

Linguistic Conceptualisations of Financial Debt in Yoruba and English

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Abstract

Financial debt is an integral part of every human culture. However, cultures have different ways of cognitively organising the idea when they speak about it. Using the English and Yoruba cultures and the theoretical foundations of Cultural linguistics, this study investigates the cultural conceptualisations of financial debt. The findings showed that while there are similarities in the use of spatial metaphors engaged in depicting financial debt in the two languages, which include: DEBT IS A BURDEN, DEBT IS SLAVERY and DEBT IS A PIT, cultural schemas and categories differ considerably in the two languages. In the English conceptual domain, conceptualisations rest mainly on individualism and the legal and moral framework of the contract, while in the Yoruba conceptual domain, it is anchored on communalism and inter-generational integrity.

Keywords: conceptualisations, financial debt, cultural linguistics, cultural metaphors, cultural categories, cultural schemas, English, Yoruba

Introduction

Language does not only tag realities, it has to do with how speakers construe such realities which are shared by socio-cultural groups. Financial debt is experienced in different cultures around the world and how people talk about it differs from one culture to the other. The cultural knowledge systems structure how individuals perceive their moral, legal, and relational standing when money or goods are owed. Sharifian (2017) describes the collective cognitive structures, such as shared belief systems, worldviews, values, and understandings that are construed in the interactions of cultural groups as cultural conceptualisations. Thoughts and language are not just viewed as arising from individual cognition, they arise from shared abstract knowledge structures about events, expectations, or social roles within a culture (cultural schema); the cultural groups' ways of classifying the world

(cultural categories); and conceptual mappings where one domain of experience is understood in terms of another based on cultural beliefs (cultural metaphors) (Sharifian (2017)).

The English word *debt* derives from the Latin *debere* ("to owe," from *de-habere* "to have away from someone"). Historically, Ferguson (2008) traces the modern Anglo-American view of debt to Protestant moral accounting and enlightenment individualism. Generally, a debt is an obligation or liability owed by one party to another. Anything of measurable value or any binding obligation can become a debt. *Investopedia*, one of the world's largest online financial media websites, specializing in financial education, investing advice, and market news defines a debt as "a financial obligation undertaken by a borrower that must be repaid to the lender, usually with an additional payment of interest" (www.investopedia.com/terms/d/debt.asp). According to the website, in contemporary world, "a debt may be a large sum of money borrowed for a major purchase and repaid over time with interest".

This study does not view a financial debt just an economic transaction, but a cultural and moral concept, which is embedded in a complex network of social, moral, spiritual, and relational schemas of the users of a language. Current humanities literature treats debt largely as a universal financial concept (Brown, et al.; 2005; Kus, 2015; Douglas, 2016). Many studies on linguistic conceptualisations have approached it from cultural conceptualisations. The most popular approach to cultural conceptualisations is to examine World Englishes and postcolonial varieties with applications to African, Asian, and European varieties of English (Wolf 2008, Xu 2014, Sharifian 2015, Polzenhagen 2024, Taiwo 2024, Tan 2024). Such studies have revealed local conceptual models of kinship, politics, gender, and social class. They have also focused on emotions, kinship, and body parts (Chapman 2000, Kóczy 2020, Majid 2006). However, the present study is a departure from existing studies, it will examine the conceptual divergences in the idea of financial debt within the Yoruba and English cultures using the Cultural Linguistics framework.

Debt has layers of meaning, which transcends just financial debt. It is also relational, being the glue that holds human communities together. Within this purview, it is not possible to settle all social debts, because that may signal the end of a relationship. Ongoing favours and counter-favours keep a community cohesive. The language of debt is

inextricably woven with morality. Culturally, we are conditioned to understand that paying what one owes is a foundational moral duty. At the level of metaphysics, in both the Yoruba and English cultures, there is “the debt of death” *gbeseiku*. Life is not permanently owned - it is on lease. Death is seen as the inevitable debt collector. The popular Yoruba saying *gbogbowa la je gbeseiku* and the English one, *he that dies pays all debts* are a reminder that death is the ultimate leveller. While this study recognises these layers of meaning attributed to debt in both languages, the focus in this research is financial debt. While the concept of debt encompasses broad metaphorical, existential, and spiritual dimensions in both English and Yoruba, the scope of this study is limited to financial debt as a primary domain of analysis. This is because financial transactions are typically mapped onto social and moral frameworks in these languages. This allows the researcher to trace how economic terms are metaphorically projected from the point of view of deeper cultural values like individualism, communal obligation, morality, and honour in both cultures.

Theoretical Background and Conceptual Framework

Cultural Linguistics examines the encoding of cultural conceptualisations, that is, cognitively held models found among the speakers of a language that inform how they experience and categorise the world. These conceptualisations manifest across three primary levels. The first level is *cultural schemas*, which are shared cognitive structures containing background knowledge about social practices, rights, and duties. In this study, these may include collection of debts, communal obligation, individual liability. The second level is *cultural categories*, which are taxonomies and lexicalized units that organise concepts within a culture. In this study, it can be seen in the distinguishing of debt (*gbèsè* in Yoruba) from *credit* (*àwìnin* Yoruba). The third level is *cultural metaphors*, which cognitive maps one conceptual domain into another. For example, DEBT IS A PIT and DEBT IS A TRAP) (Sharifian 2013, 2015, 2017).

Cultural linguistics is a multidisciplinary theoretical framework that explores the close relationship between language, culture, and conceptualisation. The framework, championed by Farzad Sharifian combines the approaches of cognitive linguistics and anthropological linguistics to address the fundamental issue of how shared culture shape

the way language users think and speak, and how language encode that shared cognition. This approach does not view language just as a set of grammar rules, rather, it argues that features of language are deeply embedded in cultural cognition. Cultural Linguistics operates on two major pillars: cultural cognition and cultural conceptualisations. Cultural cognition views culture not just a collection of artifacts, traditions, or behaviours, but as a heterogeneously distributed cognitive system in which no individual carries but as an embodiment of the cultural knowledge. Cultural conceptualisations derives from the idea that language stores and transmits cultural cognition through cultural schema, cultural categories and cultural metaphors as shown earlier.

Cultural Linguistics provides practical insights across the fields of intercultural communication, World Englishes, language teaching and translation and interpretation. It provides the idea that grammar, vocabulary, and pragmatic usage are not arbitrary, rather, they portray different aspects of language users' history, cultural values, and shared ways of experiencing the world. Using Cultural Linguistics as the theoretical premise for understanding the conceptualisation of the idea of financial debt will show how debt does not just purely portray financial transaction, rather, it embeds culturally constructed cognitive event whose cultural categories and conceptual boundaries vastly differ. Cultural Linguistics in this study will therefore analyse the underlying cultural metaphors that structure how language users in Yoruba and English implicitly think about financial debt.

Statement of the Problem

Debt is typically conceptualised and defined globally in economic discourse as legal contracts within monetary metrics. Scholars from humanistic and social science disciplines have carried out research of immense values on debt as an individual, corporate and national phenomenon. However, cognitive linguistics and anthropology have shown that financial obligations are profoundly embedded in culture-specific conceptual systems, moral philosophies, and linguistic structures. When language users engage in discourse about financial debt, they rely on culturally constructed mental models that reflect on what it means to owe or be owed. In spite of the existing and growing body of literature in Cognitive Linguistics, especially from the perspective of Cultural Linguistics, there exists a substantial research deficit in cross-

cultural cognitive studies comparing Western and African conceptualisations of debt. For instance, the complex social, moral, relational, and familial dimensions embedded in conceptualisations within indigenous African languages conceptualisations have not received enough attention in discourse studies.

While historians and anthropologists have documented traditional Yoruba credit institutions, such as *esusu*, *iwòfà*, and *osomalo*, which are part of the cultural schema of debt in Yoruba (Falola 1993, Ojo 2015, Phil-Ugochukwu 2024), and a few linguistic studies have been carried out on financial debt (Samuel 2013, Taylor, *et al.*, 2021, Lawson, *et al.*, 2023, Godlewski 2025), there is a lack of systematic linguistic research mapping the exact cognitive mechanisms - such as conceptual metaphors - DEBT IS A BURDEN versus DEBT IS BONDAGE and cultural schemas that govern Yoruba speakers' perception of financial liability compared to English speakers.

This study set out to address the divergent conceptualisations of indigenous populations and the problem of how cultural conceptualisations of financial debt are encoded in Yoruba and English linguistic expressions. In addition, it will examine how these contrasting cognitive models shape distinct moral, social, and legal expectations surrounding financial obligations.

Literature Review

The academic study of financial debt as a concept typically spans economics, sociology, psychology, law, history and anthropology. While conventional finance treats debt as a neutral, quantified contractual transaction, interdisciplinary scholarship demonstrates that debt is a deeply cultural phenomenon.

This review synthesizes existing literature relevant to cultural conceptualizations of debt in Yoruba and English across four main thematic areas: Cultural Linguistics framework (Sharifian 2017), the economic anthropology of debt and credit networks (Graeber, 2011), the Western linguistic and conceptual models of financial liability (Lederman 2020). and the Yoruba socio-cultural philosophy and traditional credit institutions (*Esusu*, *Iwòfà*, *Osomalo*) (Bascom 1952, Oroge 1985, Adebayo 1992, Falola 1993, Osabuohien and Ola-David 2018).

Language serves as a primary repository for storing and communicating the shared cognitive models. The application of Cultural Linguistics to financial domains provides the tools to demonstrate that English *debt* and Yoruba *gbèsè* do not share one-to-one semantic equivalence; rather, they encompass immense, culture-specific networks of background knowledge, rights, and moral expectations.

Studies of debt from language perspectives have been approached from different linguistic frameworks. Ajibade & Edun (2025) examine economic metaphors in Nigerian political communication, such as budget speeches and national policy documents. The findings show that economic metaphors are recurrently employed to frame complex economic issues in accessible and ideologically charged terms. These metaphors are deployed “to simplify economic concepts and function discursively, to legitimize fiscal policy and guide public interpretation of national economic narratives” (p. 267).

Lawson, *et al.* (2023), providing insights from the emergent field of Financial Linguistics, engaged a corpus linguistic approach to provide new insights into the discourse of debt. Using corpus linguistics to identify speech acts and strategies of community building, the study shows differences between forums on debt and mortgage on MoneySavingExpert.com. Using 207 threads and 41.4 million words of text posted from 2005 to 2021. The study contributes new insights into the discursive construction of debt in digital media and gives further insight into the role online forums play in supporting vulnerable people.

Operating within the purview of national debt and focusing on cartoons and online speeches on Nigeria’s Naira debt, Iredele (2026) discusses socio-political parodies in Nigeria's naira debt cartoons and online speeches. She engages in an analysis of the role of these cartoon and speeches as political critique tools through a socio-semiotic and corpus-assisted discourse analysis (CADS) framework. The study sheds light on the use of humour, satire, and visual critique to provoke public engagement and influence political opinion in Nigeria.

Oluremi and Ajepe engaged Lakoff and Johnson’s Conceptual Metaphor theory to investigate 15 articles in three Nigerian newspaper articles. Their analysis shows that two major health conceptual metaphors were present in the articles: NIGERIAN ECONOMY IS THE BAD STATE OF A HUMAN BEING and NIGERIAN ECONOMY IS A SICK HUMAN BEING. These metaphors portray the economy as a

passive entity in need of apposite policy actions and exigent action. The use of the metaphors also influences the interpretation of economic issues by Nigerians. While this paper is similar to the present paper in its examination of metaphors, it differs in the sense that the present study is doing more than examining conceptual metaphors.

Lederman (2024) examines conceptual and linguistic metaphors related to student loan debt in the United States. The study shows that nearly half of references to student loan debt are metaphorical. Three conceptual metaphors stood out in the conceptualisations, the most productive being: DEBT IS A BURDEN. Less frequent metaphorical frames are, DEBT IS A PLACE and DEBT IS PAIN.

Also, working within the purview of conceptualisation, Kulmanova, (2026) examines linguo-cultural features of the terms "debt" and "obligation" in Kazakh and English cultural models. The study investigates the conceptualisations of debt and obligation as anchors of moral values, social practices, and local history. These terms portray extreme cultural specificity and represent various worldviews and moral requirements. *Qaryz* (debt) and *paryz* (obligation) in Kazakh tradition are very tightly connected with collective identity, social solidarity, and robust family and neighborhood bonds. This shows that the two expressions are the pillars of social norms of solidarity, generosity, and communal harmony. In contrast, in English, these terms are mapped with individualism, where they are equated with personal responsibility, legal obligation, and contractual duty.

Engaging a contrastive analysis of lexeme naming "debt" in Russia, English and Uzbek, Kholmurodova (2025) demonstrate that while often viewed through an economic lens, the concept of debt also reflects deeper cultural meanings shaped by historical, legal, and moral traditions. This study reveals the varying worldviews and value systems embedded in the different conceptualisations of debt in the three languages. For instance, while English primarily associates debt with financial and legal obligations, Russian emphasizes moral and civic duty, and in Uzbek, these lexemes carry strong connotations of honour, dignity, and communal responsibility.

Lederman (2024), Kulmanova (2026) and Kholmurodova (2025) share similarities with this study, being studies on conceptualisations in different languages, they differ from this study in its approach to conceptualisation. This study engages Sharifian's Cultural linguistics to

identify the culture specific conceptualisations in Yoruba, an African language and English a European language.

Methodology

This study employed a quantitative method that engaged data from oral everyday sayings and in the two languages targeted, Yoruba, and English. These two languages are in different regions of the world, and do not relate genealogically, English belonging to the Indo-European language, specifically, West-Germanic, while Yoruba is a Niger-Congo language, indigenous to Southwestern Nigeria. However, they have a relationship defined by historical contact. The relationship between the two languages began in the 19th century through trade, Christian missionary activity, and British colonisation of Nigeria (1861–1960). English was adopted as the official language of Nigeria, a multilingual country and Yoruba is one of the three regional languages in the country.

Due to the nature of financial debt as both an institutional process and a deeply personal moral experience, data about debt and indebtedness was compiled from everyday expressions in Yoruba and English. The data include proverbs and adages, idioms, aphorisms and maxims, and colloquialisms as well as oral folklore and epigrams, and institutional legal texts. Also, natural language instances were extracted from Yoruba radio broadcasts, contemporary Nollywood films, and Yoruba-language social media interactions. This study examines how the data structures reality and transmits cultural nuances in the two languages. The analysis targeted the foundational tools in cognitive anthropology and linguistics: cultural categories, cultural schemas, and cultural metaphors, which explain how different societies organise reality inside their minds and express it through language.

The study is grounded in Cultural Linguistics (Sharifian 2013, 2015, 2017). The methodology isolates and compares the culturally constructed cognitive models that are embedded in the linguistic expressions of both languages in order to capture both formal and historical schemas and contemporary everyday usage across both linguistic communities. The data underwent a three-stage analytical procedure corresponding to the key constructs of Cultural Linguistics. First, the keywords and cultural categories were identified with their semantic domains. Then the terms were organised into cultural categories to map their semantic boundaries and taxonomy differences between the

speakers of the two languages. Secondly, they were mapped into their conceptual metaphorical categories using the Metaphor Identification Procedure (MIP) established by the Pragglejaz Group (2007). MIP includes reading the text and locating expressions containing debt-related terms in order to understand the general context in which they are constructed. Afterwards, individual words were analysed to determine the basic meanings and contrast them with their usage in the data. When the contextual meaning contrasts with the basic meaning and can be understood in comparison with it, we consider such expression to be metaphorical. Finally, the identified metaphors and categories were contextualised within broader cultural schemas. This is done through an examination of the pragmatics of the usage of these terms in social life and the culture-specific expressions that reflect native speakers' reasoning.

Results and Discussion

Findings from the analysis revealed that in English financial debt is culturally conceptualised as an individual, contractual, transactional financial obligation. Whereas in Yoruba conceptualisations of financial debt is typically seen as a relational, moral, and communal burden that impacts lineage and spiritual standing.

The financial debt schema in English typically conceptualises it as a legal transaction that involves a formal agreement with an intermediary (bank, lender) setting explicit interest rates, repayment dates, and legal penalties. Financial debt is therefore privatised and creditors do not have the rights to harass or publicly put a debtor and the family into shame. Also, the resolution of a financial debt is through regular installments, restructuring, or legal mechanisms, such as bankruptcy. In comparison, in the Yoruba financial debt schema, debt is negotiated through social networks or traditional credit institutions in which borrowing money is understood to put one's social standing at risk. In the Yoruba culture, financial debt is a threat to the peace and honour of the family unit, because family members often have to intervene to pay or pledge service to save the face of the debtor. There are core cultural regulators in the past and even in contemporary time, which can cause social disruptions in order to enforce payment of debt.

Despite that financial debt is personalised in the English worldview, it is typically conceptualised the following ways:

1. “A burden” (*saddled with debt, weighed down by loans, carrying a heavy debt load*)
2. “A trap” (*bound hand and foot in debt, debt trap, debt cage, escape credit card debt*)
3. “Drowning” (*drowning in debt, barely keeping head above water*)
4. “Slavery” (*golden handcuff, indentured servitude, wage slavery, chained to a desk*); a 5. “A pit” (*a financial black hole, in the hole, a money pit*)
6. “A rolling snowball” (*debt avalanche, sleeping slope*).

The study also notes that *debt* and *credit*, which belong to the same cultural category in English are two sides of the financial debt, representing opposite perspectives of a financial transaction in English. While credit relies on the borrowing power of a person, and increases the purchasing power, debt is a financial obligation that restricts future cash flow. Both rely on one’s financial reputation, and impose interest rates with strict repayment terms. Table 1 below displays some cultural metaphors for debt in English, their meanings and the usages in the language:

Table 1: Some Cultural Metaphors on Debt in English

Metaphors	Meaning	Usage
DEBT IS A PHYSICAL BURDEN	A heavy object that one must physically carry around	<i>The loan is a mill around my brother's neck.</i>
DEBT IS A TRAP	When a debt leads to a higher interest and forces one to borrow more just to pay the previous charges	<i>The trader has been caught in debt spiral</i>
DEBT IS DROWNING	Being submerged past the point where you can hardly recover from debt	<i>I am living in an underwater home</i>
DEBT IS SLAVERY	the loss of personal freedom, choice, and mobility that comes with financial obligations.	<i>The company used stock options as golden handcuffs to keep their top workers.</i>
DEBT IS A PIT	Debt is as a continuous drop into a pit, where getting back out requires far more energy than falling in did.	<i>The marketing campaign has turned into a financial black hole with zero return on investment.</i>
DEBT IS A ROLLING AVALANCE	A small amount of debt that grows exponentially until it Crushes one’s finances	<i>Relying on credit cards for everyday expenses is a slippery slope unto debt.</i>

In the Yoruba language, the cultural conceptualisations of *gbese* (debt) is largely impersonal and communal. Debt is not an isolated event - it transmits into family bloodlines, affecting their immediate families and descendants, as well as their social standing. This was in the Yorùbá traditional systems of *iwòfà* (pawning labour or sending a family member to work off a debt) to clear family obligations. Although, this is no longer practiced, its vestiges of debt obligations are still there. When a person dies, the family is often desirous of knowing those he owed and willing to pay off the debts in order to absolve the family from the aftermath of shame. The culture of shaming, which can sometimes be brought about by aggressive debt recovery is still part of the practice in the Yoruba culture. For instance, *gb'ómúlé'lantan*, literally meaning "placing one's breast on a lit lantern/fire") is a Yoruba colloquial expression that vividly conceptualises the tortuous and harrowing pain associated with predatory micro-credit loans and debt collection. The expression encapsulates how debt recovery in present-day southwestern Nigeria is deeply-rooted in the socio-cultural mechanisms of shaming, disgrace and public humiliation that goes with inability to meet the obligations of debt payment to micro-finance institutions. *Gb'ómúlélantanis* is a cultural metaphor that describes the pain experienced by low-income borrowers (often petty traders, market women, and artisans) in their struggle to pay the daily or weekly installment obligations of loans with high interest rates. The pain is likened to holding one's breast on a hot lantern.

In the times past, mechanisms of shaming debtors like the *Òṣómálò* (creditors or debt collectors who would sit outside a debtor's house, making a public scene and loudly recounting the debt to neighbors), especially among the Ijeṣa Yoruba people and *iwòfà* system, which was common all over Yorubaland, were often deployed to forcefully retrieve debts. However, modern predatory lenders and informal micro-credit operators weaponize social disgrace by leveraging certain cultural vulnerabilities like parading defaulters in local markets, locking them in public spaces and harassing them openly in front of neighbours and peers to enforce loan payment. Even within the digital culture, loan apps have extended this culture digitally by sending embarrassing text messages to the borrower's entire phone contact list, labelling them as a "fraudster," "thief," or "HIV-positive runaway defaulter.". While the former is neutral, the latter is negative. *Awin* is not

viewed as a bad thing; it is seen as a key engine of social and economic life. It signifies the existence of a relationship, in which traders without liquid capital are given the opportunity to stock up, sell, pay back the supplier, and keep the profit. Defaulting in payment makes *awinto* become *gbese*. The act of shaming debtors sometimes places obligations on families and friends to assist in paying the debt. Like in English, debt (*gbese*) is often conceptualised in Yoruba as:

- 7 “a heavy load” or “burden” (*gbèsè ñ wúwo lórí bí àpáta* - debt is heavy on the head like a rock);
8. “Slavery” (*eni tí ó jẹ gbèsè, ẹrú ni* – a debtor is a slave.);
9. “A killer” (*gbèsè kíkó ní í pa ọmọlúwàbí* – debt destroys a person of exemplary character);
10. “A shameful thing” (*a kii fí gbese s’ọrun s’ẹṣọ* - one does not wear debt around the neck as an ornament
11. “Falsehood” (*eni tó ñ jẹ gbèsè, ọkú ẹni tí ñ rìn ni* - a debtor is a walking corpse);
12. “A killer of reputation” (*gbèsè kì í pa èyàn, orúkọ ẹni ní í pa* - debt does not kill the body, but it kills the name).

However, credit (*awin*) is conceptualised differently from debt (*gbese*). Yoruba culture views *awinas* social capital, which is given based on communal trust to people who are believed to have honour, based on their business potential and family reputation. Some Yoruba sayings on *awin* are:

13. *Ajé wà nínú àwìn, sùgbón ewu wà nínú gbèsè* (There is wealth in credit, but danger in debt.)
14. *Àwìn kì í ẹ ọrọ, gbèsè kì í ẹ ilé fífún*. (Credit is not wealth; debt is not an inheritance.)

These two sayings distinctly differentiate the two concepts - *Awin* has the tendency to create wealth if well managed, while *gbese* can be dangerous. Other sayings on credit in Yoruba include:

15. *Eni tí ó jẹ àwìn, ó ta òmìnira rẹ sọ̀nù* (he who eats on credit sells his freedom away.).
16. *Àwìn dùn jẹ, isan rẹ le* (credit is sweet to take, its repayment is hard);

17. *A kì í fì àwìn ẹ̀ ọ̀sọ̀* (and not to seebthemselves as wealthy) (one does not dress up or adorn oneself on credit).

18. *A kì í fì àwìn gbe íyàwó* (One does not take a wife on credit)

19. *Àwìn ń fẹ́ ìsan, bí ó bá pẹ́ títí, a d'òràn.* (Credit requires repayment; if delayed too long, it becomes a crisis)

20. *Ènì tó yá àwìn kò gbọ̀dọ̀ wọ̀ ojú olówó pèlú igbéraga.* (He who takes on credit must not look at the creditor with arrogance)

While debt (*gbèsè*) is viewed with caution in Yoruba culture, the broader credit system is viewed far more positively. *Awin* is also not totally sanctioned, as people who are involved in it are often cautioned not to allow it to linger on (19), not to be arrogant (20); not to view themselves as wealthy (16 and 18).

Many years before money-based loans, the Yoruba have what they called *aaro*, (labour credit), which means engaged in a peer system in which a group of farmers rotate work on members' farms until they went round everyone's farms. The other system is *owe*, (community assistance credit). This is communal credit pool where young men gather to build a home or clear a farm for an elder, chief, or someone in need. Credit was also used as rotating pooling (*Esúsú* and *Ajọ*) in which they create a rotating savings and credit associations. *Esusu* is a closed group of trusted peers (traders, craftsmen, or family members) who contribute a fixed sum at regular intervals (e.g., weekly or monthly, *etc.*). The total sum contributed goes to one member at a time in rotation. *Ajo*, on the other hand is a daily collection system where a collector (*alájo*) gathers small daily savings from market women and artisans, returning the lump sum at the end of the month (less a small service fee). These *ajo* and *esusu* systems were designed to operate entirely outside formal punitive systems. They are purely private arrangements and credit disputes in them are not allowed to get to a public court. If they do, then the social fabric of trust had already failed. A traditional Yoruba saying to back this up is

21. *Esusu àti ajo kò wọ̀'lé ẹ̀jọ̀* (Credit and savings clubs do not go to court.).

In Yoruba, to say a person is indebted (*je gbese*) is more than just "to owe money". Literally it means "to eat debt". Conceptually, it means

“the debt, which does not belong to the debtor has been consumed by the debtor, and they cannot pretend it is not there and the debt cannot disappear on its own. The debtor is now tagged as *ajegbese* (the consumer of *gbese*) or *onigbese* (the owner of *gbese*). The Yoruba believe that *gbese* what you consume, so, debt is not just an external reality, but an internalised burden that the debtor carries. To be debt free is they say *o tiyinugbese*(he has emerged out of debt). So, while English thinks of debt as something you HAVE and can give back to the owner, whereas the Yoruba think about it as something you HAVE EATEN, which controls you until you digest (repay) it.

Table 2: Some Cultural metaphors on *gbese* (financial debt) in Yoruba

Metaphor	Meaning	Usage
DEBT IS HEAVY	Death is a weighty thing on the debtor	<i>Gbèsè n wíwo lórí bí àpáta.</i>
DEBT IS SLAVERY	Debtors have lost their freedom	<i>Eni tí ó jẹ àwìn, ó ta òminira rẹ sònú.</i>
DEBT KILLS REPUTATION	A debtor has no reputation (good name)	<i>Gbèsè kì í pa nì, sùgbón ó n pa orúkọ.</i>
DEBT IS A PIT	Being in debt is like entering a pit from which it is difficult to come out	<i>Bí a bá wọ inú kòtò gbèsè, esẹ kì í yára jáde.</i>
DEBT IS SWEET FOOD	Taking credit can be enjoyed but paying back can be hard	<i>Gbese dun je, sugbon ati san l'o soro.</i>
DEBT IS SHAMEFUL	debt does not show in the face But it makes the debtor shameful	<i>A kii fi gbese s'orun s'eso.</i>
A DEBTOR IS A WALKING CORPSE	A debtor is living in falsehood	<i>Eni tó n jẹ gbèsè, òkú ẹni tí n rìn nì</i>

While both languages have quite similar ways of conceptualising debt spatially, such as A HEAVY BURDEN, SLAVERY and A PIT, debt in English is purely seen as distinctly personalised burden of the debtor, however in Yoruba, debt is woven into the social fabric and it is inherently relational and communal. In addition to these common conceptualisations in the two languages, debt in Yoruba is conceptualised as SHAMEFUL and capable of destroying the reputation of not just the debtor, but also that of the entire family and friends.

Conclusion

This paper has explored the distinct, yet intersecting cultural conceptualisations of financial debt in Yoruba and English traditions, demonstrating that financial obligation is never a purely economic transaction, rather, it is inherently bound to cultural values, social structures, and ethical frameworks. In Yoruba thought, as reflected through diverse sayings and proverbs, financial debt (*gbèsè*) and credit (*àwìn*) are framed fundamentally around relational ethics and communal character (*ìwà*). Financial debt is conceptualised as something that can either build community trust or destroy personal independence and prestige. The emphasis in debt and credit rests on individual accountability, where defaulting on an obligation attracts shame, not just to the debtor, but their lineage and friends.

The conceptualisation of financial debt in English on the other hand, has historically evolved alongside formal legal institutions and market capitalism. Modern concept of financial debt has institutionalised it as largely codified through contractual agreements, legal rights, credit scoring systems, and financial risk assessment. A comparison of conceptualisations of financial debt in these two cultures has revealed fundamental perspectives on the societal cognitive structuring of credit and obligation. This study has provided an understanding of divergent conceptualisations in English credit systems and indigenous Yoruba economic system. It has drawn attention to Yoruba perspectives of financial debt from the lens of social health rather than the personal financial balance sheets, which the English contemporary culture projects.

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