aid	34	42	80
7	Over the medium term	33	42	79
8	Weighted formula	32	42	72
9	Revenue leakages	33	42	79
10	Revised target	31	42	73
11	Initial target	26	42	61
12	Supplementary budget	29	42	69
13	Budget estimate	25	42	60
14	Finance bills	23	42	55
15	Conditional grant	34	42	80
16	Resource mobilization	26	42	62
17	National revenue	25	42	60
18	Public finance	22	42	52
19	PFM regulations	37	42	88
20	Source revenue	33	42	79
21	Growth projection	33	42	79
22	Revenue base	35	42	83
23	Resource mobilization unit	37	42	88
24	Revenue measures	31	42	74
25	Enabling legislations	33	42	79
TOTAL		**782**	**1050**	**74**

According to interviewee A below, an implicature is created that the word *expenditure* is easier to understand by the response given (*it depends)* implies that it may not be difficult to process and a further explicature is created by giving the role of an additional word *recurrent* which according to Relevance Theory, makes the phrase inaccessible because of the context of use and given syntactic level of a phrase.

Excerpt 8: Interview A

I: Is the word "expenditure" also difficult to understand?

R: It depends.

I: What does it depend on in particular?

R: When you talk of 'expenditure', it easier since it

entails spending money but when you add 'recurrent'

it becomes something else

In table 4.1 the word *expenditure* attracts a frequency of 23 and the word *recurrent* attracts a frequency of 12 but in table 4.2 as a phrase, *recurrent expenditure* attracts a frequency of 34. The findings are in line with Macdonald(2000) who posits that lexical processing effort is widely held to be sensitive to perceptual factors and contextual influences (from the syntactic, semantic and pragmatic context) which therefore shows that processing effort increases from lexical level to phrasal level.

The phrase *over the medium term* is found to be difficult to comprehend. The words in isolation are found to be easier to understand, however, when the word *over* is introduced to the phrase then the level of difficulty increases as shown:

Excerpt 9: Interview A

R: The phrase 'over the medium term' is difficult to understand although the other part of the sentence which is 'a minimum of 30% of the budget shall be allocated to the development expenditure 'is easier to understand.

I: Are the words individually difficult? Do they appear common words that are used in the day to today conversation?

R: "Medium" is a common term which was used in mathematics , "term" is also used in instances such as school term when children go to school but when you add the word "over" then it becomes tricky. The phrase "recurrent expenditure" is equally difficult

The words *medium,* and *term* are conceptual categories while the word *over* is a procedural category. This is line with Blakemore (2002) who identifies a relationship between processing effort and cognitive effects of conceptual and procedural encodings. In relevance-theoretic terms, the function of conceptual expressions (i.e., open lexical categories, such as nouns, adjectives and verbs) is to convey conceptual meaning which is propositionally extendable and contributes to expanding the inferential processing of an utterance as found in words such as *medium* and *term*

The function of procedural expressions is to activate domain specific cognitive procedures, the word *over* which is a procedural encoding contributes to constraining the inferential processing This concurs with Blakemore (2002) who identifies a relation between processing effort and cognitive effects of conceptual and procedural encodings and finds that procedural encodings are cognitively more involving than conceptual encodings.

Majority of these phrases identified as involving higher processing effort are endocentric compounds as opposed to exocentric compounds for example, *Fiscal responsibility principle, Equitable shares ,Fiscal risks, Recurrent expenditure, Revenue streams, Over the medium term.* Endocentric compounds have the head carrying the semantic weight as the other elements become part of or modifying the particular element which should therefore make the structures easier to understand as opposed to exocentric compounds.

The endocentric compounds are largely difficult to process because modifiers of the head elements are uncommon and are not frequently used, for example, the word *fiscal* is difficult to process as shown on table 4. 1 hence the phrase *Fiscal responsibility principle* shown on table 4.2 becomes difficult to process even though the head element which is the word *principle* is not equally difficult to process as shown in interview A below.

Excerpt 10: Interview A

I: Having read the excerpt, you can pick out

and say why you find them incomprehensible**.**

R: The word ‘Fiscal’ in this title of the excerpt is

a tough word

I: What about the rest of the words in that title?

R: The word 'responsibility' is ok it is a common word and even the word 'principle' can easily be understood. Introduction of the word 'fiscal' makes the whole phrase difficult to understand.

The head element *risks* in the phrase *fiscal* risks is easier to process but the phrase is difficult to process because the modifier which is *fiscal* is difficult to process as shown in interview B below, this is replicated in other endocentric compounds shown on table 2, this deviates from Nida (1960) which posits that the head element in endocentric compounds carries semantic weight hence processing it would demand more processing effort than other elements.

Excerpt 11: Interview B

I: Why do you find it difficult to understand?

R: I have never heard about it, for instance when it is written as "fiscal risks".

I: What about the word "risks"

R: The word "risks" is easier to understand because it is commonly used which means dangerous

The findings are also in line with Macdonald (2000) who posits that lexical processing effort is widely held to be sensitive to perceptual factors such as (word length in letters or phonemes, typographic case, clarity), lexical/semantic variables (*eg*. grammatical category, familiarity, corpus frequency, concreteness, ambiguity), and contextual influences (from the syntactic, semantic and pragmatic context)

In Relevance Theory, elements such as explicatures and enrichment play a role in analysis of the budget jargon for instance there are instances of disambiguation, and enrichment that play out in the processing of the financial jargon under the study. The word *mapping* is ambiguous to the respondent as shown from the response of interviewee D shown below:

Excerpt 12: Interview D

R: The word "underpin" is not clear before you even talk about "revenue measures". This word "mapping" used here you may not even know whether it means drawing or indicating.

I: But "mapping" as used here, do you think it can mean drawing?

R: It is more of indicating or identifying available revenue streams.

From the above response, it can be realized how disambiguation takes place since the word *mapping* draws different meanings from the respondent, for example, respondent D says it means *drawings*, which is ambiguous since it could mean drawing or indicating as respondent says. But disambiguation takes place when further probing takes place from the interviewer, for example, when interviewer asks, " 'mapping' as used here (in finance), do you think it can mean drawing?" and the respondent concludes that here(in finance), it means indicating or identifying which enriches the needed interpretation. Therefore in terms of Relevance Theory, disambiguation and enrichment is a step in any interpretation and usually feeds into further deductive processing to achieve cognitive effects (Sperber & Wilson 2004). The role of context is brought out in disambiguation and enrichment as stipulated in Blakemore (2002) who postulates that utterances are only blue prints that need be enriched in order to become a full mental representation. The respondent, using the context of financial interpretation finally settles on the meaning of *identification* which is the contextual implication as envisaged in the budget context in the line; *mapping all available revenue streams and automating collection where applicable*. Response from interviewee E also shows ambiguity in interpreting the word *streams* as shown in the excerpt below:

Excerpt 13: Interview E

R: In the sentence, "Developing and actualizing policies
to underpin revenue measures", I find the word "underpin"
making this sentence difficult to comprehend.
The words such as "revenue streams" cannot be
established since the commonly known meaning
of streams are found in classes as used in schools

From the above interpretations, we realize that the respondent talks of *streams* which are commonly used in schools. It is clear that the respondent uses a different context from the present one which is budget document. In the context of relevance it can be deduced that ambiguity has arisen and the respondent is not able to process correct contextual implication, however, we can construct an assumption that the respondent's encyclopedic knowledge of *stream* is that of classrooms which is not logical in the context of budget documents.

In Relevance Theory, there are instances of Ellipsis or instances where both listeners and speakers are expected to fill in or interpret information left which is retrievable within the context. According to most respondents the legal sections and initials are difficult to understand since the background information is lacking. Interviewee A identifies such as shown below:

Excerpt 14: Interview A

R: When you talk of 'expenditure', it easier since it
entails spending money but when you add 'recurrent'
it becomes something else. Even these legal terms such as
"**Section 107** of the PFM Act, 2012 and
Regulation 25 of the PFM Regulations 2015"

I: In your opinion, what makes those parts difficult?

R: They are just difficult to understand.

You must know law in order to know what they are

referring to; one cannot know how to relate them to the budget.

The initials such as FY and PFM are abstract

From the above excerpt, the initials; FY, PFM and legal sections are abstract and difficult to process. Findings on linguistic items FY and PFM are corroborated with the findings on table 4.1 from questionnaires which put PFM at a high frequency of 30 and FY at 32.The phrase *PFM regulation* on table 4.2 also exhibits a higher frequency of 37.These are corroborated by responses from interviewees B, D, F, shown below who also identify the use of such structures as posing difficulty in understanding the budget estimates. According to Blakemore (1992) utterances only make blueprint available and that a blueprint is basically a fragment of linguistic utterance which needs to be filled and enriched in order to have full mental representation available and where it seems clearly that blueprints are only available, clues are seen as elliptical.

Excerpt 15: Interview B

I: Which word do we derive the word "equitable" from?

R: I think it comes from "equal".

The words such as FY 2018/2019, PFM act are abstract

I: What makes the phrases difficult?

R: They should be written in full to make their meaning clear.

The phrases such as "article 203" and "revised target"

are challenging

Excerpt 16: Interview D

R: The word "fiscal" is a challenge though

I can guess it deals with financial matters since budget

is about money although the line "fiscal responsibilities

principles Pursuant to the provisions of **Section 107**

of the PFM Act, 2012 and **Regulation 25"** is very abstract.

I: What makes it difficult, which words don't you understand?

R: It entails legal references which are not clear

to me because I have no idea what those sections mean.

Excerpt 17: Interview F

R: "Fiscal" is not commonly used and therefore

difficult to understand others are; "pursuant",

"section 107",PFM Act 2012"

I: What makes such structures difficult to understand?

R: One is not aware of contents of those legal sections

because one is not a lawyer. The phrase "over medium term expenditure"

is also difficult to comprehend because you would not

know which period the budget is referring to.

I: What aspects of the budget are made clearer or simpler?

R: The initials such as FY is difficult but in

other areas they make reference to pages for example;

"in FY page 12 of 70".The numbers are equally simplified

and put in percentages for example "***Kshs 5,081,891,056*** (***65.72%)***

for recurrent expenditure and ***Kshs 2,650,195,848 (34.28%)***

In tracing these elliptic aspects in terms of Relevance Theory, the listener should be able to fill in or bridge the gaps, for instance in these sections it would be found that PFM means Public Finance Management Act 2015 and FY means Financial Year. The respondent should also be aware of the fact that initials are also normally explained at the initial pages of the budget documents which is in line with Blakemore (1992) who posits that information for enrichment should be taken from short and long term memory.

Legalese used in budget estimates text is in line with Horea (2011) who posits that financial jargon is characterized by ingredients of interdisciplinary communication hence budget text is a product of legal process and legalese as well. However, it is important to scrutinize the language in terms of relevance and processing effort. According to interviewees, A, B, D, F shown above and tables 4.2 , legal jargon used in budget estimates causes havoc in budget document interpretation which is in line with Crystal, D. and Davy, D. (1970) who posit that to speak of legal language as communicating meaning is in itself rather misleading. Of all uses of language it is perhaps the least communicative, in that it is designed not so much to enlighten language users at large but a few legal experts.

One of the most striking characteristics of written legal English is that it is so highly nominal; that is many of the features in any given stretch are operating within nominal group structure, and the long complicated nominal that result are noticeable by contrast with verbal groups which are relatively few and selected from restricted set of possibilities. There is a very marked preference for post modification in the nominal groups (Crystal, D. & Davy, D.1970).This is exemplified in the budget estimates structure; *"**Section 107** of the PFM Act, 2012 and **Regulation 25** of the PFM Regulations 2015.*The nominal group which is ***Section 107*** is post modified by another nominal group which is *of the PFM Act, 2012,* this is joined to another nominal group ***Regulation 25*** which is post modified by another nominal group which is *of the PFM Regulations 2015.*The structure is long and abstract with limited use of verbal group as shown in the structure.

Relevance Theory analyses inferential communication in terms of two layers of intention; informative intention to make a certain set of assumptions manifest or more manifest to the audience and communicative intention to make the informative intention mutually manifest (Wilson,2000) The legal aspect of budget estimates can therefore be interpreted in terms of relevance and communication, to achieve both communicative and informative intention the author should be wary of possible interpretations. In terms of Relevance Theory (Sperber & Wilson 2004),the communicative principle of relevance states that ostensive communication communicates a presumption of its own optimal relevance it also brings out the fact that informative intention should make a certain set of assumptions manifest so at to achieve as an aspect of communication and relevance. While informative intention is achieved in blending the

legal jargon, most respondents attribute difficulty to achieve communicative intention to length of this structure since it is a convolution of nominal groups with limited use of verbal groups whose interpretation would only need legal experts.

Findings on legal language above are in line with Genzel &Charniak's (2002) who postulates that length of a syntactic structure plays a role in processing effort, hence it is plausible to argue for processing effort and deduce that processing effort for these financial budget legalese is affected by length of the legal structure. Genzel & Charniak's (2002) in their analysis of entropy rate principle, found a significant correlations between both entropy and sentence length. Their findings postulated that there is a significant positive correlation between entropy and length of a sentence, which stipulates that the entropy rate increases with the length of the sentence predicting a higher processing effort. The idea of length of a syntactic structure attracting higher processing effort is corroborated by findings from questionnaire where clausal frequency stands at 84% higher than lexical and phrasal levels shown on table 4.3 in the next page. Clauses in table 4.3 have been identified by respondents from reading excerpt of financial text in questionnaire; frequency in the table entails the number of times the clause has been identified by different respondents out of a total of 42 respondents. Response was in reference to question 1 in the questionnaire which read; *Read through the financial text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend*

Table 4.3: Sentences/Clauses that make budget text difficult to comprehend

S/No	Sentence/Clause	Frequency	Total	Percentage
1	Pursuant to the provisions of section 107 of the PFM Act,2012 and Regulations 25 of the PFM Regulations 2015	39	42	93
2	the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles	38	42	90
3	Mapping all available revenue streams and automating collection where applicable.	35	42	83
4	The fiscal risks shall be maintained and managed prudently	37	42	88
5	The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates	32	42	76
6	Developing and actualizing policies to underpin revenue measures	38	42	90
7	Enacting and implementation of Finance Bill and its enabling legislations	32	42	76
8	Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target	29	42	69
9	which is calculated on each Counties annual revenue increase per capita	38	42	90
TOTAL		**318**	**378**	**84**

The findings are also in line with (Macdonald, 2000) who posits that lexical processing effort is widely held to be sensitive to perceptual factors (*eg*. word length in letters or phonemes, typographic case, clarity), lexical/semantic variables (*eg*. Grammatical category, familiarity, corpus frequency, concreteness, ambiguity), and contextual influences (from the syntactic, semantic and pragmatic context).Under the conventional mechanistic approach, a complex explanation or set of explanations would appear to be required in order to account for the variety of factors affecting lexical processing outlined above, which in this case is explained by the analysis of legal language of the structure; *"**Section 107** of the PFM Act, 2012 and **Regulation***

***25** of the PFM Regulations 2015* as long and consisting of a convolution of nominal groups with limited verbal groups.

4.3 Factors affecting processing Effort of Financial Texts

In Relevance Theory, there are factors that affect the processing effort required for comprehension of linguistic items which include; Recency of use of a linguistic item: The more recently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires. Frequency of use of a linguistic item: The more frequently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires. Linguistic complexity: The more linguistically complex a word, a phrase, a syntactic or phonological construction the more processing effort is required (other things being equal). Logical complexity: negative expressions such as not, impossible, doubt cause more processing difficulties than corresponding positive expression. (Sperber & Wilson, 2004)

4.3.1 Frequency of use of Linguistic Items

Frequency of use of a linguistic item plays a role in comprehension of financial budget jargon. Most of the respondents have cited that some linguistic items used in the budget text are not commonly used terms for example frequency of words as shown table 4.4 in the next page which stands at 66% . Words in table 4.4 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times a word has been identified by different respondents as being rarely used by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (rarely used).*

Table 4.4: Frequency of the Use of Words in Communication

S/No	Word	Rarely used	Total	Percentage
1	Fiscal	39	42	93
2	Pursuant	40	42	95
3	Expenditure	28	42	67
4	Prudently	23	42	55
5	PFM	31	42	74
6	FY	34	42	81
7	Underpin	33	42	79
8	Framework	33	42	79
9	Cognizant	32	42	76
10	Equitable	32	42	76
11	Per Capita	38	42	90
12	Recurrent	23	42	55
13	Automating	32	42	76
14	Mapping	18	42	43
15	Grants	24	42	57
16	Article	27	42	64
17	Leakages	28	42	67
18	Debt	12	42	29
19	Estimates	17	42	40
20	PPS	21	42	50
21	Revenue	16	42	38
TOTAL		**581**	**882**	**66**

The word that exhibits higher processing effort it is rarely used in the day to day conversation is *pursuant* that stands at 40 respectively table 4.4 above. Excerpts from interview F below also corroborates those findings in the table that commonly used words are easy to process as opposed to uncommonly used ones:

Excerpt 18: Interview F

R: "Fiscal" is not commonly used and therefore difficult to understand others are; "pursuant", "section 107",PFM Act 2012"

I: What makes such structures difficult to understand?

R: One is not aware of contents of those legal sections because one is not a lawyer.

> The phrase “over medium term expenditure” is
> also difficult to comprehend because you would not know
> which period the budget is referring to.

From the above excerpt, we can deduce that the word *pursuant* is difficult to comprehend because is not commonly used. We can deduce that the word *pursuant* is not common by applying explicature which is an aspect of Relevance Theory. The response given by the respondent about the reason why the word *pursuant* is difficult is given directly. This is in line with (Forster & Chambers, 1973) who postulate that an uncommon word, or an uncommon sense of an ambiguous word, requires more effort to process than a common one. The fact that phrases attract higher processing effort is corroborated by findings of questionnaire shown on table 4.5 in the next page which stands at 72%.Phrases in table 4.5 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times phrase/expression has been identified by different respondents as being rarely used by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (rarely used).*

Table 4.5: Frequency of the Use of Phrases in Communication

S/No	Phrase	Rarely used	Total	Percentage
1	Fiscal responsibility principle	40	42	95
2	Fiscal risks	38	42	90
3	Equitable shares	31	42	74
4	Recurrent expenditure	29	42	69
5	Revenue streams	28	42	67
6	Appropriation in aid	39	42	93
7	Over the medium term	23	42	55
8	Weighted formula	31	42	73
9	Revenue leakages	24	42	57
10	Revised target	25	42	60
11	Initial target	27	42	64
12	Supplementary budget	31	42	74
13	Budget estimate	31	42	74
14	Finance bills	32	42	76
15	Conditional grant	34	42	80
16	Resource mobilization	27	42	64
17	National revenue	31	42	74
18	Public finance	24	42	57
19	PFM regulations	35	42	83
20	Source revenue	31	42	74
21	Growth projection	35	42	83
22	Revenue base	23	42	55
23	Resource mobilization unit	23	42	55
24	Revenue measures	23	42	55
25	Enabling legislations	36	42	86
TOTAL		**751**	**1050**	**72**

Table 4.5 above shows that phrases such as; *fiscal risks, fiscal responsibility, appropriation in aid* have a high frequency of 40, 38, 39 respectively. Transcription from interviewee B and F point to difficulty in processing of these linguistic items as shown below. We can deduce that the word fiscal is not common from the conversations of B and F using Relevance Theory of Sperber and Wilson (2004) which stipulates that the tenet of implicature allows hearers to make implicated conclusions from speakers' implicated assumptions (premises). The implicated assumption of the respondent he says that he has never heard of it (fiscal), creating an implicature that it is therefore not frequently used around him.

Respondent B below says, "*I have never heard about it"* which creates an implicated conclusion that the word is not frequently used by the respondent. Ideally the respondent would contradict himself or herself if he or she would say that the word is commonly used but at the same time he or she has not heard about it. Such consistency, is what Sperber and Wilson in Relevance Theory refer to as "criterion of consistency with the principle of relevance" which entails that an utterance, on a given interpretation, is consistent with the principle of relevance if and only if the speaker might rationally have expected it to be optimally relevant to the hearer on that interpretation.

Excerpt 19: Interview B

R: I have never heard about it, for instance

when it is written as "fiscal risks".

I: What about the word "risks"

R: The word "risks" is easier to understand because it

is commonly used which means dangerous

Implicature that adduces that the word is not frequently used is further given by the respondent who says that the word *risks* is commonly used which implicates that unlike the word fiscal. Use of an explanation of what the word risks as a common word means is given as *dangerous* which attests to the fact that the word is frequently used which tells that context plays a big role in enriching explicatures (use of context to make statements more explicit)

The phrase *appropriation in aid* is equally found to be difficult to process as shown on table 4.5 which is line with Sperber and Wilson (2004) who state that the more frequently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires. Transcription F also points to processing difficulty as shown below.

Excerpt 20: Interview F

I: Which are other technical aspects of the excerpt that you can identify?

R: The phrase such as "Appropriation in Aid" and "grants" are difficult

to understand.

I: What makes the words difficult to understand?

R: The word “Aid” is easier to understand but “appropriation” is a word which cannot be easily understood. “Grants” in isolation may be abstract but if used in line such as “the grants from the National Government” then one can try and guess that these are funds from national government.

The fact that clauses attract higher processing effort is corroborated by findings of questionnaire shown on table 6 in the next page which stands at 80%. Clauses in table 6 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times clause has been identified by different respondents as being rarely used by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (rarely used).*

Table 4.6: Frequency of the Use of Sentences/clauses in Communication

S/No	Sentence/Clause	Rarely used	Total	Percentage
1	Pursuant to the provisions of section 107 of the PFM Act,2012 and Regulations 25 of the PFM Regulations 2015	38	42	88
2	the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles	36	42	86
3	Mapping all available revenue streams and automating collection where applicable.	35	42	74
4	The fiscal risks shall be maintained and managed prudently	34	42	71
5	The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates	30	42	69
6	Developing and actualizing policies to underpin revenue measures	31	42	69
7	Enacting and implementation of Finance Bill and its enabling legislations	34	42	74
8	Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target	30	42	67
9	which is calculated on each Counties annual revenue increase per capita	35	42	74
TOTAL		**303**	**378**	**80**

4.3.2 Logical Complexity of Linguistic Items

Logical complexity also affects processing effort for instances according (Sperber & Wilson, 2004) negative expressions such as not, impossible, doubt cause more processing difficulties than corresponding positive expressions. In budget texts there are words that appear within particular expressions that affect the flow of processing such expressions or sentences. In the

interview C, the phrase *fiscal responsibility principle* is easier to process however the use of the term fiscal throws the respondent off balance as shown below:

Excerpt 21: Interview C

R: From the title "Fiscal responsibility

principles" one cannot even understand that especially this word 'fiscal'

I: What about those other words in

that phrase, can't they make the word 'fiscal' easier to understand?

The phrase *medium term expenditure framework* is cognitive strenuous for respondent A due to logical complexity where there are numerous lexical entries which requires the respondent to unpack and logically compute to generate meaning that satisfies expectations of relevance. According to the respondent, the term *medium* is commonly used but as a lexical entry it is a concept and a noun and therefore a conceptual encoding, according to the respondent's encyclopedic entry it means *medium* as used in mathematics and *term* which is used in school calendar, this points to or implicates miscomprehension in the context of budget estimates which stipulates a particular period. The word *over* also makes the phrase abstract, as a lexical entry it is a structural or procedural encoding, the respondent does not give his encyclopedic entry of it which concurs with Relevance Theory in the sense that it is an empty category.

Difficulty in processing this word (over) results in logical complexity of the phrase (over the medium term) This is in line with Blakemore (2002) who identifies a relation between processing effort and cognitive effects of conceptual and procedural encodings and postulates that in relevance-theoretic terms, the function of conceptual expressions (i.e., open lexical categories, such as nouns, adjectives and verbs) is to convey conceptual meaning which is propositionally extendable and contributes to expanding the inferential processing of an utterance, whereas the function of procedural expressions is to activate domain specific cognitive procedures (i.e., morph-syntactic constraints in utterance processing) and contributes to constraining the inferential processing of these same utterances and finds that procedural encodings are cognitively more involving than conceptual encodings but deviates from Papafragou (1995) who argues on the basis of conceptual and procedural encodings and asserts

that combining procedural encodings does not seem to form a more complex unit. The excerpt from interviewee A below exemplifies this scenario:

Excerpt 22: Interview A

I: Are the words individually difficult?

The words appear common words that are

used in the day to today conversation

R: "Medium" is a common term which

was used in mathematics , "term" is also

used in instances such as school term when children

go to school but when you add the word "over"

then it becomes tricky. The phrase "recurrent expenditure"

is equally difficult.

In the transcription of the interview B, the phrase *fiscal risk becomes* logically complex since the word *fiscal* is difficult to process, this is corroborated with findings from the questionnaire on table 4.7 in the next page which shows how various components of phrases lower or raise processing effort depending on respondents familiarity with lexical items for example, the phrase *fiscal risks* attracts lower frequency as opposed to *fiscal responsibility principle* since the respondents could be more familiar with the word *risks*. Phrases in table 4.7 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times the phrase has been identified by different respondents as being logically complex out of a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (if logically complex).*

Table 4.7: Logical Complexity of the Use of Phrases in Communication

S/No	Phrase	Logically complex	Total	Percentage
1	Fiscal responsibility principle	38	42	90
2	Fiscal risks	37	42	88
3	Equitable shares	33	42	79
4	Recurrent expenditure	26	42	62
5	Revenue streams	30	42	71
6	Appropriation in aid	31	42	74
7	Over the medium term	33	42	79
8	Weighted formula	30	42	71
9	Revenue leakages	23	42	55
10	Revised target	24	42	57
11	Initial target	24	42	57
12	Supplementary budget	25	42	60
13	Budget estimate	27	42	64
14	Finance bills	28	42	67
15	Conditional grant	31	42	74
16	Resource mobilization	30	42	71
17	National revenue	31	42	74
18	Public finance	27	42	64
19	PFM regulations	28	42	67
20	Source revenue	31	42	74
21	Growth projection	29	42	69
22	Revenue base	30	42	71
23	Resource mobilization unit	29	42	69
24	Revenue measures	30	42	71
25	Enabling legislations	29	42	69
TOTAL		**734**	**1050**	**70**

The respondent is caught up in a situation where his encyclopedic entry of the word *risks* is correct but has no idea what the other part of the phrase entails hence the respondent cannot unpack the whole meaning as shown in the excerpt of interviewee B below:

In the transcription of the interview D, the word *underpin* becomes logically complex since the word *underpin* is difficult to process thereby affecting logical flow of information in the structure *actualizing policies to underpin revenue measures* as shown below: The word *underpin* becomes difficult to process since it entails mapping or transferring of conventional meaning to a contextual meaning. In the conventional meaning, it entails reinforcing a particular structure;

while in the budget contextual meaning it entails anchoring revenue measures on particular financial policies.

Excerpt 23: Interview D

R: Not really, there are other sentences such as

"actualizing policies to underpin revenue measures"

I: What is the challenge with the sentence?

R: The word "underpin" is not clear before you even

talk about "revenue measures". This word "mapping"

used here you may not even know whether it means drawing or indicating.

The above assertion is equally corroborated by transcripts for interview E as shown below:

Excerpt 24: Interview E

I: Which are other structures that would make this

excerpt difficult to understand?

R: In the sentence, "Developing and actualizing policies to

underpin revenue measures", I find the word "underpin"

making this sentence difficult to comprehend.

The words such as "revenue streams" can be established

since the commonly known meaning of streams

are found in classes as used in schools,

so this could mean categories of revenues

In Relevance Theory (2004) Sperber and Wilson talk of inference which entails a conclusion that we can derive based on both the utterance and background information. Inference plays a role in making expressions logical within a particular context. Words are used as concepts and therefore

the ideas of logical, lexical and encyclopedic entries play a role in achieving relevance within specific contexts, therefore according to respondent in interview E, the phrase *revenue streams* means revenue categories or sources which is within the expected contextual assumption. The respondent's encyclopedic entry which entails meaning of streams as used in schools is used to make an inference of what the right meaning is within the context of budget estimates to mean "revenues sources". According to Relevance Theory, such inferential act of communication is that respondent E's mind was affected in such a way that assumptions were added or modified in the cognitive system of the respondent which results into what Sperber and Wilson call cognitive effects.

Respondent E's deduction that *revenue streams means revenue sources* which is from his background knowledge of school set up where there are streams or classes, shows that semantic change occur a cross disciplines and contexts and that context is important in providing cognitive background, and in the case of this study, the meaning is picked from school background and interpreted in financial jargon. Relevance Theory (2004) stipulates that context is chosen by consideration of relevance. The individual chooses the context which involves the best possible balance of effort against effect that is why respondent E makes reference to school set up in terms of trying to ease the processing effort. According Sperber and Wilson (2004), when this balance is achieved assumption are being optionally processed. An assumption is manifested to an individual at a given time if he is capable at that time of representing it mentally accepting its representation as false or as probably true .A set of assumptions that are manifested to an individual is called a cognitive environment. An individual's total cognitive environmental is a function of his physical environment and his cognitive abilities.

4.3.3 Recency of use of Linguistic Items

Recency of use of a linguistic item in Relevance Theory is another factor that affects the processing effort required for comprehension of linguistic items: The more recently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires. The transcripts of interview E show that the respondent may have not used the lexical items such as *medium* and *term* in the recent past since he or she can only refer back to the context of school which he or she completed long time ago. This informs the respondent's encyclopedic entry which fails to tally with the prevailing context of budget

estimates thereby causing processing difficulty. This is also in line with Macdonald(2000) who posits that lexical processing effort is widely held to be sensitive to perceptual factors such as corpus frequency and contextual influences (from the syntactic, semantic and pragmatic context) as shown in the excerpt of interview E below:

Excerpt 25: Interview E

R: In the sentence, "Developing and actualizing policies

to underpin revenue measures", I find the word "underpin"

making this sentence difficult to comprehend.

The words such as "revenue streams" " can be established

since the commonly known meaning of streams are

found in classes as used in schools,

so this could mean categories of revenues.

Table 4.8 in the next page show findings from questionnaire corroborates information from interviewee E above that words that the respondents may have used in the recent past are easier for the respondents to process as opposed to the ones that they may have not used in the recent past which stands at 72% which entails that many people would find words that they have not used in the recent past difficult to process. Words in table 4.8 below have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times a word has been identified by different respondents as being unused recently by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (not used recently).*

Table 4.8: Recency of the Use of Words in Communication

S/No	Word	Not used recently	Total	Percentage
1	Fiscal	37	42	88
2	Pursuant	35	42	83
3	Expenditure	36	42	86
4	Prudently	31	42	74
5	PFM	31	42	74
6	FY	29	42	69
7	Underpin	32	42	76
8	Framework	21	42	50
9	Cognizant	34	42	80
10	Equitable	31	42	74
11	Per Capita	35	42	83
12	Recurrent	26	42	62
13	Automating	29	42	69
14	Mapping	29	42	69
15	Grants	31	42	74
16	Article	29	42	69
17	Leakages	31	42	74
18	Debt	24	42	57
19	Estimates	28	42	67
20	PPS	29	42	69
21	Revenue	24	42	57
TOTAL		**632**	**882**	**72**

Recency of use does not entirely limit the ability of a respondent to infer the meaning from the context. Even though one may have used a linguistic item long time ago, he or she can still contextualize and make the required contextual implication. This attests to the fact that human cognition strives to maximize human cognition. According to Relevance Theory cognitive principle of relevance states that: Human cognition tends to be geared towards the maximization of relevance. This is the principle which (according to relevance theory given all types of information – both accidental and intentional. when someone speaks we will pay attention to any information we can pick up that seems relevant to us, whether devised from the content of the utterance their final expression and gestures, their accompanying behavior, their pauses, hesitation and so on and process this information in a context that is likely to maximize relevance. Findings from questionnaires show that phrases in terms of recently used items stand at 74% which shows higher processing effort for phrases as shown on table 4.9 below with

phrase such as *revenue streams* standing at a frequency of 27. Phrases in table 4.9 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times a phrase has been identified by different respondents as being unused recently by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (not used recently).*

Table 4.9: Recency of the Use of Phrases in Communication

S/No	Phrase	Not used recently	Total	Percentage
1	Fiscal responsibility principle	39	42	93
2	Fiscal risks	35	42	83
3	Equitable shares	30	42	71
4	Recurrent expenditure	29	42	67
5	Revenue streams	27	42	64
6	Appropriation in aid	31	42	69
7	Over the medium term	32	42	69
8	Weighted formula	30	42	71
9	Revenue leakages	28	42	52
10	Revised target	29	42	55
11	Initial target	30	42	52
12	Supplementary budget	28	42	71
13	Budget estimate	29	42	69
14	Finance bills	28	42	67
15	Conditional grant	34	42	80
16	Resource mobilization	31	42	74
17	National revenue	30	42	79
18	Public finance	28	42	67
19	PFM regulations	32	42	79
20	Source revenue	31	42	76
21	Growth projection	33	42	83
22	Revenue base	32	42	74
23	Resource mobilization unit	31	42	67
24	Revenue measures	32	42	64
25	Enabling legislations	35	42	69
TOTAL		**774**	**1050**	**74**

The transcripts of interview E show that the respondent may have not used the phrasal items such as *revenue streams* in the recent past since he or she can only refer back to the context of school which he or she completed long time ago but can still interpret contextual information and arrive at the expected contextual implication which is *revenue sources* as shown below:

Excerpt 26: Interview E

I: Which are other structures that would make this excerpt difficult to understand?

R: In the sentence, "Developing and actualizing policies to underpin revenue measures", I find the word "underpin" making this sentence difficult to comprehend.

The words such as "revenue streams" can be established since the commonly known meaning of streams are found in classes as used in schools, so this could mean categories of revenues.

Percentage for clausal level goes up which stands at 75% in terms of recently used items which is shown on table 4.10 shown in the next page. Clause in table 4.10 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times a clause has been identified by different respondents as being unused recently by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (not used recently)*

Table 4.10: Recency of the Use of Sentences/clauses in Communication

S/No	Sentence/Clause	Not used recently	Total	Percentage
1	Pursuant to the provisions of section 107 of the PFM Act,2012 and Regulations 25 of the PFM Regulations 2015	30	42	71
2	the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles	32	42	76
3	Mapping all available revenue streams and automating collection where applicable.	31	42	69
4	The fiscal risks shall be maintained and managed prudently	32	42	69
5	The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates	32	42	74
6	Developing and actualizing policies to underpin revenue measures	31	42	67
7	Enacting and implementation of Finance Bill and its enabling legislations	32	42	69
8	Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target	33	42	74
9	which is calculated on each Counties annual revenue increase per capita	30	42	69
TOTAL		**283**	**378**	**75**

4.3.4 Linguistic Complexity and Processing Effort

Linguistic complexity causes processing havoc where the more linguistically complex a word, a phrase, a syntactic or phonological construction the more processing effort is required (other things being equal (Sperber & Wilson, 2004).According to interview A, the use of legalese in the budget text causes a linguistic complexity since one must understand the legal language in order to grasp the content as shown in the excerpt below:

Excerpt 27: Interview A

R: When you talk of 'expenditure', it easier since

it entails spending money but when you add 'recurrent'

it becomes something else. Even these legal terms such as

"**Section 107** of the PFM Act, 2012 and

Regulation 25 of the PFM Regulations 2015"

I: In your opinion, what makes those parts difficult?

R: They are just difficult to understand.

You must know law in order to know what

they are referring to; one cannot know how to relate

them to the budget. The initials such as FY and PFM are abstract

Linguistic complexity can be deduced using the conversation below, where the word *equitable* is a challenge to process.

Excerpt 28: Interview B

R: So many words in this excerpt. 'Grants' and

'external sources' although the word 'external'

means outside. The word 'equitable shares

of national revenue' is equally difficult.

I: What makes the phrase difficult to understand?

R: Although other words in the phrase such as

"shares of national revenue" are commonly used

and may not be a problem

I: Which word do we derive the word "equitable" from?

R: I think it comes from "equal". The words such as

FY 2018/2019, PFM act are abstract.

Respondent talks of this word as emanating from the word equal, which is not the case this implicates a miscomprehension of the word. In the context of a derivational morphology, the word ought to be derived from the word *equity* but not *equally.* This shows that language relies so much on the context both immediate and without hence the underlying structure of linguistic operations. This in line with (Chater & Oaksford, 1999) who argue that processing effort (or ease) is measurable and has allowed much to be inferred about the nature of the cognitive processes and representations underlying language comprehension and production. This is also corroborated by findings from questionnaires as shown on table 4.11 in the next page which stands at 74%.Words in table 4.11 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of times a word has been identified by different respondents as being unused recently by a total of 42 respondents. Response was in reference to question 2 in the questionnaire which read; *Write down words/structures/expressions that you have identified from the extract in the first column below and tick in other columns in terms of reasons for difficulty (linguistic complexity)*

Table 4.11: Linguistic Complexity

S/No	Word	Frequency	Total	Percentage
1	Fiscal	39	42	93
2	Pursuant	34	42	81
3	Expenditure	32	42	76
4	Prudently	30	42	71
5	PFM	29	42	69
6	FY	30	42	71
7	Underpin	31	42	74
8	Framework	31	42	74
9	Cognizant	33	42	79
10	Equitable	34	42	69
11	Per Capita	36	42	86
12	Recurrent	34	42	81
13	Automating	32	42	76
14	Mapping	29	42	69
15	Grants	32	42	76
16	Article	28	42	66
17	Leakages	32	42	76
18	Debt	28	42	67
19	Estimates	29	42	69
20	PPS	29	42	69
21	Revenue	28	42	67
TOTAL		**655**	**882**	**74**

4.4 Processing Effort and Public Participation

According to Relevance Theory**,** The fact that humans pay attention to what is relevant to them also has a consequence for communicator in the communication process; by demanding attention from audience, the communicator suggests that the information he/she is offering is relevant enough to be worth the audience's attention. Relevance is the key to communication as well (Sperber & Wilson, 1995). According to interview F, one may attend a budget hearing process but fail to get anything, this implies that one may appear for the hearing process or fail to contribute as expected due to linguistic challenges.

In Relevance Theory, human cognition tends to be geared towards the maximization of relevance. This is the principle which (according to relevance theory given all types of information – both accidental and intentional. when someone speaks people will pay attention to

any information they can pick up that seems relevant to us, whether devised from the content of the utterance their final expression and gestures, their accompanying behavior, their pauses, hesitation and so on and process this information in a context that is likely to maximize relevance as shown on the excerpt of interviewee F below.

Excerpt 29: Interview F

I: How would these words affect your participation

in budget hearing process?

R: Even if you are there listening to the process

or if you are given to read you will definitely not understand

the budget unless someone explains to you. Most people

would therefore not be interested and would wait

to hear what other politicians would say about the budget

In the context of Relevance Theory, the statement of respondent from excerpt F above which is *unless one explains to you* is an implicature that appearing there may be a waste of time or that one may appear gets nothing. According to Sperber and Wilson (1995) there is communicative intention and informative intention. The findings from the interviewee A show that there is a point at which linguistically informative intention may be achieved but communicative intention fails to be achieved at the lexical level where use of particular words affect comprehension of financial texts since they are used without back ground information, for example, the legal references such as PFM Act, pursuant, article which on table 4.12 show high frequencies.

Words in table 4.12 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of people who may find it difficult to fully contribute in public budget hearing as expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings but not contribute fully as expected)

Table 4.12: Attendance and Failure to Contribute Fully in Budget Hearings (Words)

S/No	Word	Attend and not Contribute	Total	Percentage
1	Fiscal	14	42	33
2	Pursuant	15	42	31
3	Expenditure	12	42	29
4	Prudently	13	42	31
5	PFM	14	42	33
6	FY	15	42	36
7	Underpin	13	42	31
8	Framework	14	42	33
9	Cognizant	16	42	38
10	Equitable	15	42	36
11	Per Capita	16	42	38
12	Recurrent	13	42	31
13	Automating	14	42	33
14	Mapping	12	42	29
15	Grants	14	42	33
16	Article	19	42	45
17	Leakages	13	42	31
18	Debt	16	42	38
19	Estimates	16	42	38
20	PPS	14	42	33
21	Revenue	16	42	38
TOTAL		**302**	**882**	**34**

People sometimes appear for budget hearing process but still fail to contribute since they are unable to grasp what is discussed. Interview B below shows that participation of individuals would be affected depending on the financial jargon.

Excerpt 30: Interview B

R: One must know the reference of that

particular article of the constitution to know

what it entails. One does not know what the “revised target”

entails since you can’t tell the “initial target”

that is now referred to as “revised target”

I: How would such words affect your participation in budget hearing process?

R: A lot of things would just be 'passing' while you are there

Respondent from interview B above says *a lot of things would just be 'passing' while you are there*. According to Relevance Theory, this creates an implicated assumption that the respondent would not understand. This is line with Juola (2008) who postulates that linguists who want to compare the adequacy of the complexity metrics provided by differing formal accounts, or to ask about trade-offs for example, whether one language can be more complex than another, whether a particular diachronic simplification of morphology had a compensating increase in complexity of clausal syntax need a rigorous standpoint that is outside of particular formalisms and levels of language. The respondent makes reference to phrasal level words such as "revised target" and "initial target" which means that change in adjectival element for the word target causes processing difficulty.

Phrases attract more processing effort hence the percentage for those who would attend and not contribute goes up slightly to 36% as shown on the table 4.13 below and for clauses which goes up to 40% shown on table 4.14 that follows. The increase in processing effort from word to phrase and clause is line with (Macdonald, 2000) who postulates that lexical processing effort is widely held to be sensitive to perceptual factors (*eg*. word length in letters or phonemes, typographic case, clarity), lexical/semantic variables (*eg*. Grammatical category, familiarity, corpus frequency, concreteness, ambiguity), and contextual influences (from the syntactic, semantic and pragmatic context)

Phrases in table 4.1.3 have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of people who may find it difficult to fully contribute in public budget hearing as expected of them. Phrases tend to attract more processing effort hence the percentage for those who would attend and not contribute goes up slightly to 36% as shown on the table 4.13 which is line with Menn,L. and Duffield,J.(2009), who postulate that some essential points to consider on the way to validation include complexity measures which must be able to predict processing effort for different linguistic units. Performance measures work one word, utterance, or short passage at a time. A valid general complexity measure would have to be able to make predictions about the effort for processing individual utterances or passages and correctly predict the relative effort needed. The

predictability for processing effort can be seen slightly increasing from lexical level (34% on table 4.12), phrasal level (36 % on table 4.13) to clausal level (40% on table 4.14). Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings but not contribute fully as expected)

Table 4.13: Attendance and Failure to Contribute Fully in Budget Hearings (Phrases)

S/No	Phrase	Attend and not Contribute	Total	Percentage
1	Fiscal responsibility principle	18	42	43
2	Fiscal risks	13	42	31
3	Equitable shares	18	42	43
4	Recurrent expenditure	19	42	45
5	Revenue streams	15	42	36
6	Appropriation in aid	19	42	45
7	Over the medium term	13	42	31
8	Weighted formula	16	42	38
9	Revenue leakages	13	42	31
10	Revised target	18	42	43
11	Initial target	14	42	33
12	Supplementary budget	12	42	29
13	Budget estimate	14	42	33
14	Finance bills	17	42	40
15	Conditional grant	16	42	38
16	Resource mobilization	12	42	29
17	National revenue	15	42	36
18	Public finance	14	42	33
19	PFM regulations	16	42	38
20	Source revenue	18	42	43
21	Growth projection	13	42	31
22	Revenue base	13	42	31
23	Resource mobilization unit	14	42	33
24	Revenue measures	18	42	43
25	Enabling legislations	11	42	26
TOTAL		**379**	**1050**	**36**

Clauses in table 4.13 in the next page have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the

number of people who may find it difficult to fully contribute in public budget hearing as expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings but not contribute fully as expected)

Table 4.14: Attendance and Failure to Contribute Fully in Budget Hearings (Sentences/Clauses)

S/No	Sentence/Clause	Attend and Not Contribute	Total	Percentage
1	Pursuant to the provisions of section 107 of the PFM Act,2012 and Regulations 25 of the PFM Regulations 2015	18	42	43
2	the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles	16	42	38
3	Mapping all available revenue streams and automating collection where applicable.	17	42	41
4	The fiscal risks shall be maintained and managed prudently	15	42	36
5	The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates	18	42	43
6	Developing and actualizing policies to underpin revenue measures	17	42	41
7	Enacting and implementation of Finance Bill and its enabling legislations	17	42	41
8	Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target	14	42	33
9	which is calculated on each Counties annual revenue increase per capita	18	42	43
TOTAL		**150**	**378**	**40**

Findings on table 4.14 show a percentage of 40 % which means that although people will attend public budget hearing meetings, they may be unable to contribute or partially do it due to linguistic challenges which is equally corroborated by excerpt from interview F shown below.

Excerpt 31: Interview F

I: How would these words affect your participation in budget hearing process?

R: Even if you are there listening to the process or if you are given to read you will definitely not understand the budget unless someone explains to you. Most people would therefore not be interested and would wait to hear what other politicians would say about the budget.

The excerpt of interviewee F above shows that people sometimes may rely on information from others and trust what others may say instead of their own interpretations of issue for example, interviewee F says: "Most people would therefore not be interested and would wait to hear what other politicians would say about the budget"

The above assertion is in line with Wernicka(2011) who notes that blind people will inevitably ascribe the role of the "guru" to sighted people as those who have unlimited access to visual information, in the case of the current study, the financial experts produce financial texts using a financial jargon without regards to the fact that the public participation may require those who are not financial experts and equally the people may not fault the financial experts for a particular financial jargon due to similar "guru" effect where people would follow what politicians say about such topics.

The above assertion is also in line with Relevance Theory in terms of communicative principle which stipulates that the fact that humans pay attention to what is relevant to them also has a consequence for communicator in the communication process; by demanding attention from

audience, the communicator suggests that the information he/she is offering is relevant enough to be worth the audience's attention. Relevance is the key to communication as well .Communicative principle of Relevance states that every act of ostensive communication communicates a presumption of its own optimal relevance. Relevance Theory analyses inferential communication in terms of two layers of intention; informative intention to make a certain set of assumptions manifest or more manifest to the audience and communicative intention to make the informative intention mutually manifest (Wilson, 2000).Findings from the questionnaire show that while the informative intention may have been achieved, the communicative intention may have not been realized. The excerpt from interview F confirms that people may not take interest the moment they don't understand.

Processing effort increases over linguistic/grammatical levels. This deviates from (Egashimori, 1996) on his studies on grammar and cognition where he postulates that there is lack of clarity on grammar and cognition and according to his postulations, it is difficult to establish how cognition operates and how words, phrase and clauses correlate, this research establishes postulations on how grammar reflects the cognitive processes, whereby the processing effort (a cognitive component) increases from lexical level, phrasal level to clausal level.

Findings of this study also deviate from Studies on modularity of mind which postulates that pragmatics is a central system but not a modular system (Fodor, 1983). He proposed the law of non-existence of cognitive science, arguing that the science that deals with thought processes is too complex to study .However, this study argues from the perspective that pragmatics is inferential and that linguistic codes are behavioral hence a contextual linguistic behavior of respondents can easily reflect particular thought processes. As a modular system, we see different linguistic levels getting portions of processing that reflect modularity in cognition.

Generally people may not fail to attend budget hearings but may attend and fail to contribute, contribute partially or contribute fully depending on the level of linguistic ability. Full participation also shows that words/lexical level is higher meaning easier to deal with which stands at 31% on table 4.15,phrases stand at 30% on table 4.16 and clausal level stands at 27% on table 4.17 that follow.

Words in table 4.15 below have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of people who may not find it difficult to fully contribute in public budget hearing as expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings and contribute fully as expected)

Table 4.15: Attendance and Full Contribution in Budget Hearings (Words)

S/No	Word	Attend and Fully Contribute	Total	Percentage
1	Fiscal	15	42	
2	Pursuant	14	42	
3	Expenditure	14	42	
4	Prudently	13	42	
5	PFM	16	42	
6	FY	14	42	
7	Underpin	11	42	
8	Framework	2	42	
9	Cognizant	12	42	
10	Equitable	13	42	
11	Per Capita	12	42	
12	Recurrent	12	42	
13	Automating	14	42	
14	Mapping	15	42	
15	Grants	13	42	
16	Article	13	42	
17	Leakages	14	42	
18	Debt	17	42	
19	Estimates	14	42	
20	PPS	16	42	
21	Revenue	12	42	
TOTAL		**276**	**882**	**31**

Phrases in table 4.16 on the next page have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of people who may not find it difficult to fully contribute in public budget hearing as

expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings and contribute fully as expected).

Table 4.16: Attendance and Full Contribution in Budget Hearings (Phrases)

S/No	Phrase	Attend and Fully Contribute	Total	Percentage
1	Fiscal responsibility principle	12	42	29
2	Fiscal risks	13	42	31
3	Equitable shares	13	42	31
4	Recurrent expenditure	15	42	36
5	Revenue streams	13	42	31
6	Appropriation in aid	15	42	38
	Over the medium term	10	42	33
7				
8	Weighted formula	13	42	31
9	Revenue leakages	10	42	31
10	Revised target	13	42	36
11	Initial target	12	42	31
12	Supplementary budget	11	42	31
13	Budget estimate	10	42	29
14	Finance bills	12	42	29
15	Conditional grant	14	42	33
16	Resource mobilization	13	42	33
17	National revenue	11	42	26
18	Public finance	13	42	33
19	PFM regulations	14	42	33
20	Source revenue	13	42	31
21	Growth projection	14	42	36
22	Revenue base	14	42	40
23	Resource mobilization unit	15	42	36
24	Revenue measures	13	42	31
25	Enabling legislations	14	42	33
TOTAL		**320**	**1050**	**30**

Clauses in table 4.17 below have been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number

of people who may not find it difficult to fully contribute in public budget hearing as expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings and contribute fully as expected)

Table 4.17: Attendance and Full Contribution in Budget Hearings (Sentences/Clauses)

S/No	Sentence/Clause	Attend and Fully Contribute	Total	Percentage
1	Pursuant to the provisions of section 107 of the PFM Act,2012 and Regulations 25 of the PFM Regulations 2015	11	42	26
2	the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles	12	42	29
3	Mapping all available revenue streams and automating collection where applicable.	13	42	31
4	The fiscal risks shall be maintained and managed prudently	10	42	24
5	The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates	10	42	24
6	Developing and actualizing policies to underpin revenue measures	12	42	29
7	Enacting and implementation of Finance Bill and its enabling legislations	11	42	26
8	Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target	10	42	24
9	which is calculated on each Counties annual revenue increase per capita	12	42	29
TOTAL		**101**	**378**	**27**

From the table above clausal level stands at 27% on table 4.17 having been identified by respondents from reading excerpt of financial text in the questionnaire, frequencies in second column in the table entails the number of people who may not find it difficult to fully contribute in public budget hearing as expected of them. Response was in reference to question 3 in the questionnaire which read; *Write down the same words/structures/expressions that you have identified in the table in question 2 and tick appropriately how they would affect your participation in public budget hearings (*Will attend budget hearings and contribute fully as expected).The percentages have a negative correlation from lexical level at 31 %,phrasal level at 30 % and clausal level at 27% which shows that linguistic difficulty increases as it moves to maximal projection level which is clausal level.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

Summary, conclusions and recommendations of findings based on analysis of financial jargon, factors affecting processing effort and how public participation is affected by processing effort of financial budget texts. Section 5.2 deals with summary of the key findings of the study which are in line with the objectives of the study. Section 5.3 deals with conclusions drawn from the key findings of the study which are in line with the objectives of the study. Section 5.4 deals with the recommendations made in relation to the challenges identified within the research findings and in line with the objectives of the study. Section 5.5 deals with gaps left by individual objectives of the study and suggestions made for further research.

5.2 Summary of Findings

Findings based on objective one of the study which entails analysis financial jargon with respect to processing effort characterize lexical processing effort as cognitively less involving to the *processor* than phrasal level and clausal level of the data presented. The longer structures such as clauses play a role in increasing the processing effort. Most respondents identified words/lexical items as giving them less challenges in the comprehension of the budget documents which stand at 57% on table 4.1 compared to phrases(74% on table 4.2) and clauses(84% on table 4.3)

A lexical form attracts a higher processing effort depending on its own linguistic uniqueness or frequency of use by a speech community. For example, the word *fiscal* has a higher processing complexity since it has higher frequency despite its short length as shown on table 4.1

A lexical form attracts a higher processing effort depending on whether it is concrete or abstract. The lexical item *fiscal* being abstract attracts higher processing effort compared to those that are less abstract such as *expenditure*.

Inference and Context play a major role in processing effort at the lexical level both physical context and cognitive abilities or background. For instance the words would be easier understood if explained within context and respondents are able to access the meaning by making inferences within the financial context.

Financial jargon entails cross disciplinary use of language for example the use of legalese in budget estimates which affects processing effort. Long legal sentences integrated in the budget estimates full of nominal groups affect processing effort.

Findings of this research establish the notion of "Relevance Shift" which is established in the relationship between lexical item *fiscal* on table 4.1 and phrasal items *fiscal risks* on table 4.2 and *fiscal responsibility principle* on table 4.2. An addition of the item *risks* has tended to lower the processing effort from 39(lexical level) to 33(phrasal level) and goes higher at 40 for the phrase *fiscal responsibility principle* since the lexical items in the phrase are not easy to deal with by the respondents

Findings based on the second objective of the study which entail factors affecting processing establish that Frequency of use of a linguistic item plays a role in comprehension of financial budget jargon. Most of the respondents have cited that some linguistic items used in the budget text are not commonly used in day to day conversations and therefore posing processing difficulties.

Logical complexity affects processing effort, for instances, in budget texts there are words that appear within particular expressions that affect the flow of processing such expressions or sentences for example, *fiscal responsibility principle* is easier to process however the use of the term *fiscal* throws the respondents off balance, *over the medium term*, throws respondents off balance due to the word *over* which is a procedural encoding, these hinder the unpacking of the whole phrase.

Recency of use is another factor that affects the processing effort required for comprehension of linguistic items:, for example the respondents may have not used the lexical items such as *medium* and *term* in the recent past and since they can only refer back to the context of school which they completed long time ago, it informs their encyclopedic entry which fails to tally with the prevailing context of budget estimates thereby causing processing difficulty.

Linguistic complexity causes processing difficulty for example, the use of legalese in the budget text causes a linguistic complexity since one must understand the legal language in order to grasp the content of budget texts.

Findings based on the third objective which entails how processing effort affects participation indicate that that linguistically informative intention may be achieved but communicative intention fails to be achieved at the lexical, phrasal and clausal level for financial texts.

Linguistic codes are behavioral hence a contextual linguistic behavior of respondents can easily reflect particular thought processes since different linguistic levels have portions of processing that reflect modularity in cognition.

The percentages have a negative correlation from lexical level at 31 %, phrasal level at 30 % and clausal level at 27% which shows that linguistic difficulty increases as it moves to maximal projection level which is clausal the level.

5.3 Conclusions

Financial jargon analysis and Processing Effort which is the first objective of the study show that *Phrasal* processing effort is higher than *lexical* processing and clausal processing effort is higher than phrasal level for Homa Bay County budget texts which establishes a correlation between lexical, phrasal and clausal levels of linguistic analysis.

Notion of "Relevance Shift" results from distributional statistics which forms basis of a parsimonious model of lexical processing effort which is established in the relationship between lexical items such as *fiscal, fiscal risks* and *fiscal responsibility principal.*

Assertion that noun elements of endocentric compounds carry semantic weight and therefore processing them would demand more processing effort than its modifiers cannot be generalized since the notion is vice versa in phrases such as *fiscal risks, fiscal responsibility principle, recurrent expenditure, equitable shares*.

Procedural encodings require more processing effort than conceptual encodings for example, words *medium,* and *term* are conceptual categories while the word *over* is a procedural category where the word *over* causes more processing havoc than *medium* and *term*

In terms of the second objective of the study which entails factors affecting processing effort show that the more frequently a linguistic item is used the easier the processing effort .Frequency of use of a linguistic item plays a role in comprehension of financial budget jargon. Most of the

respondents have cited that some linguistic items used in the budget text are not common in day to day conversations and therefore posing processing difficulties.

Particular words that are difficult to process within particular expressions cause logical complexity. In budget texts there are words that appear within particular expressions that affect the flow of processing of such expressions or sentences. For example, phrase *fiscal responsibility principle* is easier to process however the use of the term fiscal makes the respondents unable to understand the expression.

The more recently a word, a concept, a sound, a syntactic construction or contextual assumption has been used, the less processing effort it requires in the budget texts. For example, there are respondents who may have not used the lexical items such as *medium* and *term* in the recent past since he or she could only refer back to the context of school where such terms were used in mathematics class which is long time ago.

The more linguistically complex a word, a phrase, a syntactic or phonological construction the more processing effort is required, for example, the use of legalese in the budget text causes a linguistic complexity since one must understand the legal language in order to grasp the content of the budget documents.

In terms of processing effort and public participation, it can be realized that processing effort of considerable members of the public in Homa Bay County towards budget discourse texts of Homa Bay County government is a challenge. This is a challenge to public participation since there are low levels of relevance at lexical, phrasal and clausal levels of processing effort which depict that majority of the public find financial jargon difficult to grasp.

Pragmatics can be looked at as a modular system since it is inferential and that linguistic codes are behavioral hence a contextual linguistic behavior of respondents have reflected that particular thought processes can be established based on grammar since processing effort can be seen to increase across grammatical levels for example, lexical, phrasal and sentence level.

5.4 Recommendations

In terms of financial jargon analysis and processing effort, it is necessary to engage in creation of abridged versions of budget estimates. Findings of this research show that clausal and phrasal processing effort is higher than lexical processing effort for Homa Bay County budget texts.

In terms of factors affecting processing effort, specific linguistic items that may be logically complex, linguistically complex or uncommonly used by the public should be explained whenever they are used (words and phrases that are not frequently used in ordinary discourse) should be simplified or interpreted or paraphrased for easier processing.

In terms of processing effort and public participation**,** there is need for financial literacy programs that are geared towards engagement in linguistic editing that would make financial texts achieve communicative intention

5.5 Suggestions for Further Research

1) In analysis of financial jargon and processing effort, further research in terms of word classes and how such play out in lexical semantic processing should be looked into. This computational approach has also dealt with majorly words and phrases that are considered concepts, there is need to establish the impact of procedural structures on processing effort.
2) In terms of factors affecting processing effort, the factors affecting processing effort such as frequency of use, recency of use, logical complexity and linguistic complexity have been looked into but processing effort is widely held to be sensitive to other perceptual factors for example, word length in letters or phonemes, typographic case, clarity or vagueness lexical/semantic variables such as grammatical categories and ambiguity which should be looked into.
3) Public Participation and Processing Effort needs further research since this study has dealt with participation at linguistic processing level about those who are unable to understand meaning of words used in the budget documents texts, however, a study should also be done on processing effort based on conversation since the one done in this research is based on a written text and which may vary in conversational contexts.

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APPENDICES

APPENDIX 1

Questionnaire

Dear Sir/Madam,

I wish to take a few minutes of your time. This questionnaire is part of a research Program at Maseno University. Your responses are highly valued and are **confidential** and **anonymous**. You **DO NOT** have to write your name anywhere on this sheet of paper**.**

Tick appropriately: Male( )Female( ) Completed high school( )Completed University( )Completed class eight( )Did not go to school( )Are you a financial expert(yes) (NO)

1) **Read through the text below and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend**

EXCERPT FROM HOMA BAY BUDGET TEXT

Committee's General Observations

Fiscal Responsibility Principles

In managing the Homa Bay County Government's public finances, the County Treasury shall ensure the following fiscal responsibilities principles Pursuant to the provisions of **Section 107** of the PFM Act, 2012 and **Regulation 25** of the PFM Regulations 2015 as follows;

1. The County Government's recurrent expenditure shall not exceed the total revenue.

2. Over the Medium Term, a minimum of 30% of the budget shall be allocated to the development expenditure.

3. The County government's expenditure on wages and benefits for its public officers shall not exceed 35% of the total revenue.

4. Over the Medium Term, the government's borrowings shall be used only for the purpose of financing development expenditure and not recurrent expenditure.

5. The County debt shall be maintained and not exceed 20% of the total revenue at any given time.

6. The fiscal risks shall be maintained and managed prudently.

The Estimates of the Expenditure

It is indicated in the Budget Estimates that in the Financial Year ***2018/2019***, the County Government of Homa Bay expects its total expenditure to be ***Kshs7,732,086,904*** comprising of

Kshs 5,081,891,056 (***65.72%)*** for recurrent expenditure and ***Kshs 2,650,195,848 (34.28%)*** for development expenditure. The County expenditure is projected to rise to ***Kshs. 8,377,531,025*** in FY Page **12** of **70**

2019/2020.The expected expenditure will be financed by the grants from the National Government, Local Revenue (including Appropriation in Aid), grants from external sources, loans and donations from development partners. The sources of funds are as shown below;

a) Equitable share of National Revenue (***6,688,200,000***).

b) Conditional Grants from National Govt (***444,954,827***).

c) Local Revenue Sources (***172,996,417***).

d) Loans, Donations and other Grants (***425,935,660***).

The County Treasury's projected internal revenue is ***Kshs. 172,996,417*** in the Budget Estimates for FY 2018/19 as compared to ***Ksh***s. ***118,664,278*** in the Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target. However, this is still a low projection in own source revenue collection that leads to the County losing considerable amount of money when national resources are being allocated to the Counties. In line with provisions of Article 203 of the Constitution of Kenya, 2010, currently the national resources are allocated based on weighted formula; Population (45%), Poverty rate (20%), Land Area (8%), Fiscal Responsibility (2%) and Basic Equitable Share (25%).Therefore the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles (2%) which is calculated on each Counties annual revenue increase per capita. The local revenue target is still low and unrealistic given the historical trend.

The County Treasury is working on measures to expand the revenue base through a comprehensive assessment of the potential as well as eliminating revenue leakages. Some of these interventions include;

1. Developing and actualizing policies to underpin revenue measures.

2. Establishing resource mobilization unit and developing effective framework for grant seeking and the PPPs;

3. Enacting and implementation of Finance Bill and its enabling legislations.

4. Mapping all available revenue streams and automating collection where applicable.

2) Write down words/structures/expressions that you have identified from the extract above in the first column below and tick in other columns in terms of reasons for difficulty

Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1				
2.				
3.				
4.				
5.				
6.				
7				
8.				
9.				
10.				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

21				
22				
23				
24				
25				
26				
27				

3).Write down the same words/structures/expressions that you have identified in question 2 above and tick appropriately how they would affect your participation in public budget hearings.

Words/Expressions/sentences/structures	Will make me not to attend budget hearings	Will attend budget hearings but not contribute at all	Will attend budget hearings but contribute partially	Will attend budget hearings and contribute my opinion fully
1				
2.				
3.				
4.				
5.				
6.				
7				

8.				
9.				
10.				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				

4).What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

……

……

……

Thank you for your time

Yours sincerely,

Ong'ayo Francis, B.Ed.(Arts), M.A

APPENDIX 2

Interview Schedule

Dear Sir/Madam,

I wish to take a few minutes of your time. This schedule is part of a research Program at Maseno University. Your responses are highly valued and are **confidential** and **anonymous**.

1) Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

2) Why do you find such specific structures difficult to understand?

3) How can these words and phrases be made easy to understand?

4) How does processing effort of such words/structures affect participation in budget hearing process?

Thank you for your time.

Yours sincerely,

Ong'ayo Francis, B.Ed.(Arts), M.A

APPENDIX 3

INTERVIEW TRANSCRIPTIONS

(A)

I: Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: There are vocabularies that are not even clear to me.

I: Having read the excerpt, you can pick out and say why you find them incomprehensible**.**

R: The word 'Fiscal' in this title of the excerpt is a tough word

I: What about the rest of the words in that title?

R: The word 'responsibility' is ok it is a common word and even the word 'principle' can easily be understood. Introduction of the word 'fiscal' makes the whole phrase difficult to understand.

I: Which other words are difficult?

R: The phrase 'over the medium term' is difficult to understand although the other part of the sentence which is 'a minimum of 30% of the budget shall be allocated to the development expenditure 'is easier to understand.

I: Are the words individually difficult? The words appear common words that are used in the day to today conversation

R: "Medium" is a common term which was used in mathematics , "term" is also used in instances such as school term when children go to school but when you add the word "over" then it becomes tricky. The phrase "recurrent expenditure" is equally difficult.

I: Is the word "expenditure" also difficult to understand?

R: It depends.

I: What does it depend on in particular?

R: When you talk of 'expenditure', it easier since it entails spending money but when you add 'recurrent' it becomes something else. Even these legal terms such as "**Section 107** of the PFM Act, 2012 and **Regulation 25** of the PFM Regulations 2015"

I: In your opinion, what makes those parts difficult?

R: They are just difficult to understand. You must know law in order to know what they are referring to; one cannot know how to relate them to the budget. The initials such as FY and PFM are abstract

I: What would make them easier to comprehend?

R: Unless they are stated in full in the text and what the legal references mean are explained

I: How would the use of these words in budget estimates affect your participation in the budget hearing process?

R: One may appear there but understand nothing.

B)

I: Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: The word "fiscal" is very difficult to understand

I: Why do you find it difficult to understand?

R: I have never heard about it, for instance when it is written as "fiscal risks".

I: What about the word "risks"

R: The word "risks" is easier to understand because it is commonly used which means dangerous

I: Which other words are a problem?

R: So many words in this excerpt. 'Grants' and 'external sources' although the word 'external' means outside. The word 'equitable shares of national revenue' is equally difficult.

I: What makes the phrase difficult to understand?

R: Although other words in the phrase such as "shares of national revenue" are commonly used and may not be a problem

I: Which word do we derive the word "equitable" from?

Respondent: I think it comes from "equal". The words such as FY 2018/2019, PFM act are abstract

I: What makes the phrases difficult?

R: They should be written in full to make their meaning clear. The phrases such as "article 203" and "revised target" are challenging.

I: Why do you find them difficult?

R: One must know the reference of that particular article of the constitution to know what it entails. One does not know what the "revised target" entails since you can't tell the "initial target" that is now referred to as "revised target"

I: How would such words affect your participation in budget hearing process?

R: A lot things would just be 'passing' while you are there

C)

I: Read through the text identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: From the title "Fiscal responsibility principles" one cannot even understand that especially this word 'fiscal'

I: What about those other words in that phrase, can't they make the word 'fiscal' easier to understand?

R: The other words are easier to understand hence one can try to guess what 'fiscal' may mean

I: What can you guess is the meaning?

R: I don't know although in the context of 'Fiscal risks' as used in other areas of the excerpt, I think it may mean risks related to money. Others that are difficult are such as 'weighted formula' and 'basic equitable shares'

I: What exactly makes 'weighted formula' difficult to comprehend?

R: We can say 'weighted' is like past tense of 'weigh' and formula is a common word since people interact with the word 'formula' in school but when you talk of 'weighted formula' it becomes difficult. The word equitable is a bit tricky unless it is explained well.

I: Which other phrases or words are difficult to comprehend in the excerpt.

Respondent: 'Per capita', 'revenue leakages' 'cognizant of the fiscal responsibility principles'

I: Generally how can such words affect your participation in public budget hearings?

R: Even if you are the one how would you understand anything in that hearing?

D)

I: Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: The word "fiscal" is a challenge though I can guess it deals with financial matters since budget is about money although the line "fiscal responsibilities principles Pursuant to the provisions of **Section 107** of the PFM Act, 2012 and **Regulation 25"** is very abstract.

I: What makes it difficult, which words don't you understand?

R: It entails legal references which are not clear to me because I have no idea what those sections mean.

I: How does that affect your understanding of the budget estimates?

R: It does affect , the sentence is long and you cant even know what PFM Act entails, there is also the initials such as PPPs which I cant tell,

I: Could it be generally difficult because of the legal terminologies?

R: Not really, there are other sentences such as "actualizing policies to underpin revenue measures"

I: What is the challenge with the sentence?

R: The word "underpin" is not clear before you even talk about "revenue measures". This word "mapping" used here you may not even know whether it means drawing or indicating.

I: But "mapping" as used here, do you think it can mean drawing?

R: It is more of indicating or identifying available revenue streams.

E)

I: Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: The words "fiscal responsibility principles", "over the medium term", "recurrent expenditure", "fiscal risks", prudently"

I: What makes each one of them difficult to comprehend?

R: They are not commonly used; they are just found in the budget but not used in day to day conversation.

I: Which other sentence structures do you find difficult to understand?

R: The line "cognizant of the fiscal responsibility principles" is very difficult; one cannot tell what this sentence means. There is need to use simple language that people can understand or explain some of these terminologies.

I: How would language used in this budget estimates affect your understanding of the budget itself?

R: The language makes it difficult to understand

I: Which are other structures that would make this excerpt difficult to understand?

R: In the sentence, "Developing and actualizing policies to underpin revenue measures", I find the word "underpin" making this sentence difficult to comprehend. The words such as "revenue streams" " can be established since the commonly known meaning of streams are found in classes as used in schools, so this could mean categories of revenues.

F)

I: Read through the text and identify words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

R: "Fiscal" is not commonly used and therefore difficult to understand others are; "pursuant", "section 107",PFM Act 2012"

I: What makes such structures difficult to understand?

R: One is not aware of contents of those legal sections because one is not a lawyer. The phrase "over medium term expenditure" is also difficult to comprehend because you would not know which period the budget is referring to.

I: What aspects of the budget are made clearer or simpler?

R: The initials such as FY is difficult but in other areas they make reference to pages for example; "in FY page 12 of 70".The numbers are equally simplified and put in percentages for example "***Kshs 5,081,891,056*** (***65.72%)*** for recurrent expenditure and ***Kshs 2,650,195,848 (34.28%)***

I: Which are other technical aspects of the excerpt that you can identify?

R: The phrase such as "Appropriation in Aid" and "grants" are difficult to understand.

I: What makes the words difficult to understand?

R: The word "Aid" is easier to understand but "appropriation" is a word which cannot be easily understood. "Grants" in isolation may be abstract but if used in line such as "the grants from the National Government" then one can try and guess that these are funds from national government.

I: How can the use of such words be made simpler or easier?

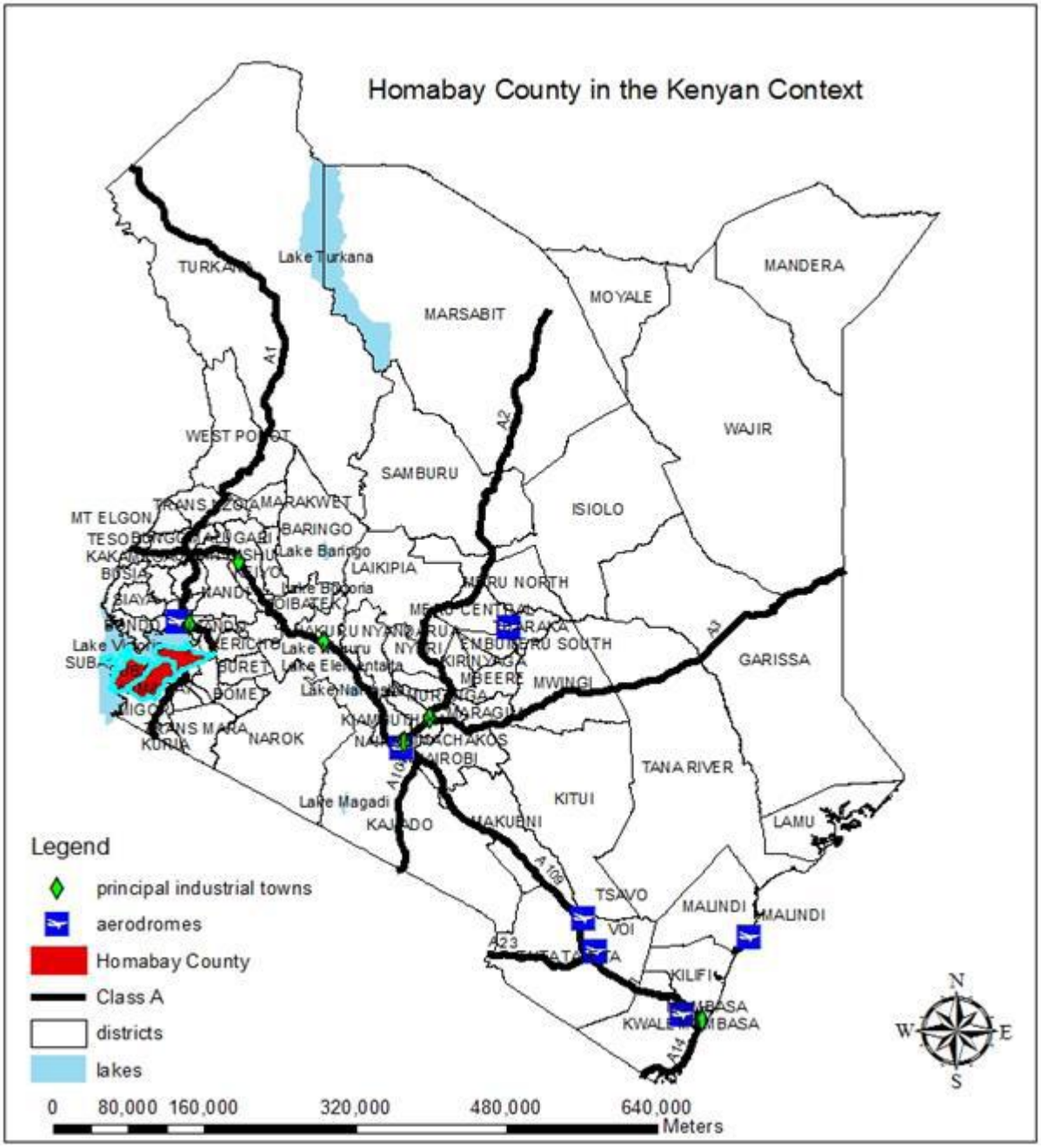
R: The words must be explained or translated or where possible alternative words be used that can be understood by majority of people. Many words in this excerpt such as "equitable", "revenue streams", "automating", "underpin" are difficult to comprehend.

I: How would these words affect your participation in budget hearing process?

R: Even if you are there listening to the process or if you are given to read you will definitely not understand the budget unless someone explains to you. Most people would therefore not be interested and would wait to hear what other politicians would say about the budget.

APPENDIX 4

Map 1: Location of Homa Bay County in the National Context



APPENDIX 5

Map 2: Homa Bay County Administrative Boundaries

APPENDIX 6

HOMA BAY COUNTY LOGO

COUNTY GOVERNMENT OF HOMA BAY

'A County of Choice'

APPENDIX 7

EXECUTIVE SUMMARY ON PUBLIC HEARINGS

Public participation is a critical requirement for good governance and public policy making. It is a way of promoting inclusive and equitable development, strengthening democracy and

governance, increasing accountability, improving process quality, managing social conflicts, enhancing process legitimacy and protecting public interest. Article 10 (2) of the Constitution of Kenya, 2010 indicates that public participation is among the national values and principles of governance while Article 232(1)(d) provides for the involvement of the people in the process of policy making and part (f) provides for transparency and provision to the public of timely and accurate information. The process of public participation involves the public, acting as individuals and representatives of groups, advocating specific government policies by attending or sponsoring public meetings, lobbying government officials, or bringing media attention to policy issues. The broad challenges include: lack of public participation policy, high number of people who are unable to understand meaning of words used in the budget documents, lack of proper representation for the different groups e.g. PWDs, insufficient funds to hold public participation at the lowest level (ward & village level) and a money oriented crowd

The Homa Bay County Government has concluded its public hearings on the activity and project proposals to be included on the draft estimates of expenditure of the financial year 2017/2018. The hearings were conducted at strategic venues in each of the eight (8) sub-counties of Homa Bay County. The specific objectives of the hearings included:

- To inform the public about the content of the draft expenditure estimates over the medium term;
- To generate debate between the public and county department officials on the priorities and proposed allocations for the 2017-2018 expenditure estimates; and finally
- To document the views of the public and incorporate them into the draft estimates of expenditure for the financial year 2017/2018 and the two subsequent outer years.

The public hearings on the expenditure estimates for the financial year 2018/2019 for the Homa Bay County Government were held from 17th April to 20th April, 2018. The schedule ensured that the public hearings were done concurrently in two Sub-Counties for the four days to cover all the eight Sub-Counties. The eight venues were: Homa Bay Town's Kabunde Social Hall and Karachuonyo's Kandiege Sports Ground (17th April 2018); Ndhiwa Social Hall and Rangwe CDF Hall (18th April 2018); Suba's Gingo Sub-County Hall and Mbita's Onundo Stadium (19th

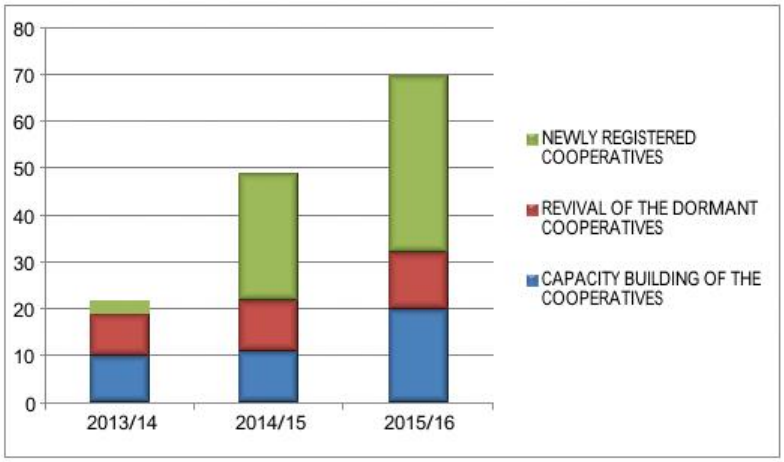
April 2018); ending with Kabondo Kasipul's Ramula Sub-County Headquarter Ground and Kasipul's Oyugis Sub-County Headquarter Ground (20th April 2018)

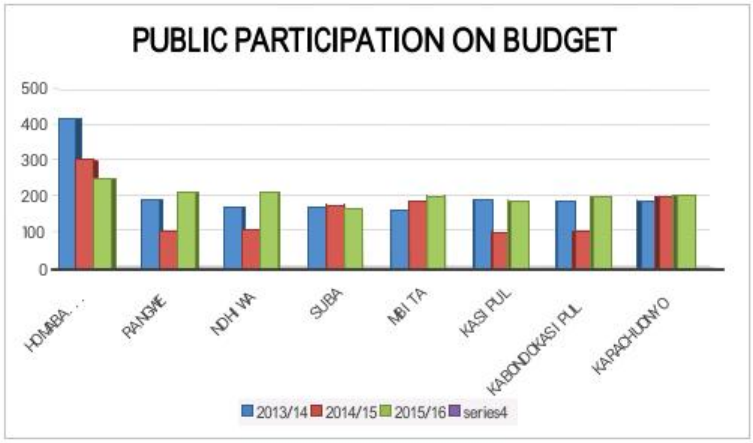
Information about the upcoming hearings including the timing and the venue were circulated vide various media including newspapers (The Standard, Friday, April 13, 2018) and radio. At least 100 people in each sub county representing women, youth, and people living with disability, NGOs, FBOs, CBOs, business community, farmers/fishermen and other stakeholders were targeted for direct invitation to each identified forum.

Power point presentations were made and discussions facilitated by the respective Chief Officers and/or CEC members or Directors wherever situations demanded, beginning with summary of achievements against targets, then strategic issues and key results areas and finally proposed allocation by activity/project, sub-programmes and programmes. Representatives of the civil society were included to moderate and document the process. Printouts of the summary budgets for each of the spending entities in the executive were distributed and the Director of Budget previewed the objectives of the hearings, the budget cycle and criteria for allocation of financial resources among the various spending entities.

The CEC member in charge of Finance and Economic planning formally opened the meetings wherever that was possible pointing out on each occasion that public participation was a legal requirement and sub-county forum was an important opportunity for the general public to make their final contribution in the budget formulation process.

TRADE & INVESTMENTS





APPENDIX

APPENDIX 9

MASENO UNIVERSITY CONSENT TO PARTICIPATE IN A RESEARCH STUDY

Title of Study: An Analysis of Processing Effort at Lexical and Phrasal Level and Comprehension of Financial Budget Discourse in Homabay County

Investigators:

Name:	Onga'yo Francis	**Dept:**	Linguistics	**Phone:**	
Name:	Dr.Ongarora David	**Dept:**	Linguistics	**Phone:**	
Name:	Dr.Yakub Adams	**Dept:**	Linguistics	**Phone:**	

Introduction

- You are being asked to be in a research study about *Analysis of Processing Effort of Financial Jargon and its effects on Public Participation in the budget making process*.
- You were selected as a possible participant because you are one of the attendees of public hearings as shown on the county public hearing records.
- We ask that you read this form and ask any questions that you may have before agreeing to be in the study.

Purpose of Study

- The purpose of the study is to *Analyze of Processing Effort at Lexical and Comprehension of Financial Budget Discourse Text of Homa Bay County*. Ultimately, this research may be published as a research article.

Description of the Study Procedures

- If you agree to be in this study, you will be asked to do the following things:
  Fill in the questionnaire by ticking in the spaces provided and respond to questions through an oral interview. This activity can be done within 10 minutes.

Risks/Discomforts of Being in this Study

- The study has no foreseeable risks to the participants

Benefits of Being in the Study

- The study will be beneficial to you since it will help to present budget information in simplified formats, using local languages where appropriate, in order to facilitate easy linguistic processing of such financial budget documents and enhance public communication

Confidentiality

- This study is anonymous. We will not be collecting or retaining any information about your identity.
- The records of this study will be kept strictly confidential. Research records will be kept in a locked file and all electronic information will be coded and secured using a password protected file. We will not include any information in any report we may publish that would make it possible to identify you.

Payments

- You will not receive any payments for your volunteered responses.

Right to Refuse or Withdraw

- The decision to participate in this study is entirely up to you. You may refuse to take part in the study *at any time* without affecting your relationship with the investigators of this study or Maseno University. Your decision will not result in any loss or benefits to which you are otherwise entitled. You have the right not to answer any single question, as well as to withdraw completely from the interview at any point during the process; additionally, you have the right to request that the interviewer not use any of your interview material.

Right to Ask Questions and Report Concerns

- You have the right to ask questions about this research study and to have those questions answered by me before, during or after the research. If you have any further questions about the study, at any time feel free to contact me (Ong'ayo Francis) at [*fonyango78@yahoo.com*]. If you like, a summary of the results of the study will be sent to you. If you have any other concerns about your rights as a research participant that have not been answered by the investigators, you may contact *Secretary Maseno University Ethics Review Committee*
- If you have any problems or concerns that occur as a result of your participation, you can report them to *Secretary Maseno University Ethics Review Committee*

Consent

- Your signature below indicates that you have decided to volunteer as a research participant for this study, and that you have read and understood the information provided above. You will be given a signed and dated copy of this form to keep, along with any other printed materials deemed necessary by the study investigators.

Respondents Name _____

Respondent's Signature _____ Date: _____

Investigator's Signature: _____ Date: _____

APPENDIX 10.MASENO MUERC CONSENT

MASENO UNIVERSITY ETHICS REVIEW COMMITTEE

Tel: +254 057 351 622 Ext: 3050
Fax: +254 057 351 221
Private Bag – 40105, Maseno, Kenya
Email: muerc-secretariate@maseno.ac.ke

FROM: Secretary - MUERC **DATE:** 7th August, 2018

TO: Francis Ongayo Onyango **REF:** MSU/DRPI/MUERC/00559/18
PG/PHD/00090/2014
Department of Linguistics
School of Arts and Social Sciences, Maseno University
P.O. Box Private Bag, Maseno

RE: An Analysis of Processing Effort at Lexical and Phrasal Level and Comprehension of Financial Budget Discourse in Homabay County. Proposal Reference Number MSU/DRPI/MUERC/00559/18

This is to inform you that the Maseno University Ethics Review Committee (MUERC) determined that the ethics issues raised at the initial review were adequately addressed in the revised proposal. Consequently, the study is granted approval for implementation effective this 7th day of August, 2018 for a period of one (1) year.

Please note that authorization to conduct this study will automatically expire on 6th August, 2019. If you plan to continue with the study beyond this date, please submit an application for continuation approval to the MUERC Secretariat by 15th July, 2019.

Approval for continuation of the study will be subject to successful submission of an annual progress report that is to reach the MUERC Secretariat by 15th July, 2019.

Please note that any unanticipated problems resulting from the conduct of this study must be reported to MUERC. You are required to submit any proposed changes to this study to MUERC for review and approval prior to initiation. Please advice MUERC when the study is completed or discontinued.

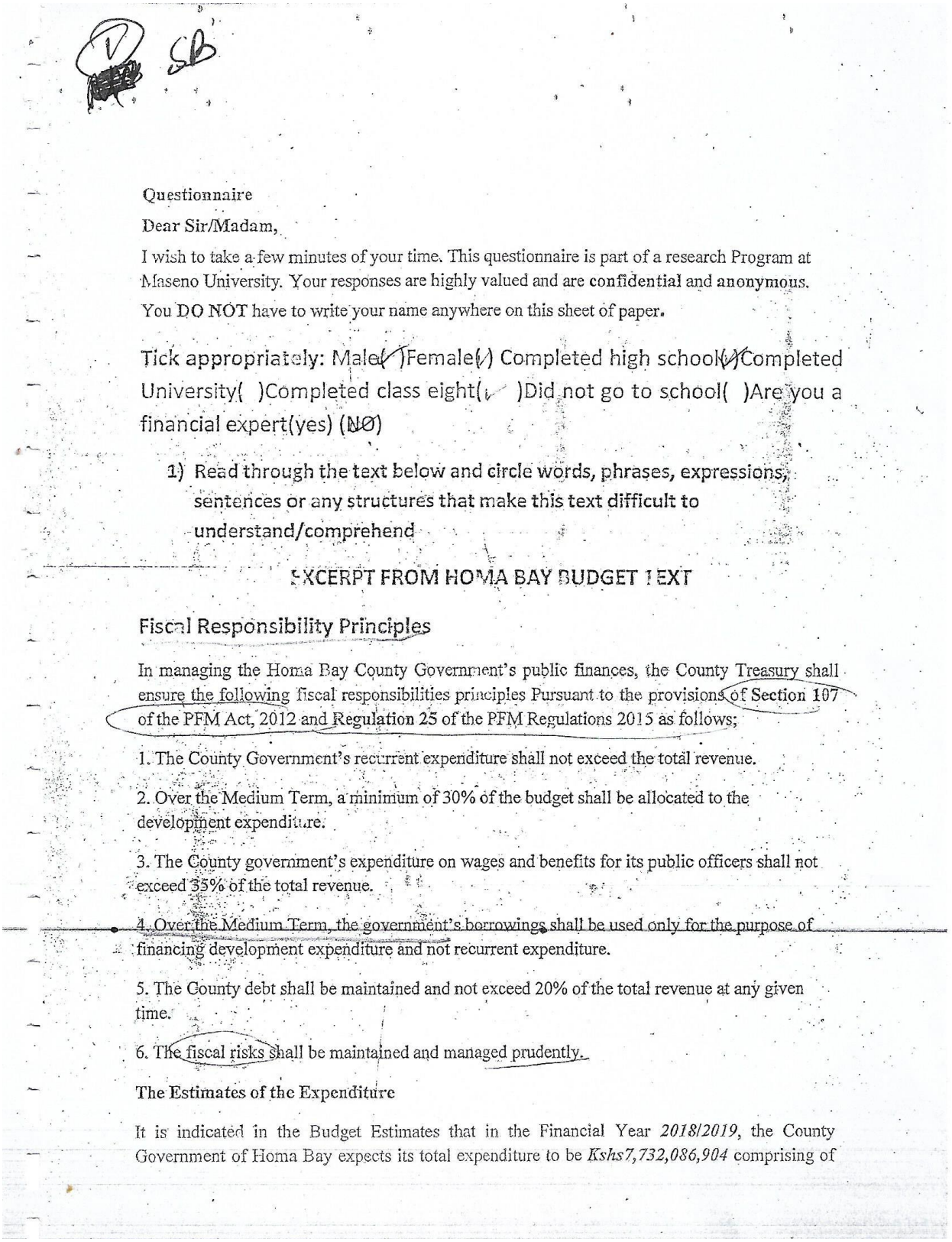
Thank you.

Dr. Bonuke Anyona,
Secretary,
Maseno University Ethics Review Committee

MASENO UNIVERSITY SECRETARY 07 AUG 2018 ETHICS REVIEW COMMITTEE

Cc: Chairman,
Maseno University Ethics Review Committee.

APPENDIX 11. SAMPLES OF ANWSERED QUESTIONNAIRES



Questionnaire

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Tick appropriately: Male(✓)Female(✓) Completed high school(✓)Completed University( )Completed class eight(✓)Did not go to school( )Are you a financial expert(yes) (NO)

1) Read through the text below and circle words, phrases, expressions, sentences or any structures that make this text difficult to understand/comprehend

EXCERPT FROM HOMA BAY BUDGET TEXT

Fiscal Responsibility Principles

In managing the Homa Bay County Government's public finances, the County Treasury shall ensure the following fiscal responsibilities principles Pursuant to the provisions of Section 107 of the PFM Act, 2012 and Regulation 25 of the PFM Regulations 2015 as follows;

1. The County Government's recurrent expenditure shall not exceed the total revenue.

2. Over the Medium Term, a minimum of 30% of the budget shall be allocated to the development expenditure.

3. The County government's expenditure on wages and benefits for its public officers shall not exceed 35% of the total revenue.

4. Over the Medium Term, the government's borrowings shall be used only for the purpose of financing development expenditure and not recurrent expenditure.

5. The County debt shall be maintained and not exceed 20% of the total revenue at any given time.

6. The fiscal risks shall be maintained and managed prudently.

The Estimates of the Expenditure

It is indicated in the Budget Estimates that in the Financial Year *2018/2019*, the County Government of Homa Bay expects its total expenditure to be *Kshs7,732,086,904* comprising of

Kshs 5,081,891,056 (65.72%) for recurrent expenditure and *Kshs 2,650,195,848 (34.28%)* for development expenditure. The County expenditure is projected to rise to *Kshs. 8,377,531,025* in FY Page 12 of 70

2019/2020.The expected expenditure will be financed by the grants from the National Government, Local Revenue (including Appropriation in Aid), grants from external sources, loans and donations from development partners. The sources of funds are as shown below;

a) Equitable share of National Revenue (*6,688,200,000*).

b) Conditional Grants from National Govt (*444,954,827*).

c) Local Revenue Sources (*172,996,417*).

d) Loans, Donations and other Grants (*425,935,660*).

The County Treasury's projected internal revenue is *Kshs. 172,996,417* in the Budget Estimates for FY 2018/19 as compared to *Kshs. 118,664,278* in the Supplementary Budget Estimates for FY 2017/2018 which represents a growth projection of 45.79% over revised target. However this is still a low projection in own source revenue collection that leads to the County losing considerable amount of money when national resources are being allocated to the Counties. In line with provisions of Article 203 of the Constitution of Kenya, 2010, currently the national resources are allocated based on weighted formula; Population (45%), Poverty rate (20%), Land Area (8%), Fiscal Responsibility (2%) and Basic Equitable Share (25%).Therefore the County is losing a lot when resources are allocated taking cognizant of the fiscal responsibility principles (2%) which is calculated on each Counties annual revenue increase per capita. The local revenue target is still low and unrealistic given the historical trend.

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2) Write down words/structures/expressions that you have identified from the extract above in the first column below and tick in other columns in terms of reasons for difficulty

Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Prudently			✓	
2. persuant	✓			
3. PFM		✓		
4. Fiscal responsibility	✓			
5. Assessment		✓		
6. Automating	✓			
7 Expenditure				✓
8. recurrent			✓	
9. Treasury			✓	
10. finance	✓			

3). Write down the same words/structures/expressions that you have identified in the table in number 2 above and tick appropriately how they would affect your participation in public budget hearings.

Words/Expressions/sentences/structures	Will make me not to attend budget hearings	Will attend budget hearings but not contribute at all	Will attend budget hearings but contribute partially	Will attend budget hearings and contribute my opinions fully
1. Prudently			✓	
2. Persuat			✓	
3. PFM			✓	
4. Fisical resiponsibility				✓
5. Assessment				✓
6. Automating				✓
7 Expenditure			✓	
8. Recurrent			✓	
9. Treasury				✓
10. finance				✓

4). What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

.....Should use simple language for easy understanding.....

.....

.....

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2) Write down words/structures/expressions that you have identified from the extract above in the first column below and tick in other columns in terms of reasons for difficulty

Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Medium term				✓
2. physical responsibility	✓			
3. pursuant		✓		
4. regulation	✓			
5. prudently		✓		
6. Treasury project				✓
7 leakages				✓
8. ~~assessment~~ assessment	✓			
9. finance Bill			✓	
10. PFM regulation				✓

3). Write down the same words/structures/expressions that you have identified in the table in number 2 above and tick appropriately how they would affect your participation in public budget hearings.

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1. Medium term				✓
2. physical responsibility	✓			
3. pursuant		✓		
4. regulation	✓			
5. prudently		✓		
6. Treasury project				✓
7. leakages				✓
8. assessment	✓			
9. finance Bill			✓	
10. PFM regulation				✓

4). What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

They should use simple words and expressions.

.....

.....

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Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Financial year		✓		
2. Fiscal			✓	
3. Equitable share			✓	
4. Per capite			✓	
5. Treasury			✓	
6. PPS				✓
7 Finance Bill		✓		
8. Supplimentary budget			✓	
9. Constitution		✓		
10. Mobilisation		✓		

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1. Financial Year	✓			
2. Fiscal	✓			
3. Equitable Share			✓	
4. Per Capita		✓		
5. Treasury		✓		
6. PPS	✓			
7 Finance Bill		✓		
8. Supplimentary budget		✓		
9. Constitution		✓		
10. Mobilisation			✓	

4).What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

Use Faimple english words that can be understood by all

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1. fiscal responsibility			✓	
2. Pursuant				✓
3. PFM				✓
4. Recurrent expenditure				✓
5. Wages and benefits				✓
6. Prudently			✓	✓
7 Medium term			✓	
8. total revenue			✓	
9. debt			✓	
10. Regulation				✓

4).What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

They should not be used this word for easy understanding for the workers

2) Write down words/structures/expressions that you have identified from the extract above in the first column below and tick in other columns in terms of reasons for difficulty

Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Fiscal responsibility				✓
2. Pregnant				✓
3. Item				✓
4. Recurrent expenditure				✓
5. Wages and benefits				✓
6. Prudently				✓
7. Medium term			✓	
8. Total revenue			✓	
9. Debt			✓	
10. Regulation				

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Words/Expressions/sentences/structures	Will make me not to attend budget hearings	Will attend budget hearings but not contribute at all	Will attend budget hearings but contribute partially	Will attend budget hearings and contribute my opinions fully
1. Budget			✓	
2. Wages and benefit		✓		
3. County debt	✓			
4. Fiscal risk				✓
5. Equitable share			✓	
6. Conditional Grant	✓			
7 Donation			✓	
8. Loans				✓
9. Local Revenue		✓		
10. Mobilization	✓			

4).What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

.....

.....

.....

2) Write down words/structures/expressions that you have identified from the extract above in the first column below and tick in other columns in terms of reasons for difficulty

Words/Expressions/sentences/structures	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Budget			✓	
2. Wages and benefit		✓		
3. County debt		✓		
4. Fiscal risk			✓	
5. Equitable Share				✓
6. Conditional Grant			✓	
7 Donation	✓			
8. Loans	✓	✓		
9. Local Revenue		✓		
10. Mobilization			✓	

AMB
56

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Words/Expressions/sentences/structure:	I rarely use it in my day to day communication	I have not used it in the recent past	It is linguistically complex	It is not logical
1. Developing	✓			
2. mobilization			✓	
3. Finance Bill	✓			
4. Revenue	✓			✓
5. Collection	✓			
6. Legislations	✓		✓	
7. Policies	✓			
8. implementation		✓		✓
9. Seeking	✓	✓		
10. Establishing resource	✓			

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Words/Expressions/sentences/structures	Will make me not to attend budget hearings	Will attend budget hearings but not contribute at all	Will attend budget hearings but contribute partially	Will attend budget hearings and contribute my opinions fully
1. Pursuant	✓	✓		✓
2. Fiscal				
3. Wages	✓		✓	✓
4. borrowing	✓		✓	✓
5. Revenue	✓	✓	✓	
6. -buget				✓
7 wages	✓			✓
8. Budget				✓
9. Revenue	✓	✓	✓	✓
10. Maximum	✓	✓	✓	✓

4).What do you think should be done to make the words/expressions/sentences/Structures of budget texts easy to understand?

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