

A woman with dark skin and short hair, wearing a white short-sleeved shirt with a ruffled collar and a blue and yellow patterned skirt, stands behind a stall. In front of her are several trays of fried snacks, including round fried items and a yellow bowl filled with small, square, golden-brown pieces. The stall is set against a background of blue corrugated metal and wooden poles.

Merry Go Round

A Study of Informal Self-Help Groups In Kenya

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List of Abbreviations and Acronyms

AIC.....	Africa Inland Church
AGC	Africa Gospel Church
ASCA	Accumulating Savings and Credit Association
APHIA....	Aids Population and Health Integrated Assistance
BV	Bright Vision
CCS	Christian Community Service
CDF	Constituency Development Fund
CBOs.....	Community Based Organisation
CBT	Community Based Trainer
CGAP	Consultative Group to Assist the Poor
DFS	Decentralised Financial Services
DGSDO ..	District Gender and Social Development Officer
EATEC....	East African Training and Extract Company
EUR	Euro
FBOs.....	Faith Based Organisations
FOSA	Front Office Savings Account
GDP	Gross Domestic Product
GSL	Group Savings and Loan
IDPs	Internally Displaced Persons
IDS	Institute for Development Studies
IFAD.....	International Fund for Agricultural Development
IMS	International Media Support
KAG	Kenya Assemblies of God
KCB.....	Kenya Commercial Bank
KCC.....	Kenya Cooperative Creameries
KES	Kenya Shillings
KIIs	Key Informant Interviews
KNBS	Kenya National Bureau of Statistics
KTDA	Kenya Tea Development Authority
KWFT.....	Kenya Women Finance Trust
MFI	Micro Finance Institution
MGR	Merry-go-round
MP	Member of Parliament
NGOs.....	Non Governmental Organisations
NPOs	Non Profit Organisations
NIB	National Irrigation Board
NMK	Njaa Marufuku Kenya
NoRA.....	Nokia Research Africa
NRC	Nokia Research Centre
ROSCA...	Rotating Savings and Credit Association
SACCO ...	Savings and Credit Cooperative
SDA.....	Social Development Assistant
SDA.....	Seventh Day Adventist
SDO	Social Development Officer
SMS	Short Message Service
TBA.....	Traditional Birth Attendant
UCW	Upendo Christian Women
UX.....	User Experience
VIP	Ventilated Improved Pit
VSLA	Village Savings and Loan Association
WCG	Welfare / Clan Group

Prologue

Is it possible to create good business and simultaneously aid in socio-economic development in Africa?

Sub-Saharan Africa holds the largest untapped mobile phone user potential in the world. The low income level of majority of the people limits the spreading of device ownership, usage of air-time and other services and also eventually the motivation of operators to build network coverage to scarcely populated low-income areas. To get average Africans to use our mobile phone services and buy our devices, they either need more steady income or we need more creative ways to offer our products to them. What could be the creative ways? Micro financing phones, flat rate service fees? These ideas are worth trying. A great part of the answer could be in mobile services which enable users to gain more steady income. People are willing to invest in new devices and use of services if the service usage pays back in relatively short term – a couple of months at the maximum. This is why NRC Africa UX is concentrating its research on micro economics and social media. Micro economics includes M-banking, M-payment, micro entrepreneurship and informal banking. Our social media approach concentrates on understanding the needs and the cultural potential of forming mobile social networks. Access to information is the key element in providing citizens with equal possibilities for income generation, education and healthcare. Access to information and communication is also essential in keeping people well enough informed to confidently exercise their right to vote in a considerate and critical manner hence make democracy work.

In the Merry Go Round (MGR) study we studied 10 female self-help groups in different parts of Kenya. These groups are often the social and economic glue of African communities. Usually their central activity is informal banking, allowing savings and loans for the unbanked and economic security and development at family and village level. Often the self-help groups have their own income generating activities as a group; sometimes these micro enterprises turn out to be the key economical engines in their locations. Like it happened in Tawa village, in Machakos where Mama Kaszee and her group “Eetu Aombe”, Daughter of Aombe” started to make and sell traditional baskets (kiondos). In two years the group had turned into a basket making factory, which employed 40 singing ladies, all dressed in their lovely violet dresses. In this study we wanted to understand how to use mobile technology to assist in utilizing the full potential of these solitary self-help groups and how it would benefit the self-help groups, if they were linked together via mobile Internet.

The research material is rich and the pages are many. I suggest that you read through the stories of the areas, groups and individuals to understand the context of use for our current and future devices and services. I am sure that this report will work as good inspirational material even to other projects dealing with mobile phone usage in low-income communities. This research was conducted in a very challenging environment, occasionally the researchers were forced to walk for 12 kilometers to reach the study location as the rains had made the roads impassable by car. In one place the car, which the researcher used to get there was such a rare sight that the children were too scared to come out from their houses for the whole day. The scars of the post election violence were still sore in some of the locations. Sometimes the houses were in ruins and the fields were not accessible. Currently the safety of the people is threatened by the ruthless and violent Mungiki youth gang which killed and raped people in nearby villages during our field research phase. Despite the challenges the study was conducted in good atmosphere and with friendly support of the groups and group members. We met some extraordinary characters who use their energy and vision to support the weakest members of the communities and develop and educate the communities. There was a lady in Nyamira called Joyce, who boldly kept up her HIV/AIDS education with local ladies, ignoring the rumors of her being a witch or a prostitute. Joyce has a vision and she sees significance in her job. It is important that we share the same enthusiasm and feel of significance in our work with Joyce, as it is not only possible to create good business and socio-economic development simultaneously, but it actually could be the easiest way.

Jussi Impiö

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Executive Summary

The MGR study covered 10 different types of informal groups spread out in 3 Provinces in Kenya – Nyanza, Central and Rift Valley. The types of groups studied broadly included ROSCAs, ASCAs, and “Other” Self-Help and were largely women groups though 3 mixed groups were included since male participation is growing hence the need to study resultant social dynamics. The overall research goal was to understand the functions, social dynamics and cultures of MGR groups in different parts of Kenya over and above money flow and other financially related information. NoRA’s goal is to use the findings of this study to guide development of mobile tools and sustainable business models that can successfully link the different groups despite existing cultural and lingual barriers. Research questions were therefore developed around functions of MGRs, skills and knowledge in groups, social dynamics in and between groups, hopes and aspirations, social hierarchies, money flow and media and communication practices. Qualitative interviews and observations with different group members, their families and KIs in their respective communities were used to collect the data.

The findings reveal a great deal of information about each of the 10 groups as far as the nature of the communities the groups operate in, the type of members they have, what activities they engage in as individuals and as groups, membership motivations, group operations, challenges and other dynamics. The table below gives a basic comparative snapshot of the characteristics and operations of the 10 groups while the detailed findings group by group are available in subsequent chapters of this report.

TABLE 01: GROUP CHARACTERISTICS AND OPERATIONS

GROUP	Livelihoods	No. of members	Contribution amount	Meetings	Gender of members	Type of activities
BV, Rachuonyo	MSEs and farmers	40 active (8) waiting to be confirmed but still participate	Not more than KES 400 (EUR 4) to keep all within same range	Twice a month once for loan process; the other meeting is AOB	Mixed male and female	Group savings and loan (VSLA) supported by SDA church and CARE Kenya
Ogwe, Nyando	Most farmers, some MSEs	60 (clan) with 25 active	KES 50 (EUR 0.5) to accommodate all members	Twice a month for training and contributions	Mixed male and female based on the clan	Agriculture and social welfare group
Bidii, Kombewa	All MSEs	21	KES 400 (EUR 4) per month is minimum to KWFT. ROSCA cash of KES 100 (EUR 1) and 0.5 kg sugar	Weekly and once a month pay and transact KWFT loans; weekly for ROSCA component	Female only	ASCA (savings and loan) with major support from the KWFT
Kiomara, Nyamira	MSEs and farmers	18	KES 35 (EUR 0.35) ROSCA and Savings for Sacco according to ones ability but KES 400 (EUR 4) is target.	Twice a month but once for loan process; the other meeting is AOB	Female but have 5 male members to prop up the females	Around primary health issues and HIV & AIDS. New links with Wakenya Pamoja SACCO for GSL activities
G4, Lari	Most horticultural farmers, a few teachers	30 with 29 active	Minimum KES 200 (EUR 2)	Every last Wednesday of the month	Female with female manager. Have 1 male inactive member	ASCA – Monthly savings and loaning to members at an interest
Kiambiriria, Ndaragwa	MSEs and horticultural farming	30 with 27 active	Minimum KES 200 (EUR 2)	Every last Thursday of the month	Female only but have male manager	ASCA – Monthly savings and loaning to members at an interest
Upendo, Mathira	Horticultural and dairy farmers	16 (all relatives)	Contributions of foodstuffs and cash KES 750 (EUR 7.5)	Every Wednesday afternoon	Female only	ROSCA and some self-help activities
Lakwet, Kapsoit	MSEs and / or farmers	13 couples	KES 2500 (EUR 25) per month per couple	Every first Saturday of the month	Mixed male & female	ASCA / ROSCA. contribution of money and loaning to members at an interest
UCW, Turbo	MSEs and / or small scale farmers	20 but 16 active	KES 150 (EUR 1.5) per month per person regardless of one's ability	Every third Sunday of the month	Female only	Self-help / ASCA -contribution of money, table banking, farming, visiting parents, social support
Bahari Widows, Kwanza	Farmers	15 (4 members are not widows)	KES 60 (EUR 0.6) every two weeks	Every two weeks, mid month and end month	Female but with a male overall leader	ROSCA that also has self help activities – farming, running a nursery school

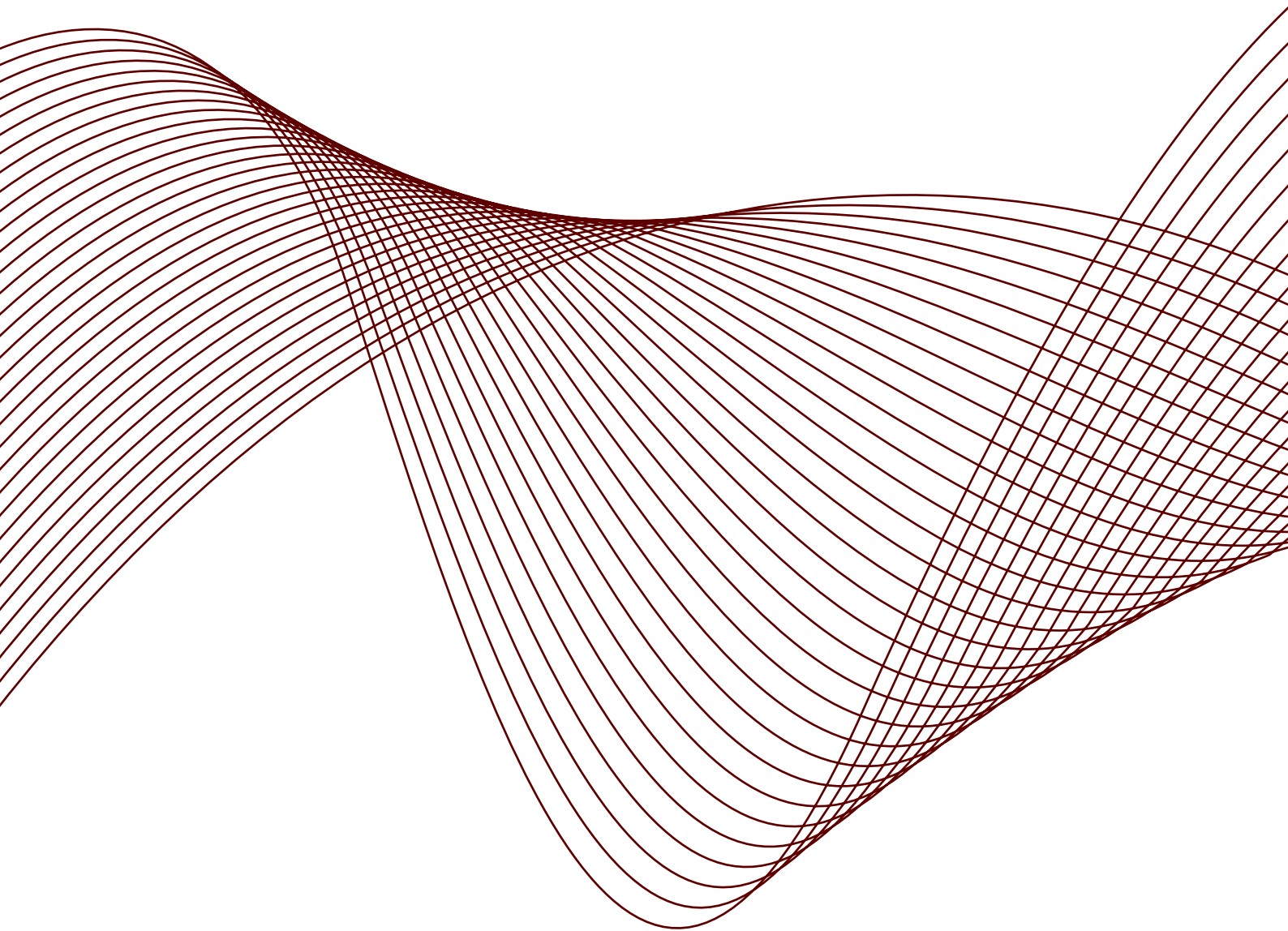
An analytical look at the data brings forth conclusions surrounding the structure and characteristics of MGRs, functions of such informal groups, growth, development and sustainability challenges facing groups, opportunities for various stakeholders, and ultimately why these groups should be linked or networked.

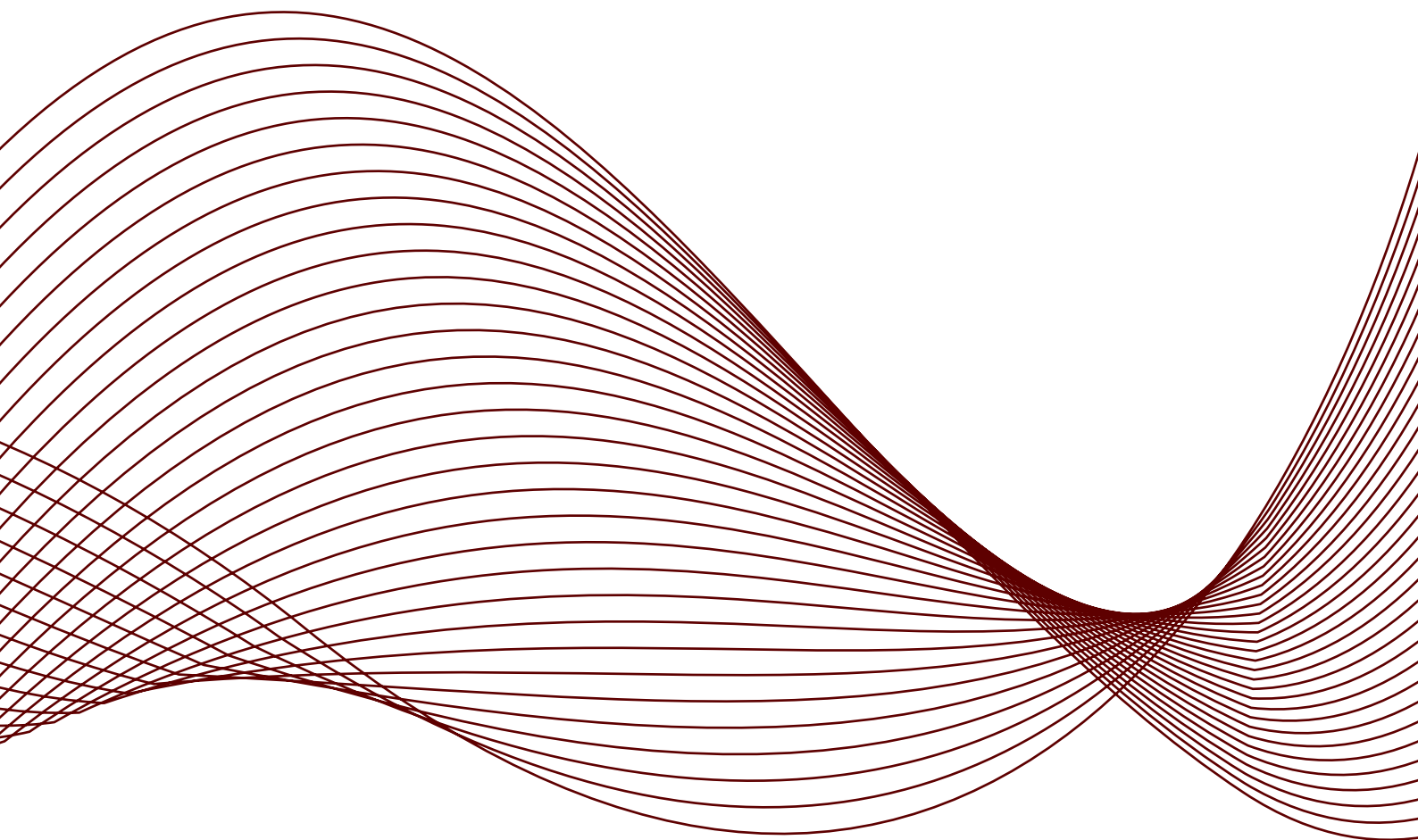
Most MGR members are female, married and over 25 years. They are usually fairly well known to each other, are of same ethnicity and ideally are trustworthy, industrious, faithful, committed, have good family life, and interaction with the rest of the community. Groups are formed by individuals or agencies and sizes range from 12 to 30 members. There are social codes governing the operations of groups – on participation, confidentiality, use of financial benefits, penalties and sanctions. Group activities include regular meetings, monetary or in kind contributions, savings and loan, joint farming activities and other income generating activities, prayer and other religious activities and various social support activities. Most MGRs have at least three officials: the chairperson, the treasurer and the secretary. Some have assistants for these three and some have special officials for specific tasks e.g. discipline officer, time keeper, money counters, among others. Leaders are the vision bearers and are held in high esteem by other members as they are often better educated and / or more exposed. Some groups have external managers who help enforce group rules but their presence also works against development and strengthening of internal group leadership. There is often good pool of skills in groups both individual and collective the latter of which are shared more in and out of the groups. In communities where groups operate, information is received either through mass media (mostly radio), mobile phones or word of mouth. MGRs are an important part of life in rural communities in terms of social, financial and livelihood contributions that they bring about.

MGRs face various challenges and these include: over-familiarity of members, low education level of members, lack of commitment, transparency and accountability, poor leadership, short term vision, limited resources, limited access to technology, insecurity, family interference and limited government support. Nonetheless it is evident that great opportunities exist within these groups and their communities for different sector stakeholders – financial, social and communications. Ultimately, if MGR groups are linked or networked, they stand to benefit in terms of access to greater resource base,

Increased exposure, enhanced learning and achievement of developmental goals and Improved socio-cultural relations. The challenges or restrictive factors towards creating the linkages that need to be overcome include: geographical dispersion, group disparities, socio-cultural differences, and patriarchal nature of communities that may hold women back. The mobile could be a cost effective alternative for linking groups that are geographically dispersed. The greatest challenge or restrictive factor that would need to be overcome however is the creation of a sustainable platform for communication between groups that minimises fears and at the same time enhances ownership of the networking process.

CHAPTER 1





Study Background



Nokia Research Center

Introduction

Merry-go-rounds (MGRs) are informal groups of people who come together usually for purposes of saving together and borrowing from one other in a rotational manner but also for sharing news, knowledge, ideas, tradition and also helping each other out in times of need. In Kenya, informal groups are usually referred to as 'chama' which is a Kiswahili word for 'association'. They typically allow their members to save and borrow in a rotational manner. Like in Kenya, MGRs are very popular in many parts of the developing world as documented by various studies. They are extremely widespread and found from 5th century Japan (Rutherford, 2000) and 16th century Yoruba practices (Seibel, 2000) to late 20th-century Taiwanese offices (Besley and Levenson, 1993).

Members of merry-go-rounds are often persons who have close social relations in one way or another. Traditionally, at least in Africa, the members of such groups were female but with time men have also started participating either by joining the female groups or even forming their own. The phenomenon is however still largely a female one though the participation of men now brings about some interesting dynamics.

Broadly there are two types of MGRs namely Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs).

ROSCAs are defined as a group of people who come together for a defined period of time to save and borrow together. They contribute a fixed amount of money on a regular basis and the total collection is given to one member on a rotational basis until everyone has received it. According to Mary Kay Gugerty 2003, ROSCAs are among the oldest and most prevalent savings institutions found in the world and play an important role in savings mobilization in many developing economies. The same paper reveals that participation in ROSCAs is particularly high in Africa – 50% of the population in Congo belongs to a ROSCA, 50 – 95% of rural Liberia, Ivory Coast, Togo, and Nigeria, 80% Cameroon, 45% Central Kenya.

ASCAs are similar to ROSCAs in that they are also time limited informal micro-finance groups. The main differences however are that savings can be either fixed

or variable and that credit need not be accessed by every member but by only those that need the loans as per need and opportunity. Interest is charged on loans and this goes into the group's fund which is eventually paid out in bonuses / dividends to members when the cycle comes to an end. There are variations in types of ASCAs hence Managed ASCAs and VSLAs i.e. Village Savings and Loan Associations. A Managed ASCA is one that has a designated manager separate from the group who helps train the group members in various aspects of managing the group and its activities and is there to oversee this and basically manage the group operations; he is paid by the group. A VSLA on the other hand is a type of ASCA which has a very specific and very detailed methodology which each specific group takes on but tailor makes to fit their specific need and situation. (See www.vsla.net for more information on this methodology.)

There are also other types of informal groups which may not fall within the definitions of ROSCAs and ASCAs but which are also significantly present in Kenyan communities hence which we have also sought to include in this study. This category can loosely be referred to as 'other' self-help groups since MGRs can also qualify as self-help. The 'other' category are groups whose purpose of existence varies a great deal but broadly will cover such things as social support of its members in times of need or occasions, imparting of certain knowledge or skills to its members for personal and / or career development and growth or for purposes of developing and implementing certain development projects in the community. The members of these groups therefore may not be saving and borrowing together as would be typical merry-go-round members.

The following table shows the number of self-help groups in Kenya among other Non-Profit Organizations. The trend from 1997 to 2005 indicates very rapid growth especially for the self-help category. It is not clear from the data source however as to what specific types of groups are included in these seven categories since women's groups and youth groups could also qualify as self-help groups depending on what activities they engage in. Nonetheless it can be assumed that the 7 are mutually exclusive in this case as guided by the total number of groups indicated and hence women and youth groups that are self-help are not included once more in the other two categories.

TABLE 02: NUMBER OF NON-PROFIT ORGANISATIONS BY 7 CATEGORIES IN KENYA (1997-2006) IN ORDER OF MAGNITUDE

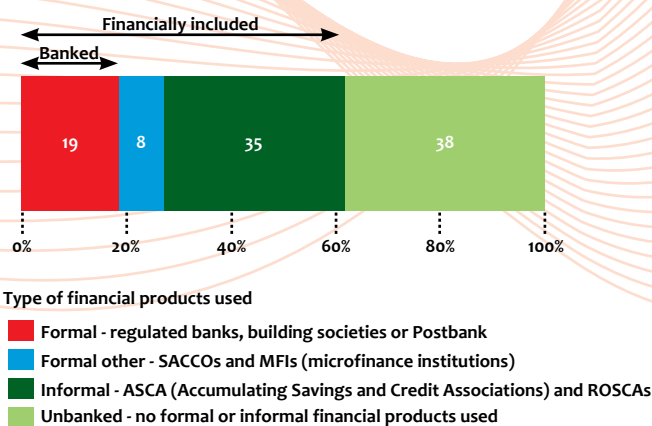
	1997	1998	1999	2002	2003	2004	2005
Self-Help Groups	16,208	17,805	18,651	46,288	91,139	157,458	185,722
Womens Groups	85,205	97,317	107,080	122,441	127,951	133,135	135,294
Youth Groups	3,426	3,765	4,283	5,538	9,978	10,945	11,083
Cooperatives	7,500	8,669	9,151	9,928	10,204	10,546	10,867
NGOs	836	831	1,254	2,280	2,789	3,185	4,099
Foundations/Trusts	17	17	18	231	212	231	223
Unions	67	68	70	89	93	96	99
TOTAL	113,259	128,472	140,507	186,795	172,375	315,596	347,387

Source: Administrative records of various government agencies/departments (excluding 2000 and 2001 whose records were incomplete).

Note that the actual number of NPOs is likely well above this figure because there is no systematic way of obtaining data on youth groups and self-help groups. Some districts have not been providing head offices with accurate data on annual registration of these groups. Furthermore, there are many groups that are operating without registration under any of the legal and administrative regimes.

MGRs and other informal self-help groups are thus very popular in Kenya as demonstrated by the statistics in the table above. A 2006 financial access survey in Kenya also reveals that the informal sector reaches about 35% of the population in Kenya. Within the informal sector ROSCAs are a key feature used by 29% of the population while welfare/clan groups (WCGs) are used by 9%; individual ASCAs by 4.9%; investment clubs by 3% and managed ASCAs by 1.1%.

The following diagram illustrates financial access in its broadest sense and assumes all adults in Kenya (aged 18 and over) fall into one of four broad segments. The categories are exclusive, and someone who is classified in the formal product group may also use informal products.

FIG 01: FINANCIAL ACCESS IN KENYA


Source: FSD Kenya, FinAccess 2006

According to Biggart W Nicole 2001, ROSCAs are popular because:

- They harness collective action to provide individual commitment to savings, ROSCAs provide participants with the opportunity for safe storage of funds and by keeping funds safe from one's own splurges
- They operate in areas that are 'institution-poor', ROSCAs fill in the market gaps by

providing access to manageable credit and insurance

- ROSCAs enforce personal savings through close monitoring of contributions, even to oneself. Many ROSCA participants also “bind their hands” through the use of a pre-commitment mechanism in which they agree in advance on how they will use their funds

These strengths would also largely be true for other types of informal self-help groups.

enormously from horizontal linkages with each other and sharing information and assets. Linking these local organizations together could provide them with scale benefit, without bringing the hindrances of a big organization: bureaucracy, management issues and politics. For instance, small amounts of money put together could create a horizontal microloan system and could interest insurance companies to deliver health and entrepreneur insurance to low income communities. Networking small organizations would also boost local trade and open new markets for entrepreneurs. It is very likely also that among these groups the motivation for creating locally relevant content is extremely high.

In order to satisfy the research goal, the key research questions around which the study was developed were:

1. What are the functions of MGRs?
2. What types of skills and knowledge exist in the groups?
3. What are the social dynamics of a MGR?
4. What are the social dynamics between different groups?
5. What are the hopes and aspirations of members of these groups, their families and their community?
6. What social hierarchies exist in the communities?
7. How does money flow in the groups?
8. What are the media and communication practices within the groups and the communities?

Research Goal and Research Questions

Although the importance of these informal groupings has long been known in Kenya as in many other parts of the world past studies have not clearly demonstrated the extent of their use and the potential that exists for growth and development of these groups and specifically collaboration between the groups. Many of the past studies are quantitative in nature and hence do not explore in detail the dynamics of these groups so as to provide a thorough understanding. Others though qualitative in nature either focus more or solely on the ROSCA type of group. This is understandable given that it is the oldest hence most prevalent but this locks out all other types of groups which are becoming more and more relevant and popular in the communities hence require a closer look. Some other past studies are also quite limited in information areas with the financial aspects of the groups being the most researched / studied information area as compared to other social factors or dynamics of these groups.

This research is therefore different in that it studies a variety of types of informal groups in a qualitative in-depth manner. It seeks to understand the functions, social dynamics and cultures of these groups in different parts of Kenya over and above money flow and other financially related information. NoRA's goal is to use the findings of this study to guide development of mobile tools and sustainable business models that can successfully link the different groups despite existing cultural and lingual barriers. It is this study's hypothesis that these groups would benefit

Research Methodology

Study Location

The study was conducted in 3 Provinces in Kenya namely Central Province, Rift Valley Province and

Nyanza Province. These provinces were selected based on findings from the 2006 FinAccess Study which indicates that MGR participation is highest in these provinces. Note that although the study shows that participation is higher in Eastern Province than it is in Rift Valley, the latter was selected due to the famine situation in Eastern Province at the time which would have made it somewhat unethical to conduct research in and could also have biased the study if groups in the area had less or more focus on their group activities as a result of the famine. There were also some parts of Rift Valley that were undergoing famine at the time but the very large and expansive nature of the Province enabled us to have a wide variety of non-famine stricken areas to select from.

Number and Type of Groups Studied

In total 10 groups were studied and these were made up of ROSCAs, different types of ASCAs (i.e. individual ASCAs, Managed ASCAs and VSLAs), and 'Other' self-help groups. It was nonetheless expected that some of the ROSCAs and ASCAs selected would likely be involved in other activities over and above saving and borrowing for example income generating activities such as small businesses, social gatherings and social support for the members, etc and it would be interesting to study the social dynamics within the groups as they participate in and run these activities.

The following table shows the composition in terms of groups studied and corresponding dates when fieldwork was carried out. The study was done more or less consecutively within the 3 selected provinces, one researcher each covering the 3 or 4 groups in their respective provinces.

TABLE 03: COMPOSITION OF GROUPS STUDIED

		Central 15th April - 18th May 2009		Nyanza 1st April - 18th May 2009		Rift Valley 13th April - 17th May 2009	TOTAL
ROSCA	1	-	4	1 (Mixed)	8	1 (Female)	2 (1 Mixed, 1 Female)
ASCA		-	5	1 (Female)	9	1 (Mixed)	2 (1 Mixed, 1 Female)
Managed ASCA	2	2 (Female)					2 (Female)
VSLA			6	1 (Mixed)			1 (Mixed)
Other Self- Help / CBO	3	1 (Female)	7	1 (Female)	10	1 (Female)	3 (Female)
TOTAL		3 (Female)		4 (3 Female, 1 Mixed)		3 (2 Female, 1 Mixed)	10

All groups selected were in a rural or atleast peri-urban setting as opposed to urban. This is because socio-economic characteristics from past studies show that MGRs are used more by rural than urban populations. The same studies show that these groups are used more by women than men hence majority of the groups selected for study were also female only groups. 3 mixed groups were however included since men are increasingly becoming interested and involved and we wanted to explore and understand the dynamics that their involvement brings about in groups.

Study Techniques

This study was qualitative in nature making use of a combination of participatory techniques – questionnaires, interviews and observations as follows:

1. Interviews with the key contact person for each group; 1 contact person per group e.g. could be the chairperson, leader, treasurer, etc.
2. Observations of at least one of the group meetings.
3. Interviews with selected members of the groups – at least 5 members of each group.
4. Observations of selected members of the groups outside of the group meetings – at least 3 members of each group out of the 5 that were interviewed to enable continuity of discussion based on observations
5. Interviews with family members of selected members of groups e.g. husbands / wives. At least 3 members i.e. the same ones who were observed.
6. Interviews with Key Informants in the communities where the 10 groups were present e.g. Chief, Religious Leaders, Village Elders, etc as would be identified. 3 Key Informants per community / per group.

A familiarization exercise of all the geographical locations and communities was also carried out by the researchers on their first two days of fieldwork prior to them conducting the various interviews and observations listed above. The purpose of this exercise was to help the researchers understand the locations and use this to plan and execute their fieldwork itinerary in as effective a manner as possible. Some of the issues they looked into during the familiarization exercise were:

- Understanding the daily calendar of the area – i.e. daily activities for men and women so as to assist them in planning best interview times
- Identifying an individual with at least O-level education and who was conversant with the local language and could therefore work

alongside the researchers where necessary for purposes of translation

- Identifying appropriate dressing and other cultures of the area so that they as the researchers could be well prepared and sensitive
- Paying a courtesy call to the administrative offices e.g. Chief or Social Services Department, to inform them of their arrival, agenda and in some cases make appointments for KIIs
- Taking pictures of the area showing the local people, economic activity, services, infrastructure, and other developments

Research Partners

For the successful planning and execution of this study, NoRA partnered with certain institutions and organizations namely Institute for Development Studies, Decentralised Financial Services and International Media Support. The section below provides a brief summary about these organizations and their interest and involvement in the MGR Study.

Institute for Development Study (IDS) – This is a research institute within the University of Nairobi, established in 1965. It is one of the oldest and best-established research institutes in Africa. The IDS is a multipurpose and multi-disciplinary research institute with a legal mandate to undertake research on social and economic development issues in Kenya, Africa and the world. IDS undertakes research and training in collaboration with other social science organisations, provides a facility that enhances intellectual stimuli between local and visiting scholars, and offers professional consultancy services to various government, regional and international development agencies, private sector organisations, and voluntary agencies, and the general public in Kenya. The role of IDS in the MGR study was to ensure full participation of the IDS team in the study particularly in field data collection, analysis and report writing, and ensure timely submission to NoRA of the deliverables outlined in the Nokia-IDS agreement and Research Plan. IDS also provided administrative support to the IDS research team in order to realize the success of this exercise.

Decentralised Financial Services (DFS) – This is an Action Research Project started in 2003 to develop and test simple tools and delivery techniques to strengthen management and governance of community based savings and credit organizations. These will in turn improve access to savings led financial services for poor people in remote/rural areas. DFS has completed the development and testing phases of the tools and delivery techniques and will now be disseminating them to as many users as possible to broaden and deepen outreach of financial services. DFS interest in the study was to see whether and how mobile tools can be used to disseminate the tools and delivery techniques and how mobile tools can be used to push the financial frontier. DFS staff were able to facilitate our access to various groups for study thanks to their experience, networks and established relationships with the groups and other stakeholders. They also actively participated in contextualization of the research in terms of development of the instruments particularly in financial information areas, and in analysis of findings and review of reports.

International Media Support (IMS) – IMS supports local media in countries affected by armed conflict, human insecurity and political transition. IMS was established in 2001 in the wake of the tragic events in Rwanda and the former Yugoslavia. In the 1990s, these and other conflicts saw media being manipulated and used as a tool to fuel violent conflict. IMS was set up in response to this trend with aim to helping local media working in conflict-affected areas to remain operative and professional. IMS firmly believes that it must undertake its work in a cooperative and collaborative manner. On this there can be no compromise. Coordination with existing local and international initiatives is key. So is the collaboration with specialized international, regional and local media organizations and institutions as a necessary means to achieve impact.

IMS and other humanitarian players experience a number of difficulties, when working in politically difficult areas, in sharing and disseminating information with populations outside the main stream media coverage. Thus, it is crucial to IMS to gain insights and explore new ways when communicating with such populations. It is assumed that impact is more likely to be achieved when knowing the communication patterns and needs of the recipient population. Furthermore, it would be obvious to explore the

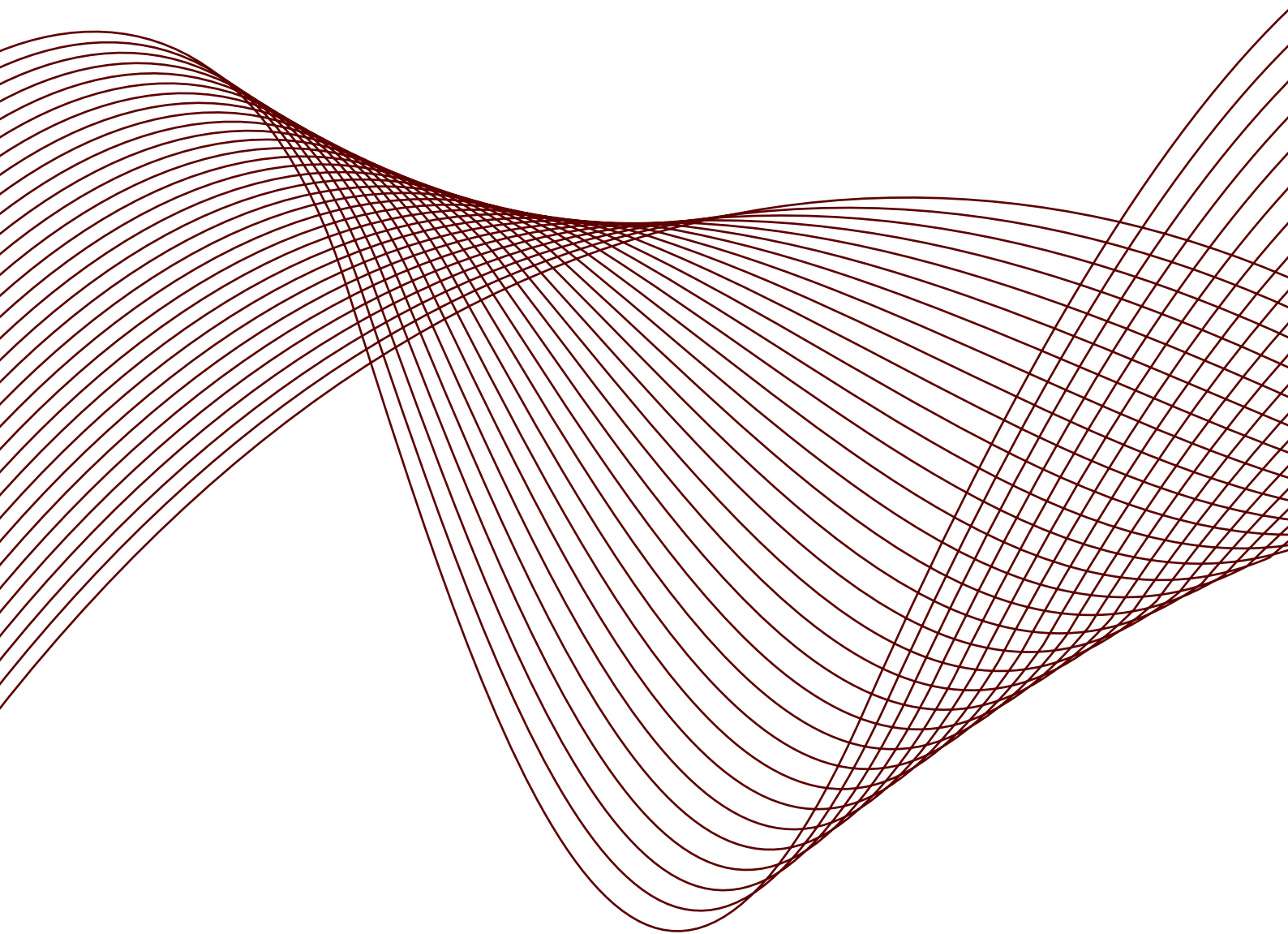
possibilities of incorporating new media and networked communications to make humanitarian interventions more efficient.

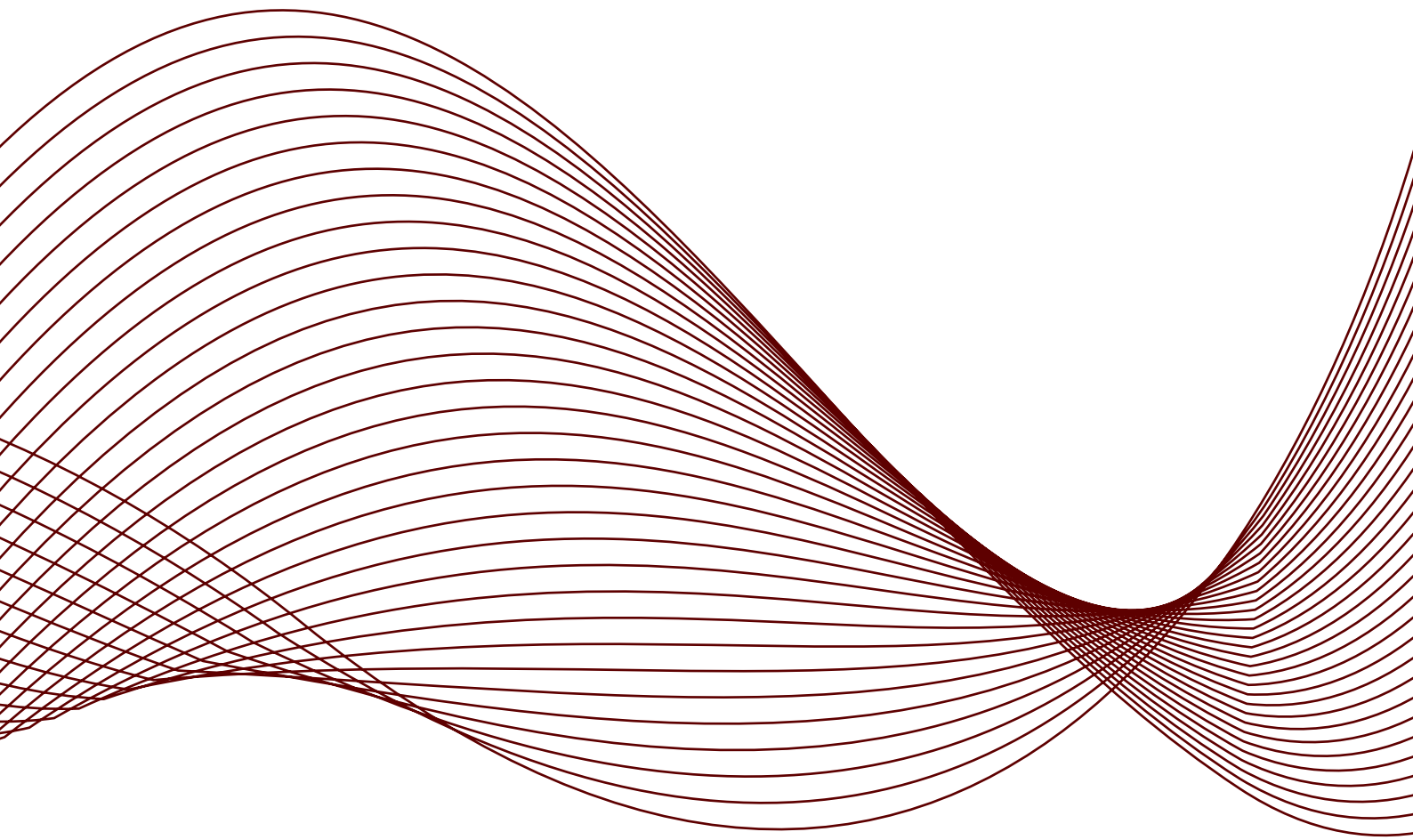
IMS will use this joint research to inform establishment of new best practices on how to connect with hard-to-reach populations by having gained insight in regards to communication and information sharing practices with and among rural self help groups in Kenya.

Study Findings

In order to give the readers of this report as comprehensive as possible an insight into the findings a funnel approach has been used. The findings have been put into context through description of country, province and local community level in which these groups operate. Chapter 1 deals with background information of the study, Chapter 2 is about Kenya – it provides a snapshot into Kenya's geography, history, culture and economy. The subsequent three chapters then deal with provincial findings where local communities are explored after which groups studied within these communities are presented in much detail. Verbatim quotes from study respondents have also been included here for better demonstration of the findings. These chapters provide a fairly thorough understanding of the subject matter because of the case by case approach and hence a good gateway into Chapter 6 which provides an analytical summary. The final chapter based on secondary data as well as findings from this study, explores further the issue of mobile financial services and how these can be used to reach the bottom of the pyramid.

CHAPTER 2





About Kenya



Nokia Research Center

The study was carried out in Kenya which is one of the East African countries.

Geography

Kenya lies across the equator in east-central Africa, on the coast of the Indian Ocean. Kenya borders Somalia to the east, Ethiopia to the north, Tanzania to the south, Uganda to the west and Sudan to the northwest. In the north, the land is arid; the southwest corner is in the fertile lake Victoria Basin; and a length of the eastern depression of the Great Rift Valley separates western highlands from those that rise from the lowland coastal strip. Kenya covers an area of 582,646 square kilometers; it is the world's forty-seventh largest country after Madagascar. The capital city is Nairobi which is the second largest in Africa after Cairo.

From the coast on the Indian Ocean the low plains rise to the central highlands. The highlands are bisected by the Great Rift Valley; a fertile plateau in the east. The Kenyan Highlands comprise one of the most successful agricultural production regions in Africa. They are the site of the highest point in Kenya – Mt. Kenya which reaches 5,199 meters and is also the site of glaciers. Climate in Kenya varies from tropical along the coast to arid in the interior. Kenya has a tropical climate and generally the people enjoy warm temperatures throughout the year. It is hot and humid at the coast, temperate inland and very dry in the north and northeastern parts. There is a lot of rain between March and May and moderate rain in October and November. (Wikipedia - <http://en.wikipedia.org/wiki/Kenya>)

History

Kenya is named after Mount Kenya, a very significant landmark and the second among the highest peaks of Africa. Between 1890 and 1920, the area now known as Kenya was known as the British East Africa Protectorate. The Portuguese were the first Europeans to explore the current day Kenya, Vasco da Gama having visited Mombasa in 1498. The Portuguese presence

in East Africa served the purpose of controlling trade within the Indian Ocean and securing the sea routes linking Europe to Asia. However, most historians consider that the colonial history of Kenya dates from the establishment of a German protectorate over the Sultan of Zanzibar's coastal possessions in 1885, followed by the arrival of the Imperial British East Africa Company in 1888. Incipient imperial rivalry was forestalled when Germany handed its coastal holdings to Britain in 1890. This followed the building of the Kenya-Uganda railway passing through the country. This was resisted by some tribes – notably the Nandi led by Orkoiyot Koitalel Arap Samoei for ten years from 1895 to 1905 – still the British eventually built the railway.

During the early part of the 20th century, the interior highlands were settled by British and other European farmers, who became wealthy farming coffee and tea. By the 1930s approximately 30,000 white settlers lived in the area and were offered undue political powers because of their effects on the economy. The area was already home to over a million members of the Kikuyu tribe, most of whom had no land claims in European terms (though the land indeed belonged to them), and lived as itinerant farmers. To protect their interests the settlers banned the growing of coffee, introduced a hut tax, and the landless were granted less and less land in exchange for their labour. A massive exodus to the cities ensued as their ability to earn a living from the land dwindled. From October 1952 to December 1959, Kenya was under a state of emergency arising from the Mau Mau rebellion against British rule. The capture of Dedan Kimathi on 21st October 1956, in Nyeri signified the ultimate defeat of the Mau Mau and essentially ended the military offensive. The first direct elections for Africans to the Legislative Council took place in 1957. Despite British hopes of handing over power to 'moderate' African rivals, it was the Kenyan African National Union (KANU) of Jomo Kenyatta that formed a government shortly before Kenya became independent on 12th December 1963. From 1964 to 1992, the country was ruled as a one-party state by KANU, first under Kenyatta and then under Daniel arap Moi. Demonstrations and riots pressured Moi to allow for multiparty elections in 1992. (Wikipedia - <http://en.wikipedia.org/wiki/Kenya>)

Governance and Administration

Kenya is a presidential representative democratic republic. Executive power is exercised by the government and legislative power is vested in both the government and the National Assembly. The judiciary is independent of the executive and the legislature. Until the unrest occasioned by the disputed elections

of December 2007, Kenya had hitherto maintained remarkable stability despite changes in the political system and crises in neighbouring countries. (Wikipedia - <http://en.wikipedia.org/wiki/Kenya>)

The country is administratively divided into eight provinces each headed by a Provincial Commissioner. These are Central, Coast, Eastern, Nairobi, North Eastern, Nyanza, Rift Valley and Western Provinces as labelled in the map below:

FIG 02: MAP OF KENYA SHOWING THE EIGHT PROVINCES



Source: Kenya Facts and Figures KNBS 2006

The provinces are further subdivided into districts and the districts into divisions. The divisions are then subdivided into locations and the locations into sub-locations which are overseen by chiefs. Several villages

make up a sub-location. These villages often have village elders who work closely with the chief of their respective sub-location.

Demography

Kenya has a population of 34.7 Million (July 2006 est.) growing at a rate of 2.57% (CIA World Facts & Figures).

Age structure is as follows:

- 0-14 years: 42.6 % (male 7,454,765; female 7,322,130)
- 15-64 years: 55.1 % (male 9,631,488; female 9,508,068)
- 65 years and over: 2.3 % (male 359,354; female 432,012) (2006 est.)

Kenya is a country of great ethnic diversity. More than 40 ethnic groups reside in the country. The Kikuyu who are the largest group (22%) migrated to the region at the beginning of the 18th century. The other major ethnic groups are Luhya (14%), Luo (13%), Kalenjin (12%), Kamba (11%), Kisii (6%) and Meru (6%). The other African together form 15% while non-African (Asian, European and Arab) form 1%. Many Kenyans are bilingual in English and Swahili; also a large percentage speak the mother tongue of their ethnic tribe. Kenya is thus a diverse country, with many different cultures represented. The different ethnic communities have different cultures and these are spread across the country – the Swahili on the coast, pastoralist communities in the north and several different communities in the central and western regions. Today, the Maasai culture is well known, given

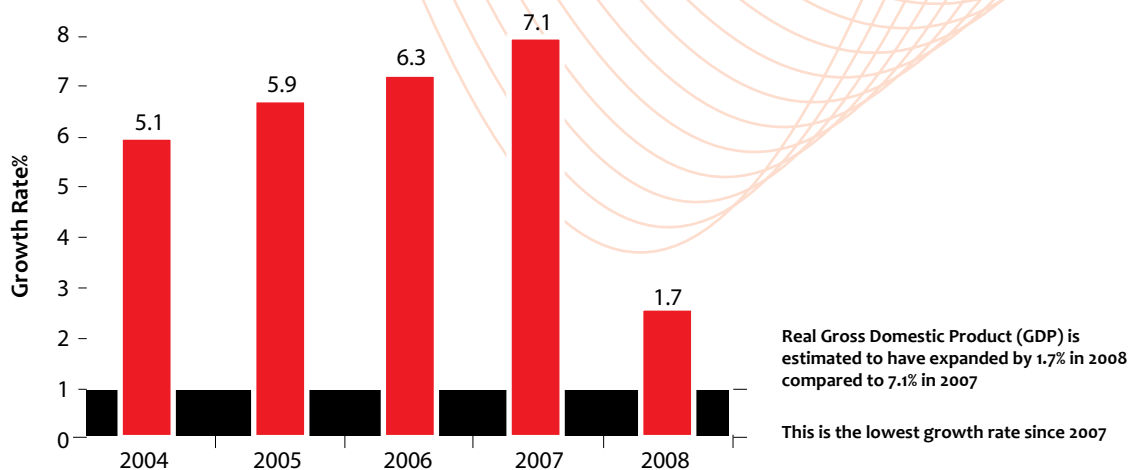
its heavy exposure from tourism, however Maasai make up a relatively minor percentage of the Kenyan population. They are known for their elaborate upper body adornment and jewelry.

The vast majority of Kenyans are Christians with 45% regarding themselves as Protestant and 33% as Roman Catholic. Sizeable minorities of other faiths do exist (Muslim 10%, indigenous beliefs 10%) although estimates for these percentages vary widely from source to source. (Wikipedia - <http://en.wikipedia.org/wiki/Kenya>)

Economy

Kenya is largely an agricultural country. According to provisional 2005 estimates from KNBS, agriculture makes up 24.2% of Kenya's GDP which as per the same year's provisional estimates was said to be 1172.1 at constant prices. The major commodities marketed are tea, coffee, wheat, maize, sugarcane, pyrethrum, wheat, milk and horticultural exports. Other key sectors of Kenya's economy include tourism, manufacturing, building and construction, transport and communication. Nairobi, the capital city of Kenya is the primary communication and financial hub of East Africa. It enjoys the region's best transportation linkages, communications infrastructure and trained personnel.

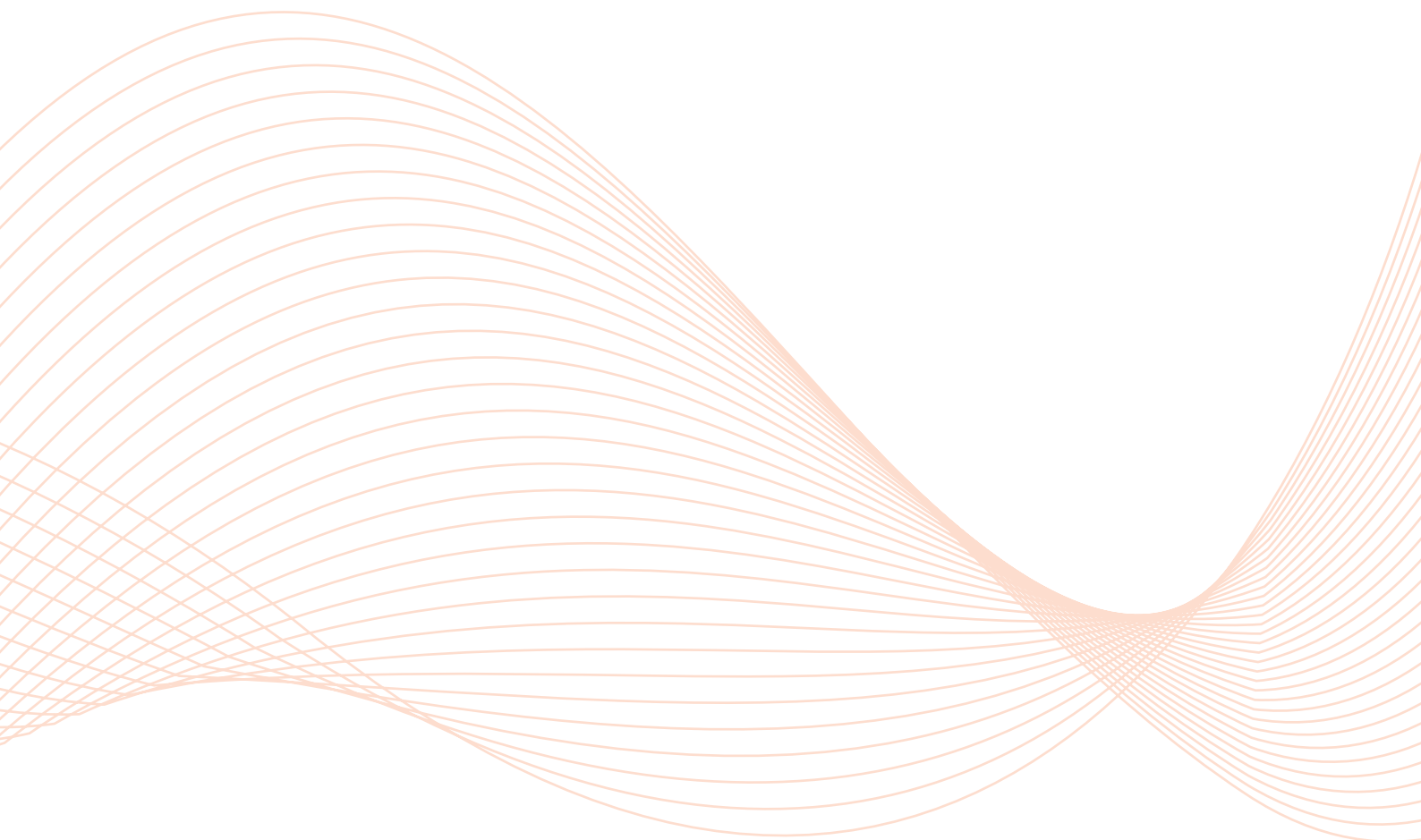
FIG 03: GDP GROWTH RATE FROM 2004 TO 2008



Source: KNBS Kenya Economic Survey 2009 Highlights

GDP in 2008 was affected by internal shocks such as post election disruptions, unfavourable weather conditions, high cost of food and fuel prices as well as continued political bickering. Contributing external shocks were high crude oil prices as well as the global

financial crisis. Sectors that were mainly affected were tourism and agriculture and forestry in which output contracted. Other sectors however recorded positive growths.



CHAPTER 3



Nyanza Province



Nokia Research Center





About Nyanza

Geography

Nyanza province lies in the lake basin. The boundaries are the Kisii highlands to the South West and the Nandi Hills to the North West. The lake basin is low lying with alluvial soils.

By the end of 2008, Nyanza province had 21 districts. There has been sub division which is still ongoing. At the time of the study (April/May 2009), proposals were already given for the sub division of Rachuonyo, Nyando, and Nyamira. Kisumu West is the only one of the four districts studied that had no proposals to split it further. It had just been carved out of Kisumu District in the last two years.

Climate

The province is characterized by sufficient rainfall for agricultural production. Rains are more or less evenly spread over the year, with two main peaks in April/May and October/November. Kisii highlands receive heavy rainfall of more than 1,500 mm per annum. Temperatures vary within the province depending on altitude and proximity to the lake. The lake region is a lot warmer than areas that are far off. Annual minimum temperatures vary from 17° to 24°C and maximum temperatures between 27°C and 34.8°C.

Demography

Nyanza Province population was 4,392,196 persons by the 1999 Population Census.

With an estimated growth rate of 2.3% per annum, the estimated population was about 5,535,060 in 2007 or 15.3% of the national population. Exact population figures will be available following the National Population Census exercise to be carried out in August, 2009. The average density is about 400 persons per square kilometer. The province has a youthful population with about 46% below 15 years and about 75% below 30 years. The province also has the second highest rural population density after Western Province but has the lowest life expectancy in the country i.e. below the national average of 54.1 (42 Male, 47 Female).

Socio-Economic Indicators

Nyanza province has the highest incidence of absolute poverty in Kenya - 63.1% above the national of 53%. (1997 Welfare Monitoring Survey III). She records the worst incidence of infant mortality rate (i.e. children dying before 1st birthday). Less than 45% of the population has access to safe water therefore the incidence of water borne diseases. Housing is mostly mud but in some areas where bricks and quarry stone are available, the more financially able persons use them. Most people however use mud/dung. Only 4% of the population is engaged in wage employment of which 10.4% is in the informal sector. Below are some indicators for education and health.

TABLE 04: NYANZA / NATIONAL EDUCATION AND HEALTH INDICATORS

	Nyanza	Kenya
Education		
Enrolment in primary school	74.7	67.6
Enrolment in secondary schools	25.1	23.5
Tertiary Enrolment	4.7	4.3
Literacy rates	74.6	70.9
Health		
Infant mortality rate (per 1,000)	111.6	77.3
Under 5 mortality rate (%)	192	116
Fertility rate (%)	5.5	5.0
No. of health institutions	498	4,235

Source: Nyanza Provincial Report 2008

Economic Potential

Lake Victoria fisheries resources have multiple species which play an important role in livelihood dynamics of the province. The Kisii Highlands are a great resource for agricultural production with rich soils and ample rains. The Kano plains are suitable for sugarcane, cotton and irrigated rice production despite the fact that they also have the problem of flooding during the long rainy season. The province has mixture food crops produced locally. These include maize, sorghum, beans, groundnut, cassava, sweet potatoes. The province also has cash crops such as tea, coffee, cotton, rice, tobacco, pyrethrum, sugarcane, bananas (some crops serve a dual purpose both food and cash crops). Cash crop production is restricted to the highlands and some isolated parts of the province. Livestock production is largely unexploited in this province. The zebu breed of animals dominates the industry. The province is therefore not self sufficient in milk and meat products having to rely on external sources to meet their needs.

The road network connects well to the neighbouring provinces of Western and Rift Valley by all-weather tarmac roads. The condition of most roads within the hinterland in the region is poor hence provide a weak linkage to the major roads. Kisumu City is the hub of the province served by one national airport for those who prefer air transport. This airport is currently being upgraded to serve a larger clientele than it does currently.

Report on Bright Vision Group

ABOUT THEIR COMMUNITY | Kasewe Location, Kabondo Division of Rachuonyo District in Nyanza Province

Geography

Kasewe Location is one of the 40 locations of Rachuonyo District in Nyanza Province. Kabondo Division is found in Rachuonyo District of Nyanza Province. Rachuonyo District lies between 34 degrees 25' East and 35 degrees 0' East Longitudinally and 0 degrees 5' South and 0 degrees 45' South Latitudinally. The western frontiers of the district have plains and alluvial valleys bordering Lake Victoria. The average height above sea level is 1140 meters.

Kabondo Division borders Nyando District to the North, Nyamira to the East, Kasipul Division to the South and East Karachuonyo to the West. The division is divided in to 7 locations and 14 sub location administratively. The division covers an area of 140sq Km with an arable land size of 116sq Km. This comprises approximately 84% of the division.

Climate

There are two rainfall seasons; the long rains and the short rains. In the lower zones of the district the long rains are between December and June while in the upper and midland zones between February and June. Kasewe falls in the midland zones. The short rains come between August and December. There are dry spells in the months of January, February, July and December. Annual rainfall averages between 700mm – 1700mm p.a. (Source: District Briefs 2009; Ministry of Agriculture, Rachuonyo District)

Demography

The estimated population of Rachuonyo is 366,000 with a density of 366 persons per square kilometre.

The divisional population however is estimated to be about 56,000 as per 1999 census projection with a population density of 400 persons per square kilometre. About 60% of the population is under the age of 20. The division in which the study was carried out has the highest population density due to their high agricultural and commercial potential. (Source: NDP, 2003-2008)

Economic Activity

Agriculture is the main economic activity in the district. The district has well drained loam and clay soils. There are about 74,000 farm holdings with the average family size being five. Estimated farm size is 1.2 hectares. The main crops grown are maize, beans, cassava, bananas, groundnuts and sweet potatoes. Finger millet and sorghum are also grown as minor crops. There is potential for horticultural farming in the area which is evidenced by recent introduction of kale and tomatoes although this is still quite limited. There is also potential for development of livestock production specifically milk and eggs. The district is currently not self sufficient in these food items and has to rely

on imports from other districts in Kenya or neighbouring Tanzania. The livestock kept at the moment are the local Zebu breeds which have low milk production.

The members of the community are generally food secure. This is the greatest strength in Kabondo. At any time especially when other areas in the province are low in food supply the residents of Kabondo have the benefit of being able to sell sweet potatoes and bananas. Their attitude then is to ensure that they all take advantage of this resource potential and always have the produce in their farms. As a result agriculture is central to the community.

Cotton was at one time the main cash crop but since the collapse of the industry, the crop is now limited to the few farmers who have retained their cottage industries and this is on a small scale. Other cash crops grown in the area are coffee, tea and tobacco in the highlands which is a very small portion of the district hence very few farmers benefit.

The good clay soils also enable brick making in the area which is a significantly vibrant activity. This has led to a situation of better housing structures in the community as compared to neighbouring communities. The clay soils are also used for pottery.

Some of the people in the community are involved in micro and small

**About
60% of the
population is
under the
age of 20.**

enterprise other than farming for example, selling of groceries, selling of farm produce brought in from other districts, second hand clothing and footwear, hairdressing, and boda boda (bicycle and motorcycle

Most of the money flowing among the community members is from the sale of farm produce and petty trade. Individuals engaged in formal employment in the area are few.

not easily passable during the rainy season.

The rural electrification schemes have mainly targeted the market or small town centres and area households are not yet supplied with electricity (the access level is 5% of the households). The electricity comes from the national grid and there is no local production. Most households therefore use kerosene but mainly for lighting while firewood and charcoal in some instances is used for cooking. It is estimated that 94% of energy used by households is wood fuel. Because of the use of firewood for cooking and firing bricks, the forests are being depleted very fast. As such, agro-forestry is an on-going



Pottery being taken to the market.

taxis) transport.

Owing to the activities resulting from the special clay, this area has a large proportion of the youthful population engaged in brick making which is also a very labour intensive process. The clay soil must be dug up, bricks molded, dried and fired using logs which are usually obtained from a distance. The fired bricks are used locally or sold to prospective buyers from other divisions and neighbouring districts. This chain of activities also means that the demand for trees is high and consequently agro-forestry is picking up as an activity that complements the brick making trade. Building is a skill that is valued for members of the community to have decent housing units.

Income

Income from commerce and other services is low. Except for Oyugis the main urban centre, other centres do not have much income flow.

A firing kiln for bricks.



Infrastructure

Rachuonyo District is traversed by the Kisumu-Kisii highway which is an all weather tarmac road. This road leads to Isebania which is the border town into Tanzania. However all other roads within the district are earth surface roads some of which are impassable during the rainy season. Kabondo Division has the lowest coverage of classified roads which means that roads here are

activity with tree seedlings on sale at the market places; this is mainly the exotic varieties like *Grevillea* or *Eucalyptus Grandis* which take 3 to 5 years before reaching maturity. They are commonly used as poles or split into timber for building, furniture or wood fuel for firing bricks.

Generally the households have basic furniture. This normally comprises wooden frame sofa set with low density foam cushions. In addition, there are small stools and a coffee

table. In the kitchen the assets comprise a few aluminium cooking pots and metal cups and plates. The sleeping areas have wooden beds and in some cases papyrus-like reed mats (called 'par') are used where mattresses may not be available for all household members. When available they are the low density 2 inch or 4 inch mattresses.

Radios are common in almost all the households and range from simple ones to those that can play cassette tapes. This is the case particularly because they can run on dry cells. Where a household is climbing up the social ladder, one may find a bicycle in some cases ox-plough and ploughing oxen. I did find a household with five sewing machines which the owner uses for uniform making business. I did also spot a double-decker bed in the home of a group member who seems to have more than one source of income. Charles Otieno is a mason, owns ploughing oxen and has a hand in brick business. His home also has a pile of bricks which he intends to use to put up a brick house. He currently resides in a well built and finished semi-permanent structure. The home is still newly inhabited as he moved from his father's home. While at this home Charles' mother passed by to visit and see the visitors who had called in. This



On market day there are traders specializing in a variety of products used by the residents of Kabondo Township. On sale are tree seedlings for agro forestry.

A long queue for kerosene –mainly used for lighting.



was as a result of Charles sister passing information to her mother who immediately came to see for herself the guests (researchers and guides) and establish their mission. What was demonstrated here is not unique but occurs often in the rural areas.

Accessibility to water for domestic use is low in the district. The average walking distance for water ranges between 5 to 7 kilometres. The source is Lake Victoria and permanent and seasonal rivers. For the Kadongo residents, the

lake is too far off as a source of water. In the Kadongo area specifically, the water access level is better at less than 5 kilometres. Water from hand-dug wells can be struck at 14 meters thus they comprise a common source of domestic water. This water is used to carry out some dairy farming in a few households. Toilet

facilities are usually covered pit latrines. Some homes have the Ventilated Improved Pit (VIP) latrine.

As aforementioned the brick making has enabled better housing structures in the area – bricks are more available and affordable compared to neighbouring communities. However a significant proportion of the community still live in mud houses but these are still of a much better finishing as compared to those in other areas. The mud houses are plastered with a mixture of clay and cow dung which gives a smooth finish that closely resembles the ordinary cement plaster. It is also more durable, easier to maintain and more aesthetic. Roofing is mainly corrugated iron and in few cases is grass thatch but grass is getting rare and grass roofs are expensive to maintain so most people strive to roof with iron sheets.

The average family size is 7 persons living in a 3 roomed main house. The house would normally have a living room and two other rooms used

as bedrooms and/or store room. There is usually an external kitchen which is also used as a bedroom for the older girls while the older boys (adolescents) have a separate semi-permanent structure (simba) which is basically just for sleeping. Culturally the Luo community lives within homesteads with the extended family. The head of the home has his house in the centre upper part of the homestead and the sons build their own units on either side of this house. The homestead plan takes a horseshoe shape with the main house facing the homestead entrance while those of the sons face each other. The last born son is expected to take over the whole homestead when the parents pass away while the others are eventually meant to move away soon after marrying to start their own homesteads. Every homestead would have, almost adjacent to the main housing unit, a cattle boma (cow pen). Cattle, sheep and goats are important assets for any household of the Luo community. They are used to pay dowry and meet other cultural obligations. The homestead would have a long drop pit latrine that serves all the units in the homestead. The toilet structures are made of different material ranging from brick, timber, corrugated iron or mud, depending on the ability of the household.

Socio-Economic Indicators

On the education front, Rachuonyo District has over 300 primary schools and 32 secondary schools. This however is not enough and there are plans to increase them so that the population of young people is well served. Currently the female enrolment in schools

is low, this may be influenced by the cultural thinking which considers investment in girls wasteful. It is said that a girl gets married and goes away to another family and the benefits of her education are not felt in her birth family but accrue to the husband's family. There is also a notion in the community that girls do not need education because their husbands will

take care of them. Girls therefore are not keen on education. These together with challenges of poverty affect female enrolment in the school system.

Health services in the district are provided by the government and supplemented by the church organizations. The SDA Church, Catholic Church, Anglican Church and the Lutheran Church are the key players in the Health sector. There are a total of 34 health facilities in the district. If the service were to be provided by the government alone there would be a much bigger problem of inadequate health services.

Banking facilities are available in Oyugis, Sondu and Kisii. The commercial banks provide services to

the community although, owing to low incomes, community members complain about the high cost of banking services. The MPESA mobile money transfer product that comes



School children from Kadongo area. This was the last day of school. The children also aspire to become important members of their community through achieving the best in their education.



with the mobile phone handset is a new service the people use. It is more accessible than the banks at the community level, easy to use with no forms to fill and can serve as a savings facility.

Mobile telephone use is increasing in the area and since the community does not have electricity at the household level, mobile phones are charged at the nearest market centre at KES 20 to 30 (EUR 0.2 to 0.3). To make the battery last longer the owners put them off overnight to extend the battery life. Household

assets include bicycles, oxen and ox ploughs. A few members of the community with older children who provide money through remittances have installed solar equipment for lighting and radio. In two of the houses visited there was television though this is not common in the area.

Culture and Religion

Given that the area is predominantly inhabited by the Luo community, the dominant culture is thus Luo culture. This culture is very patriarchal and communal with strong kinship ties which have been retained to date. However, the Christian religion and modern education have eroded most of the cultural practices. The Seventh Day Adventist (SDA) is the dominant Christian denomination. This has influenced the way the community operates. For instance there are no market days on Saturday as this is their day of worship. Also other services are affected such as public transport and even most household chores are not performed on Saturdays.

There is traditional division of labour within the households. Women are expected to be in charge of the household in terms of fetching firewood, cooking, and child care. In the farms, both men and women work but men predominantly work with the animal drawn farm implements like ox ploughs while women use hand held tools. In earlier times, livestock herding was purely the man's role but currently women also assist particularly

where husbands are absent either working far away from home or are deceased.

Although women have access to the land and the livestock, there are cultural limitations – they do not control the land or certain types of livestock like cattle, sheep and goats. Smaller animals like poultry (indigenous types) can be owned by women; they have full access and control.

Traditionally, polygamy was upheld but with modernization the practice is wearing out. Wealth, politics, marital status and religious affiliation do not provide much leverage in the community. A person's character is what is most important and the way

Wealth, politics and religion do not seem to matter in the community.

one relates with their family and the community at large.

During the rainy season there is a lot more work and the women tend to be overstretched as they work more. Depending on the specific family, the couples work together on their farms. Where the men are irresponsible the women are overburdened. The men who get involved in the farm do so particularly when ox ploughs are used but not when hand held tools are used. Managing of cattle is the men's responsibility but when they are unavailable the women take over. The sale of cattle is however a man's role.

Wealth, politics and religion do not seem to matter in the community. The aspect that people kept referring to as

important was the character of the person with whom they interacted. A respectable person is one whose character displays concern for his neighbours, community and respects all regardless of their status. Belonging to different religious affiliations does not divide the community members. If the character of a person is mature they will be able to relate to others well.

Communication and Media Consumption

The dominant source of information in this area is radio. There are at least three vernacular (Dholuo) FM stations in addition to the national Swahili and English stations. The community mostly listens to national news, death and funeral announcements and other public announcements. Since there is no electricity in the area, radios use dry cells and consequently they are turned off until the targeted times for news and announcements which would usually be between 7:00pm and 9:30pm; the peak listening periods. It is also at this time that educational programs touching on health, farming, education and family life education would be aired. During the day the community members are occupied in their farms or in small businesses. The radio programmes provide music and entertainment and some programmes on information. The vernacular stations are important to the people as they relate to their specific needs most importantly communicating in the local language and providing content that the populace easily relate to. The national radio on the other hand may be addressing needs at a national level and will broadcast

in the local language for only 2 hours for ethnic groups in the region. In addition, local stations are trusted by the people as the national radio is perceived as having been used in the past to peddle national propaganda therefore the people lost faith in it as a channel of communication.

Communication between members of the community is mostly by word of mouth. The subject can be an event in the community, national issues from the radio and other sources like mobile phones. Chief's barazas (public meetings) are also important in disseminating information to the community. Chiefs communicate through the village elders, who in turn pass the information either through active groups and individuals. Schools and churches are also very useful information dissemination points in this community. Notices and posters are occasionally posted at churches, main road junctions, and local market centres. Information on national activities like polio immunization, local public issues (e.g. health, security, economic activities and resources). Community members feed back through the same channels for example they have the opportunity to raise concerns and ask questions at the barazas.

The most influential persons in the community are the religious leaders, the chiefs and politicians. Their importance is based on how they interact with the community or the respect they command. The local chief will be influential particularly when there are administrative issues such as making public the requirements for government grants and loans, promoting proper sanitation in the event of a breakout of water borne diseases such as cholera. The church is influential in moral issues and counselling as in the case of HIV and AIDS. Politicians' influence is somewhat enhanced during the election year but in between elections their influence in the community tends to diminish. In this community the dominant church is the Seventh Day Adventist Church which has a wide following. While in the community the village elders and the church elders tend to control information flow. By virtue of their position the elders have access to community members and other figures in the community and can mediate in the event of a problem.

Reading of newspapers is not widespread in this community. The cost limits the numbers who are able to purchase a copy and the few who do buy copies do so rarely mostly when there is a major event like the release of national examinations or occurrence in the country. Internet use is almost nil in this area and many of the members interviewed do not seem to know the internet, what it is and how to use it. One lady said that her children who reside in other urban centres may know and be able to use the internet. She said that they have come home with computers. This is the home in which there is solar power for lighting and television and radio consumption seems to be higher than in other homes visited.

Increased communication has made the community members more informed mainly through the radio and communication via the mobile phone. The community members interviewed seemed satisfied that they are able to get a wealth of information from the radio programmes and this has given them confidence in approaching social matters. Community members are also able to exchange information with relatives who reside

in other areas of the country via the mobile. As a result, they are up-to-date with the goings on in the political arena though they are far away from the city. They can also debate issues of national and local concern from an informed position. This can be attributed to the increased information flow particularly via the radio broadcasts and mobile telephony.

On the other hand increased information flow has its down side. Some of the group members received SMS messages that made them annoyed or dismiss the content during the election period. The origins of these messages was not clear but were aimed at creating bad feelings and emotions that would divide the communities. In retrospect some group members expressed the feeling that the loss and damage done following the 2007 elections was not good and regretted that some of the actions may have been prompted by the increased communication. In addition some members feel that the mobile phone has become a bad tool in the hands of those who are dishonest. Some have examples of lies told via the phone. Some say one may tell the caller "I am almost getting there. Wait for me..." yet they may not even have left their homes!

Community Challenges

There are acute water shortages during the dry spells and as such community members are forced to travel long distances in search of water. Dry spells also come with the challenge of reduced food supply hence the opportunity exists for the community to plant more drought tolerant and resistant crop

varieties to help them go through such seasons.

Poor feeder roads are another challenge particularly during the rains. The road surfaces are not all weather thus leading to difficulty in movement. Some community members use donkey drawn carts to ferry their produce to the markets. This is cost effective and more suitable to carrying heavy loads. The donkeys are used to ferry water for those who get it from a long way off. This reduces the burden on the women who would normally ferry the water for household use.

Groups within the Community

‘Ngoro’ is a word that is used to describe those who do not participate in community groups. It means that the person is stubborn, not willing to mix with others and to some extent selfish. As such groups are highly valued in this community as development platforms for each household. Most people belong to at least one group. Men are also beginning to participate in these groups despite this being traditionally a female affair. Generally men are very supportive of the groups and some are even going to the extent of approaching groups and requesting membership on behalf of their wives.

Groups have been very useful in building up household assets and the accumulated funds provide a source of income to cater for education, healthcare and general well-being of the household. The social support amongst group members is also very important; by being a member of a group, one is guaranteed of

emotional, monetary and support in kind in the event of any special need. The group formation is voluntary and people come together on their own volition.

There are broadly two types of groups in this community those that are registered and those that are not. The unregistered ones usually have unwritten social norms and in the event of any conflict or misunderstanding in the group it is quite difficult to resolve as compared to the groups that are registered and hence have written rules that govern the group affairs. The success of these groups also varies. There are groups that are unregistered but still manage to hold together and carry on with group activities. Other groups are registered and are unable to grow owing to lack of focus. Registration seems not to be a determining factor for the success of groups.

Most of the groups have the typical merry go round (ROSCA) or ‘Nyoluoro’ in Dholuo. It is the way women meet and build social ties between themselves. These ties are so strong that a phenomenon of having identity has crept in the area. Many groups meet on Thursdays and on this day the members wear “uniform”. The uniform is an identification label for the women that they belong to a group. The District Gender and Social development Officer reported that on Thursdays one sees groups of women each with their unique uniform each going to or returning from group meetings. The designated meeting day is one reason multiple memberships in groups is rare because one may not be able to attend all the group meetings.

Women are generally the ones involved in groups because of their social nature. They do many things in groups such as land preparation, harvesting and supporting each other in social functions. This is the cultural aspect that keeps the women feeling the need to work in groups. Men on the other hand feel that women are the ones who need the help from being in groups as the men have advantages inherent in the patriarchal society particularly the access to land and resources. An interesting occurrence though is the presence of not more than five male members in women groups. These men would normally be in the groups to prop up the women but they are not allowed to take up leadership positions.

The VSLA is a new development in this area. The community have only been introduced to the concept which they refer to as ‘GSL’ meaning group savings and loan. Being a recent activity some have not appreciated its advantages and are only beginning to understand its benefits as they interact with those who have joined the group. This explains the growth in membership of the Bright Vision group from 15 founder members in December 2008 and by the time of the study April 2009, there are 40 members. At the time of the group observation, there were 8 others waiting to be accepted into membership. In addition, talk about splitting of the group so that they could maintain the processes established for effective management of the group was already being considered.

The Group Bright Vision

TABLE 05: INTRODUCTION TO BRIGHT VISION GROUP

Group Name	Bright Vision
Age	Four months at the time of the study
Location	Near Wang Apala School, Kadongo area
Type	Mixed (male & female) Village Savings and Loan Association (VSLA)
Membership	48 members
Activities	Group savings and loan, social welfare of group members

Short History of the Group

The Bright Vision group was formed through the efforts of CARE-Kenya which is an international NGO. The NGO staff went to the local churches and shared the idea of group savings and loan activities. The various churches allowed the staffers to give these announcements soon after the church services therefore the reach of the message was very good. Church leaders of the Wang' Apala District (not administrative but church district) picked up the idea and encouraged their members to form these groups' in their villages. In the Kadongo area specifically, the SDA church which is dominant took the challenge and promoted the activity among its members. This district has 13 churches and the interested members went to their villages and began sharing this information with their neighbours and friends. While for the Bright Vision group 15 members came together in the first instance, within four months the neighbours had heard about the GSL.

The SDA church was instrumental as they also went ahead and employed three trainers to assist these groups. The trainers, referred to as community based trainers (CBTs) work closely with the CARE team and provide guidance to the groups. The CARE Field officer also pays a visit to the groups to find out how they are doing. CARE Kenya is doing this on a pilot basis with the intention of upscaling this all around the country.

The group history is short as they had been in existence for only four months at the time of the study. In the four months they used past experiences from other failed groups that members had belonged to create by-laws that would help take the group to a higher level. The new group by-laws and the enforcement of the same was mediated by the CBTs whose main assignment is to ensure that groups do grow and establish themselves so that in the future they could form apex associations to give the savings and loans aspect leverage in bringing more benefits to members.

Typical Group Meeting

A typical group meeting in the group starts at 2.00pm. The days of the meeting alternate between Saturday and Sunday afternoon to accommodate the different faiths represented in the group:

The officials arrive a little early and arrange venue. The venue is the late Mr Stephen Odhiambo's home. There is a table set up for six officials and a stool on the front from where members sit as they carry out their transactions

A member is usually appointed to collect the 'box' from the box keeper which is then delivered to the venue. The meeting starts with the box being opened. This box is carried in a discreet manner inside an old carton box that is not likely to elicit any suspicion. On this day there is a slight delay and the meeting was called to order at 2.20pm instead of 2.00pm as the box keeper was late. As soon as the box arrived the meeting was called to order.



The officials table. Notice the pass books and record keeper. The chairman sits to the left of the secretary

The record keeper passes around the pass books to the members. These are size A6 note books in which both the record keeper and individual sign to confirm entries



The secretary was able by use of mobile phone to establish the whereabouts of the box and box keeper. Meanwhile as members arrived before the meeting officially began, they got their pass books and examined the entries in silence

The roll call is done in silence by the record keeper

Once the meeting is called to order then the chairman asks for prayer and the three members who locked the box at the last meeting are invited to open the box.

Once the box is opened, a red bowl is removed from inside it. This is the point at which anyone who arrives after it is placed on the table has to walk up to the table, pay the fine before taking their seat. The members sit in an organised way according to their membership numbers. No. 1 to the right of the officials and the last person at the extreme left of the officials table

To ensure the members are constantly aware of the group by-laws, the chairman quizzes members at random, he picks a member and asks them to recite any by-law. The one who is not able to do so is fined so that each member makes every effort to learn the by-laws

The meeting progresses in silence and the steering is done from the officials table. The chairman announces the activity to be carried out. First collection of social fund. The members go in order to the table, make their contribution, it is recorded and he/she signs for the transaction and resumes their seat. This happens for all the members starting with the officials then other members. Each member seems to be aware of their membership number and knows whom they come after. All this time other members are expected to maintain silence and observe keenly the goings on

Money collected at the table is put into a green bowl and handled by two members called the 'money counters'. At the end of this round the total figure collected is announced to the members so that all are aware

In the event that a member breaches any by-laws either talking or being disorderly they automatically attract the fines as stated in the by-laws.

Unfortunately, the chairman's phone rings. This automatically attracts a fine of KES 50 (0.5 Euro) as all mobiles are supposed to be off during the group meeting

After the social funds are counted, they are put into a green bag kept in the box and the chairman announces the next activity

Savings (shares) round starts following the same procedure as above

The next activity is the loan round

The members are first allowed to repay the emergency loans they may have borrowed before the normal loans round begins. Emergency loans are taken two weeks after the meeting in which the main loans are disbursed

Members are then allowed to indicate their interest on the amount of loan required. This is then totalled and compared to the amount of money available on the table. Members are asked to review their loans amounts on voluntary basis before they come up with a system to ensure all of them get something to take home

The group agrees to give priority to those who have never borrowed any money. The rest of the money is given proportionately so that all leave when satisfied. Only one member expresses displeasure stating the amount was too little to help her achieve her objectives and she declines to take any money. All other members take the money as determined and the process takes place according to the membership numbers

The demand for loans is very high as this was the onset of the rainy season. During this time, the need for fertilizer and seed is higher hence the increased demand

At the time of haggling over how to determine the amount of loan, one member states that there is no time that money will not be good for any one. He said in vernacular 'pesa mit pile...' literally 'money is sweet daily' or 'anytime, money is good'

The request was for KES 99,500 (Approximately 99.5 Euros). The cash available was KES 57,000 (57 Euros). The deficit was KES 42,500 (42.5 Euros)



The money box, with three padlocks each locked and key kept by three different members.

The box opened, green and red bowl for fines and other monies. The stool in front of the officials or members as their transactions are processed.



Group Functions

The Bright Vision group primarily exists for the purpose of accumulating a fund through member's savings so that the same members can access loans from the fund at the same time accumulate savings which they will access at the end of the year. The loans are borrowed for a maximum period of one month. Within that month loans attract an interest rate of 10%. If one has an emergency and needs funds he or she may borrow from the group during the 2nd meeting but this loan is repayable after two weeks still attracting the 10% interest. The group also provides support to its members through a social fund which caters for death of immediate family members only. For spouses the fund gives KES 2,000 (EUR 20) while for children of members the fund provides KES 1,000 (EUR 10).

The group feels that the group savings and loans facility has given them some 'wings'. They are able to go to the next level in business or meeting their needs. The fact that a savings component is incorporated makes them look forward to the end of the year when the cash is divided among all the members and dividends earned according to their shares. This means at the beginning of the following year they have a good amount of money which can be channelled into school fees. This seems to be the motivation for group members, earning dividend

and having a good amount of cash resource every end year. This capital is an amount that ordinarily members are not able to access thus members are greatly motivated to be in this group seeing that the volume will be large at the end of the year.

The members have been in other groups but the order and management of the cash in this particular group is an added motivation for them. They see the group as an avenue to get to the next level and are willing to put their money in the group treasury. The element of trust seems to have been established within the group members. Within themselves however the members have been taught to be cautious and as a result during group meetings members have been taught to be transparent and accountable to one another. They check the entries in their pass books, seek to observe the goings on in the group as well as hold

also a resource that has further strengthened the group. They have trained the members such that each has full knowledge of their rights and obligations as a member of the group. In addition the supervision of the group by the CBTs ensures strict following of by-laws.

Of the family members interviewed, all were in agreement that the group is beneficial to the family. The group activities provide an opportunity for savings as well as give opportunities for loans to apply to groceries business and buy fertilizer to improve farming. There are social gains to women who no longer have to ask their husbands for money because they are able to access resources for self development. One member bought additional stock for her roadside stall, others fertilizers and seeds. It is interesting that this would be said after only 4 months of the group activities.

The group members sit in order and wait patiently for their turn. Notice the three persons in the foreground with their backs to the camera are the three CBTs. The SDA church district has 35 churches that jointly pay the salaries for the three. Notice how group members are all concentrating on the goings on at the front. This is early in the afternoon.



officials to account.

The strength of the group is on the leadership and commitment of the members. In addition, the CBTs are

The greatest weakness I observed however lies in the group procedures and the number of members. The meeting took 4 hours from start to finish; it started at 2:20pm and

ended at 6:30pm. By this time it was getting dark and members were jittery. There is a proposal to divide the group into two so that this cuts down the time it takes to carry out the procedures as they are presently.

Another weakness also evident was when the loan demanded outstripped supply. The loans element is almost obligatory so that the group members do not keep any money with them and reduce security risks for its loss. As a result I feel there are members who may be borrowing money just because it is there yet they may not need to. As a result when the demand for money is high, as the planting period when fertilizer and seed are needed, they have not accumulated enough money as most of it had been lent out.

Counting the money was also a challenge for the money counters. The nominated members are two

the duty of counting the money. As this happened some members were expressing themselves loudly that there may be need to replace the two nominees with younger more vibrant persons.

Skills and Knowledge in the Group

The members seem to be skilled in agricultural production, small business/petty trade in soap, salt, sugar and cooking fat and a few craftsmen. The skills are shared between individuals but not at group forums. The group intends to share skills at group level in due course. The group members feel that they have potential to build each other up using the skills found within them. As a group, there is empowerment on the obligations of group members, their rights and the role they should play to keep their group active. This aspect has the potential to spread to other situations these members may be

Social Dynamics

Within the group, there are varied ages, mixed gender, educational level but all seem to be guided by the by-laws the group created. The focus is not so much where one is but the potential they have to grow and become by being a member of the 'Bright Vision' group which explains the choice of group name. Within the group there is mutual respect and commitment to one another.

The group contributes a maximum of KES 400 (EUR 4) per month towards the group savings and loan component. This amount is fixed so that there does not arise a situation in which a group member ends up being more powerful than others because their share contribution is larger. In the welfare contribution each member contributes KES 20 (EUR 0.2) while the loans are issued at the request of members but not more than 3 times the members shares. The contribution level is also indicative of the amount of money the community members can spare for this activity.

The group members have an open system and there is no patronising from anyone. All decisions are reached after consultation with members and reference to the group



Darkness sets in and the meeting is not yet over. The chills set in and members are trying to keep warm. The lady on the extreme right is putting on her pullover. By now they have been seated for approximately 4 hours yet must remain disciplined. The gentleman is half-sleeping half-sitting.

elderly persons who the group members felt are trustworthy. As the money became more and more they were overwhelmed and other officials had to come in to assist in

involved in within their community. Chances are the members are going to be able to hold leaders accountable at different levels as they interact in the community.

by-laws. In terms of interaction with other groups and organizations, the relationship with CARE Kenya through the CBTs has made them respect the wisdom they may

gain from interacting with others. Though the group is new they think they can begin to reach out and engage with other organisations to improve the livelihoods of the members.

The Bright Vision members have learnt their constitution and know how to apply it. They take the liberty to hold other members accountable during the meeting. I also got a response on strong by-laws keeping the group together from the spouse of a group member. The implication was that skills have been built in group management and members follow them. They appear to know how the meeting should run and be organized and maybe one gets the feeling that they are all leaders in their own right and could rise up to the challenge to lead and run that meeting even if the officials were not present. This leadership is a skill they have learnt and can use it in other aspects of their lives. Indeed there was an aura of confidence in the group members as any leader would feel. As the church leaders confessed, the group is doing very well and has picked up from the

organizational dynamics they have learnt from their trainers. This is one special skill in this group that has made it unique.

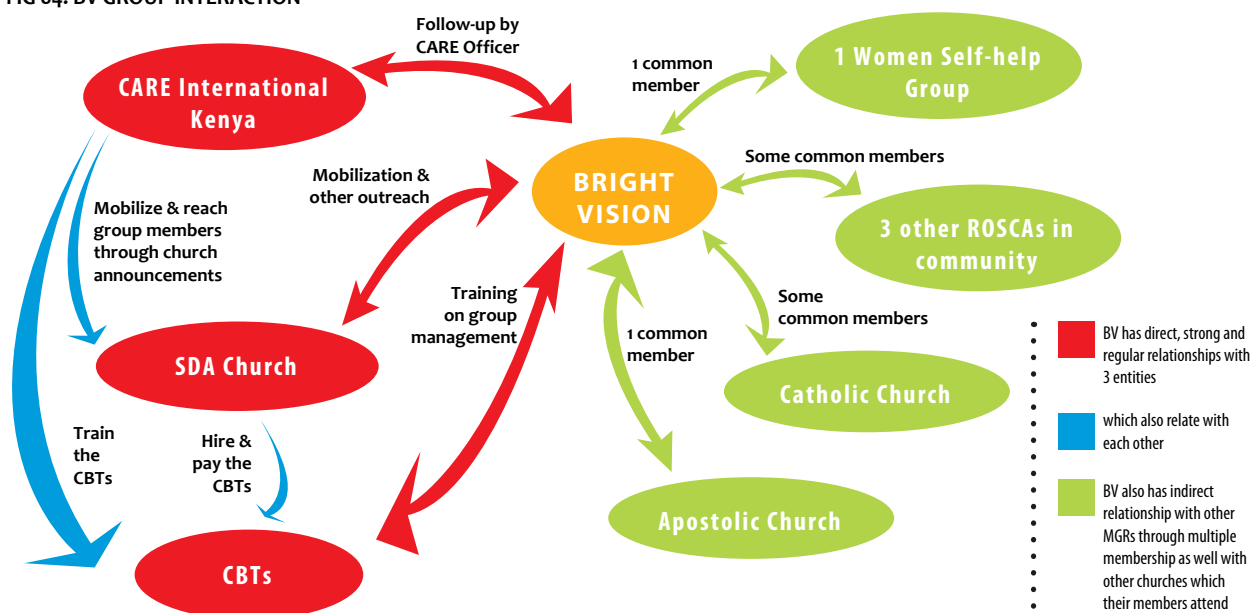
The CBT for this group is a young lady not more than 23 years of age. She is the daughter of one of the members of the community. Culturally, she should not be able to interact freely with the members who are married and are her elders. The aspect of group by-laws is very key in the group management and the issues that would hitherto have affected the interactions are superseded by the by-laws. Mercy (the CBT) appears to have trained the group to know that it is in being keen to follow the rules they create for themselves; that they strengthen their group.

The by-laws came alive in the group observation. Members exercised their rights by reminding the officials that noise makers should be fined. With this the members who were talking were warned of the consequence of their action. The chairman was made to pay a fine of

KES 50 (EUR 0.5) for not switching off his mobile phone (as soon as it went off the embers reminded him of the by-laws and he promptly obliged). This was a demonstration of leadership by example thus no other members would feel discriminated against.

The strict guidelines for the group meetings if the meeting day were to be on Sundays would seriously jeopardize the unity of the group. The chairman is a pastor and worships on Sundays along with other group members. If all meetings were to be on Sunday a portion of the group members would be disadvantaged. The group resolved to make it convenient for all members by alternating meetings between Saturday and Sunday. This arrangement averts any conflict within the group. The chairman had to rush from church on the meeting observation day but the next time, it will be the group from the SDA congregation rushing. One could see the effort he made to be on time at the meeting.

FIG 04: BV GROUP INTERACTION



Hopes and Aspirations

The key aspiration of the group members is to meet the school fees needs for their families and be independent of their children by running a small business in their late years. The idea of education seems central to almost all the members with school age children. Older members crave for independence from remittances from their children and food security.

Group members aspire to continually grow in the loaning systems and savings. They hope that this will increase their capacity to expand their individual projects and make better returns thus improve livelihoods significantly. The focus they have is in the accumulated savings being available in January when the demand for school fees is highest. In the group it appears that many of those interviewed had not completed the 12th year of school. As a result, they were unanimous on the centrality of education in the group members lives. It is in this aspect that the members felt the group savings and loan activity would help them in improving their livelihoods and ultimately achieving what hitherto was elusive to them through membership in the group.

Money Flow

The group members have resolved that all money that the group is supposed to receive must come in 'hard cash'. It is instructive to note that members will not use the mobile money transfer service for group funds. All the group dues must come in cash. The group does not

keep money except the social fund. The rest is usually borrowed and they have not had need to prepare for security of the money. The accumulation of funds is beginning to be real for the members and they are starting to think about the possibility of banking the money. At the time of the study this was not an issue.

In the fourth month of existence, the group had accumulated KES 57,030 (EUR 570.3) for group savings and loan. The shares collected in the month are approximately KES 7,000 (EUR 70). This amount is multiplied when it is borrowed and returned at an interest of 10% per month. The fines gained by the group on the day of observation was KES 580 (EUR 5.8). In the meeting the loans requested were KES 99,500 (EUR 995) but only KES 57,000 (EUR 570)

The use of services that are tailored to make mobile telephony more accessible is actually working in this community.

was available. The members had to agree to borrow less than they requested for so that all would get something to use. They agreed on 3 times of the share contribution as a risk management strategy for their money because no security is offered. The risk that may be therein in case of non-repayment if any is minimised and can be catered for by the social fund.

On the day of observation 36 people borrowed money ranging from KES 1,000 (EUR 10) to KES 3,000 (EUR

30). All these records are made in pass books that are signed by both the member and secretary. In this way members can keep a record of their group savings and loan activities, share contribution and repayments. Possibly the group needs to consider the way they loans funds. The principle is that all money on the table should be loaned out. This means when they really need the money the amount available is lower and does not meet demand. Perhaps the group may need to consider a way to prioritise the times when the money demand is higher and target to accumulate funds for this time.

Media and Communication

Members seem to communicate by word of mouth, use mobile phones to a certain extent and passing of messages through the churches. The uptake of mobile services is amazing. At the time of the visit one mobile network had just launched a product allowing their subscribers to borrow some units to make calls. It was interesting to see the members were already using this service!

The use of services that are tailored to make mobile telephony more accessible is actually working in this community.

A critical method of communication is through the churches. It seems there is respect for this mode of communication in this community - This was how the groups were formed in the first place. The church is an avenue for meeting and easy conveying of information. The SDA church appears to be development conscious with a bias for improved

livelihoods of its members hence the promotion of the groups in the community even paying trainers for groups that are not all SDA in membership. The church influence

seems to be great as evidenced by the support they give to development even in the employment of the CBTs. The chairman of this group is a pastor of one of the other

religious denominations in the area. That does not deter the SDA church from supporting this group's GSL activity.

Summary Conclusion about the Group

The Group members feel that they are poor but are blessed with fertile land as a resource. They may be comfortable as far as food security is concerned but they need cash. The fact that this VSLA concept makes access to cash a reality makes them committed to it. The group started with only 15 members but in the four months of existence, the membership has grown to 40. On the day of the meeting 8 more members were in attendance and waiting to be admitted into membership. This group is very unique and there are few groups as organised and disciplined as this one. Of the four groups studied this group appears to be rich in so many ways in terms of group organization.

This group seems to have secrets as to how they manage their finances especially so that they can reduce the security threats. All members know the by-laws that require that all members keep all issues in the group in confidence. No one will talk carelessly because there is a penalty for doing so especially if this gets to any members. The group seems unique in the sense that the degree of discipline is very high. Members sit in order of membership number, and wait patiently for group activities to be executed no matter how long it takes. The order has given confidence to them that their investment of time and money is for their good and one senses that it is a sacrifice they are willing to make. At the time the meeting had

progressed for three hours, one could see members draw deep from their resources of patience without cracking under the pressure of time.

This group appears to be unique in the community. The SDA church has 13 churches in the district (Church district) with a number of groups formed in the same way. This was the group chosen for the study by the leaders because of the level of discipline, efficiency and unique management. The group is therefore respected by the wider community and its members as individuals hold unique skills which they apply in the community. There is a mason in the group, uniform supplier, grocer, community health worker and local primary school teacher. Others are the older members of the community, younger women married into this community, youthful men and middle aged farmers. In addition the group had mother and daughter in law, sons and wives. Though the persons related were few, they never the less related very professionally as members with individual rights and obligations.

Owing to their potential, this group has the capacity to grow and trade if they could access more credit. Those who are involved in small business would benefit from additional loan volumes for stock improvement while the farmers would benefit from the same for investment in farm input. Linkages with the markets for their produce would be of importance to their income base.



A Group Member - Elsa Diang'a's Story

Elsa is a 65 year old widow and the host of the Bright Vision group. Most of her children are grown. She lives in the homestead with her grand children. She is an astute business woman seeking for opportunities to make more money. She has five (5) sewing machines and has employed two people to do the stitching of garments while she does the cutting. She is able to mobilise her daughters in law, grandchildren and a mentally handicapped son to help her in her business. Her daughter-in-law confesses that since the death of her father-in-law the standard of living in this home has not changed indicating a very industrious old lady.

She is now focused on the education of her grandchildren and her own security even as she ages. She no longer moves around as much as she used to. In the group, she seeks to further develop her business by using the loans to buy whole rolls of fabric ('njora' from Kisumu). This way the cost of making the uniforms is lowered while at the same time increasing the profit margin. The lady is keen to make the uniforms for schools in the area and is assured of income as uniforms are compulsory clothing items.

Elsa is one of the older members of the group Bright Vision. It is interesting that being a widow ordinarily the members of the community would not like to put pressure on her. She appears to be a popular group member as other members confessed that she is welcoming and it has not occurred to them that they could even move to another home for their meetings. The set up at her home is such that she is in a place that is easily accessible to other group members and she has the capacity to host the large number of members without the home looking or feeling congested or crowded.

In the group meeting she is a silent member not vocal but one gets the feeling that she is respected because of the way she is held in high regard. Her age notwithstanding she blends in very well in the group and seems not to create pressure for the members even as they meet in her home.

The group host, Elsa Diang'a has attracted her daughter-in-law who talks fondly about the group. She is in the group that is now waiting to be admitted into membership. She is one person who can vouch for the group membership from what she has witnessed with her mother-in-law. She sees the added value in the uniform business that Elsa is engaged in as a result of the loan facility. She also appreciates the change in other members of the group she has observed in the last four months as they came into their home. She appears to be the 'seeing-is-believing' type - now that she has seen she is ready to join the group.

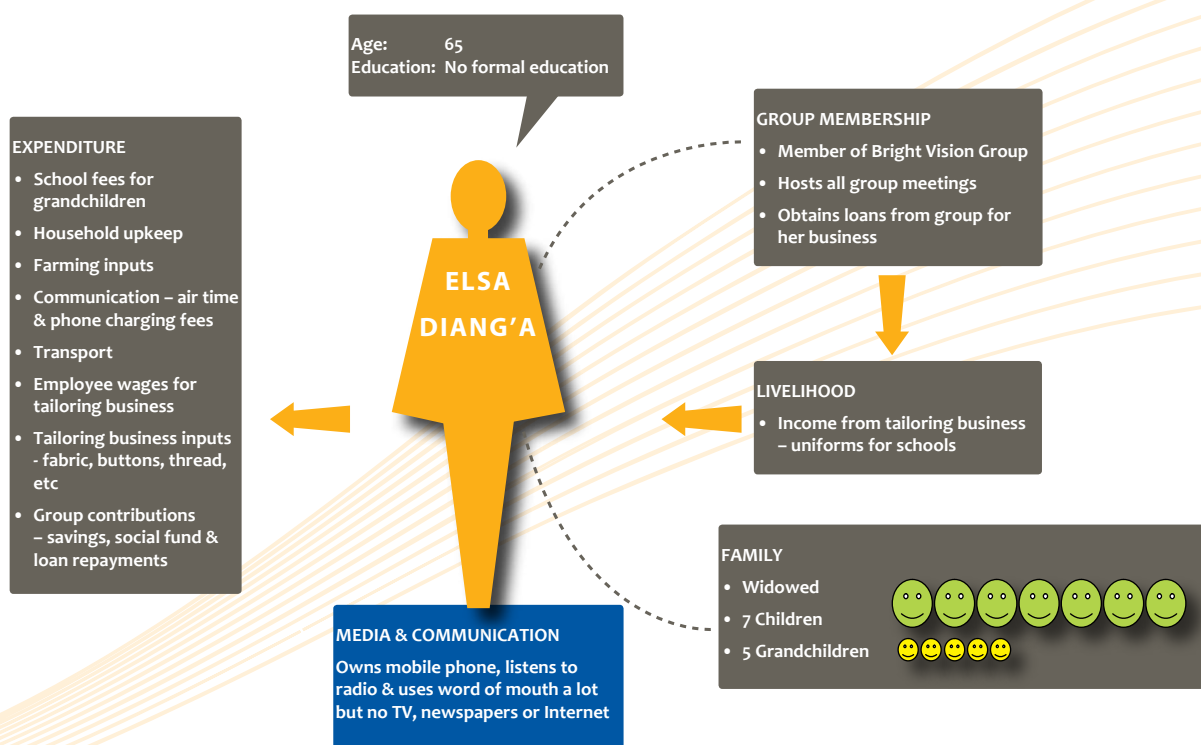


Getting down to work. Elsa Diang'a and daughter-in-law stitch on buttons.

Even male grand children have learnt the skill of stitching buttons. This is not a traditional male role but owing to the character Elsa has displayed; provider and loving grandmother even the teenage boys join the little girls at the feet of the grandmother. Elsa plays a unifying role in her family. A true matriach of her family.



FIG 05: ABOUT ELSA DIANG'A





Report on Ogwe Self-Help Group

ABOUT THEIR COMMUNITY | Ombeyi Location, in Miwani Division of Nyando District in Nyanza Province

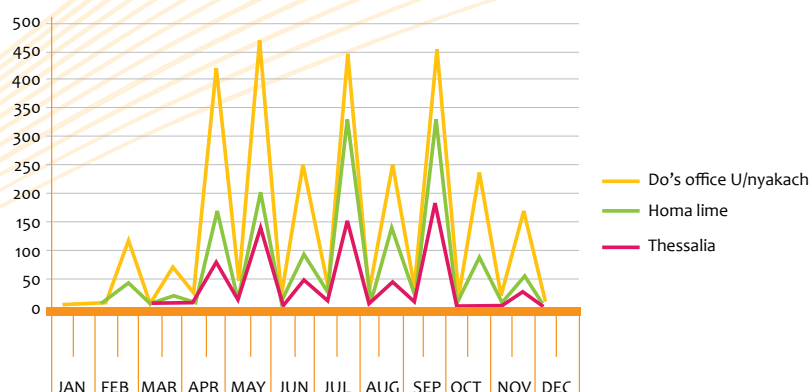
Geography

Nyando District is one of the 21 districts in Nyanza Province (by 2008 December) that was carved out of Kisumu District in 1998. It borders Kisumu East District to the west, Nandi South District to the north, Kericho District to the east and Rachuonyo District to the south. The district has a small shoreline to the Southwest where it touches Lake Victoria. It lies between Longitudes 34°4' East and Latitudes 0°23' South and 0°50' South.

Nyando District has a total land area of 1,168.4 Km² and is divided into five administrative divisions namely, Upper Nyakach, Lower Nyakach, Nyando, Miwani and Muhoroni Divisions. The district lies in the eastern part of a large lowland surrounding the Nyanza Gulf, much of it in the Kano plains. The district can be divided into 3 main topographical land formations namely the Nandi Hills, the Nyabondo Plateau and the Kano Plains, which are sandwiched between the two hills. Ombeyi Location in Miwani Division is in the Kano Plains of the Lake Victoria Basin. The Kano Plains comprises predominantly black cotton clay soils with moderate fertility and poor drainage. The poor drainage is responsible for the perennial floods in the area during the rainy seasons. The rest of the district has sandy clay loamy soils derived from igneous rocks. Altitude ranges from 1,800m above sea level, around the Nyabondo plateau, to 1,100 m above sea level along the Kano Plains.

Nyando experiences bimodal rainfall with the long rains between March to May and the short rains from September to November. The mean annual rainfall ranges between 600mm to 1,630mm, while temperatures range between 20°C to at times over 35°C.

FIG 06: RAINFALL STATISTICS 2008 NYANDO DISTRICT
FROM THREE WEATHER STATIONS



Data source: Ministry of Agriculture, Nyando District, 2008 Annual Report

TABLE 06: NYANDO DISTRICT MONTHLY RAINFALL

Weather Station	TOTALS	
	Days of rainfall	MM of rain received
Thessalia	43	780.9
Homa line	38	748.9
D.O.s Office Upper Nyakach	119	1,399.50

The monthly rainfall data shows rainfall from three weather stations. The annual totals as recorded in each station are shown in the table. In the year (2008) the total rainfall received ranged from about 780mm to 1400mm. The upper range appears to have exceeded the mean annual rainfall. Rainfall was however not well distributed and crop performance in the district was varied. In addition there were reduced water levels for irrigation. This situation resulted in food deficit leading to some households receiving relief food supplies.

Nyando District has two major rivers, Sondu Miriu and Nyando Rivers and two smaller rivers, River Awach and Ombeyi–Oroba. Nyando River drains from the Nandi Hills, where relatively high rainfall is received, to Lake Victoria through the Kano Plains. The river is a major cause of persistent flooding along its bank as it approaches the lake and has devastating effects on resources and the population settled in these areas. Another flood prone river is Awach, which is smaller but with similar effects on the people. Under normal circumstances, however, the two rivers provide water for rice growing by irrigation. The district has one gazetted forest, the Koguta Forest that covers an area of 320.5 hectares.

Economic Activity

Income in this community comes mainly from farming activities. Cash crops are sugar cane and rice in cases where the community members can mobilize resources to establish the crops. The community members seem to be aware that there is potential in both rice and sugar cane. The tendency for those who wish to earn income from these activities is to hire farms for the same. In addition there are a number of programmes that are running in the area to assist farmers, both state agency led parastatals (such as the National Irrigation Board - NIB) and Non Governmental Organisations – NGOs.

The less productive areas are being assisted to produce cotton, improved cassava varieties which are more suitable to the low lying areas. Income from livestock production is very low as the farmers have large herds of local breeds which have low yields in meat and milk. The pictures show a farm with cassava and the livestock in the area.

Farm sizes are getting smaller as the population grows. The farm size is not a limitation per se. The farms are a limitation more because of the flooding menace. At least four members of the group visited had bought land on higher ground abandoning the ancestral lands which are prone to flooding. These lands still lie fallow as they are expensive to reclaim for agricultural use or living quarters.

The district has a shoreline that is about 11 km long with several beaches where fishing activities take place. The soils and climatic conditions of the district are suitable for sugarcane growing in Muhoroni, Miwani and parts of Nyando Division. Sugarcane therefore is the main cash crop in the district. The swamps along rivers Nyando and Awach in Miwani, Nyando and Lower Nyakach are best suited for rice growing under irrigation. The rest of Kano Plain with its black cotton soil is suitable for cotton production. The suitability has been tested

Pictures showing some of the economic activities the community members of Nyando District are involved in.



Improved Cassava farm in Miwani Division (Source: Semi-Annual Report Nyando District July-Dec 2008)

Farmers with government agents inspect their cotton farm (Source: Semi-Annual Report Nyando District July-Dec 2008)



The cows return home in the evening. The quality of livestock is poor but the number is large. During the drier months feeding is a challenge and they must graze far away from home.

by farmers who have produced the crop. The concern is the market value of the cotton fibre which is low. Only the higher altitude slopes of Nandi Hills and the Nyando Plateau provide a good environment for dairy farming. This however has not been exploited as the area still does not have vibrant dairy production. The soils and climate support a wide range of food crops and livestock



interviewed expressed as much. The roads are further damaged by the heavily laden trucks carrying sugarcane. They break the culverts put along the roads further complicating the problem of poor roads.

In this community, housing is usually of mud structures. The walls of the houses are made of mud and sticks

as in the picture. Special clay bought and transported by donkeys to the site of the house is used to smoothen all around the house both in and out to give it a plaster-like

flood menace, there seems to be low investment in housing units. As one walks across the study area, one will notice that permanent structures are much fewer than in other parts of the district that are less flood prone. Most houses have iron sheet roofing.

Access to schools is fairly good. There are primary schools within a radius of 3 kilometres. There is also a secondary school within the major market centre. Access to services such as hospitals and banks and electricity is very poor in this area. The nearest hospital is about 30 kilometres away in Kisumu. There is a health centre in Ahero Town, 15 kilometres away but it does not handle medical emergencies such as difficult deliveries of expectant women.

enterprises such as maize, sorghum, beans, vegetables, dairy goat farming, poultry, and bee keeping among others.

Infrastructure

The roads in the hinterland are earth roads that are not well maintained. They are rendered impassable during the rainy season as personally experienced during the study. They get flooded and the clay soils easily render roads impassable for motor vehicles. Mobility is thus restricted to walking and in the event of loads to be carried the community uses hand drawn carts. This situation is not easy particularly when a sick person has to be taken to hospital or a pregnant mother needs to be taken to hospital for delivery. The hand drawn carts are difficult to pull and the community members

A rice field in Ombeyi area. This is a major economic activity in the area.

The area is also a sugar cane growing place. The tractor in the picture is one of many that criss-cross the rural access roads. They are responsible for destruction of a number of roads due to the weight of their cargo.

Banking services are available at Ahero about 15 kilometres from the locality where most group

finish. This clay is mixed with cow dung and ashes to give a 'smoother' finish which is not easily damaged by rain. The roof is done with corrugated iron sheets.

The main house in the homestead is usually bigger than most of the other units in the homestead and has three or four rooms. It is often situated in the middle of the homestead opposite the main entrance. In this area due to the



members reside. The services are used by community members who are in groups. Many of the others do not hold individual accounts as they have very low cash flow that cannot service the charges levied by the banks.



The main Road to Ramula Primary and Secondary School reduced to foot path due to difficulty in navigating clay soils.

A typical house in the community. The walls and floor are made of mud while the roof is made of corrugated iron sheets. To the left of the house is a rusted iron walled structure used as the bathroom. The house would normally have a large room used as the living room and one or two smaller rooms used for sleeping.



An improved structure with clay plaster finishing. Notice the sticks are not visible anymore. Also in the picture is an 'Ogwe' Group couple; senior member/ community opinion leader with his wife outside their house.

The Ombeyi area has no piped water schemes. The community members use water from ground sources usually shallow wells. The wells are protected from possible contamination through floods and have a pump mechanism for easy drawing of water. Construction of this kind of well has been supported by the 'Discipleship Christian Church' organisation which

has a number of followers in the area.

Clean water is accessed through ground

water via wells provided by the church which assists its members dig wells and install hand pumps. Homes that do not have membership to this church are assisted by other NGOs such as Africa Medical and Research Foundation (AMREF). These shallow wells are distributed in the community such that households are not too far from a good water source. Community members do not therefore see water accessibility as a problem.

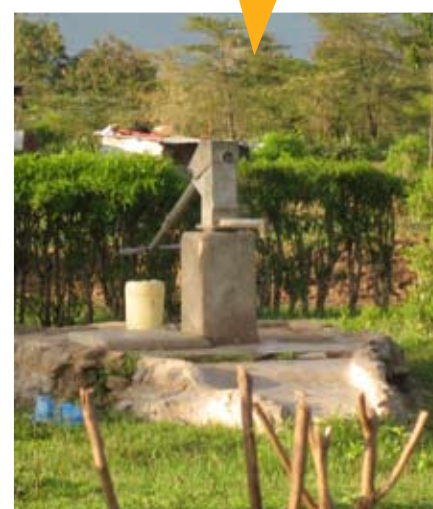
The area where the group members live is in the Kano Plains. Digging pit latrines is difficult as the rock is close to the surface. The long drop toilets (pit latrines) tend to be shallow and

during the rains they accumulate water. Sanitation is therefore a sensitive issue. However some community members have put up some structures for toilets which they build using different materials. Most are open uncovered pit latrines some creatively sheltered with reeds - a common material in a swampy area, others with iron sheets while others with used manila (synthetic) bags used to package products such as sugar or fertilizer.



An open pit latrine sheltered with reeds. With time the reeds which are exposed to the elements of sun and rain rot. This structure therefore has to be reconstructed every so often to provide privacy.

The protected water wells that are a common feature in Ombeyi area. Water sources are developed by the community and development partners such as the church and AMREF



On household assets, homes visited had basic wooden frame sofa seats.

Owing to distance from Ombeyi Centre (7 kilometres) to the tarmac, there are a number of homes with bicycles. Children sleep on mats on the floor or share beds. The homesteads have kitchen utensils made from enamel or metal. They tend to use porcelain-like plates and cups for guests most of which are bought through ROSCA activities. The radio also seems to be a basic item in the community. TVs are hard to find because of lack of electricity and where they are found, the model used is that powered by car battery. This is recharged weekly at Ahero or Ombeyi Centre.

Culture

The Luo culture as described in the introductory part of the report is dominant in this area. The presence of modern Christian religion has however modified the practice of some of the cultural aspects. Polygamy is accepted in the culture but not within some of the religious groups. Depending on the religious group one belongs to, his practice of the culture differs.

Generally those without any strong religious convictions usually practice polygamy as they do other Luo cultural practices. As a result, in the event that any partner in a marriage contracts HIV, the whole family is affected. This accounts for the seemingly large number of parents who have died leaving behind orphans. There seems to be a high number of older community

Sign boards in the community pointing to the widows and orphans projects; crafts, nursery school and activities the members undertake.



members taking care of orphans in this area. The group under study has some widows who have formed a widows and orphans care and support group. This group addresses their special needs not catered for in the 'Ogwe' group they belong to as clan members. They have selected a younger lady and her husband to lead them. Their argument is that they can do the 'leg-work' (running around) for the widows most of whom are in their late 50s and 60s.

The widows and orphans group has a goat project and runs a nursery school for the orphans. The school is a forum for the older women to provide some porridge (gruel) and counselling to the children. They need extra resources for this project hence why they make ropes, baskets and similar craft for sale. Unfortunately this occurs in very small scale so that the money received is not sufficient. The goat project is meant to provide some milk for the orphans. They have recently started the process of registration for the cash transfer programme run by the government. At the time of the study, the women had sent the names of orphans in their care to the relevant department through the office of the assistant

chief. They have hope that the cash transfers will somewhat alleviate the suffering of the orphans in terms of providing for their day to day needs.

Traditionally, the role of women is running the households by ensuring that the home is clean, food cooked and children taken care of. In addition, the woman tills the land and ensures her family has enough produce from the farm. The man is meant to provide security and support his wife on the farm. Over time however these roles have been eroded by changes in the society. Some men are now not taking their responsibility seriously and are instead holding debates, drinking and playing 'ajua' at the local market centres. (Ajua is a traditional board game played by the older men in the community). These habits are however found in the irresponsible men. Responsible men support their wives at home in many ways. They go out of their way to look for income from other sources such as employment in the sugar belt, rice fields or the more productive areas of the neighbouring districts. Others diversify to providing services in which they are skilled for money. These include bicycle and motorcycle



Two widows and the chairlady of Samaki Women Self Help group on the left. The photo was taken at the site of their goat project. The goat housing can be seen in the background. The lady in the middle is also a member of the 'Ogwe' group.

Persons who influence the community must be of good character. The way this person interacts with the community is also important so that there is connection with the community. The position held does not give one a blank cheque to dictate to the community what should happen and how to do it. Politicians, members of the provincial

administration, village elders and radio have influence on this community. Their influence is more pronounced based on their character rather than institution or position they possess. Radio is influential purely based on the information that comes through it and because most people have access to this media source.

Increased communication and media has given the community certain advantages. They are informed and can communicate with the rest of the country. Knowledge base also increases through various radio programmes. The major disadvantage is the 'moral' dilemma the community finds in radio and TV programmes. The feeling is that questionable material needs to be filtered before being relayed on the airwaves. Advantages of being informed however outstrip the disadvantages.

Community Challenges

The community members are knowledgeable in sugarcane production and rice production. Their major limitation is the availability of

transport, trade in cattle, groceries and sale of agricultural produce.

Security

The area has no major insecurity issues. During the 2008 post election period however, there was a little tension in the district owing to its close proximity to Kisumu Town which was a hot spot. The tension meant that the services ordinarily accessed in Kisumu were unavailable yet this is the hub of the region. Apart from that, the area is generally peaceful with low incidences of insecurity.

Communication and Media Consumption

Not all community members own mobiles but in almost every home, there is at least one person who owns a mobile. The biggest challenge expressed by the community is the inability to pay for airtime required to make phone calls. Community members rely on the 'Bamba 20' (Value 0.2 EUR) which at the time of study was the smallest denomination of airtime one could purchase. The use of

mobile is deemed to be important for passing of urgent messages. In terms of mobile use, mode of communication is voice calls rather than texting. This probably has to do with the level of literacy and the time taken to text a message as opposed to communicating orally.

This community has some people who belong to a religious group that does not encourage consumption of mass media hence low usage amongst their members. Other community members who do not subscribe to this group mainly listen to radio. This is also restricted to a few hours because the radios use dry cells. Only in one home did I see a TV. This too I was informed was "to view Christian videos, DVDs and programmes".

"... Too much immoral material that can lead people into sin (or astray) comes through the television..."

Group Member, Ogwe Self help Group during the household interview

land which must be hired, funds to purchase inputs and hire machinery for ploughing. The group studied felt that one way of going round this challenge would be to carry out farming as a group. The problem however is the slow pace at which they are accumulating group funds. The monthly contribution is low - KES 25 (EUR 0.25) and even then not all members are able to contribute.

Groups within the Community

Groups within this community tend to form around clans or 'anyuola' as they are referred to in Dholuo. Others are formed primarily to meet immediate clan needs for instance to take care of orphans, manage farm activities or take care of livestock. There are other groups that are formed as self help groups but these are fewer than the clan based groups.

A flooded rice field - A potential cash crop for the Ombeyi area.



The rice being dried by a trader in the local market centre in Ombeyi.

The Group Ogwe

TABLE 07: INTRODUCTION TO OGWE GROUP

Group Name	Ogwe Self-Help Group
Age	Started in 1977 as a welfare group but reinvented to deal with development issues in 2004. It is thus 39 years old and 5 years old as a development group.
Location	Ombeyi Location, Miwani Division, Nyando District
Type	Clan based Self-Help Group
Membership	60 but 25 active members

Short History of the Group

One unique feature of this group is the mix of members. All male clan members who reside in the area are automatic members but seal their membership by attending meetings and paying a compulsory subscription of KES 50 (0.5 Euro). Being a 'clan based group', it has a range of ages from the elderly members through to the younger almost teenage members all communing together in the group. For this reason the inactive members are the elderly who may not be able to walk a long way to the venues of the meeting or are too old to attend all meetings. They however attend when the venue is accessible for them. Sometimes the older members are also unable to pay the subscription and that is why it is made as low as possible to try and accommodate all members. When too many people are not able to pay, targets are not met. Every three months or so, a 'Harambee' or fundraising meeting is held to bring up group finances. Group meetings are held every two weeks and the venue shifts from one group member's home to another. The clan members are divided into two areas approximately 3 kilometres apart. The rotation is made in all the homes in one wing then switches to the other wing.

Previously the leaders were the older members owing to their focus on welfare particularly around how to handle funerals. The aspect of funerals is very important as the Luo culture lays a lot of emphasis on respect for the dead. This belief is central to the way a dead relative is handled. All members therefore try and maintain their membership by paying the monthly contribution as an obligation to the clan. This in turn guarantees community support in the event there is death in their home.

Since reinventing themselves the group has engaged with the Ministry of Agriculture to the extent that they have received a grant of KES 120,000 (1200 Euros) for the development of a Dairy goat enterprise in the community. They have also interacted with an NGO, VI – Agro forestry which assists the group in training

matters on the environment. Capacity has been built in term of group dynamics that has made the group members reach out to other organisations for help. At the time of study, a proposal had been written to AMREF for development of group farming activities.

In terms of activities, the focus of the group has shifted out of necessity, to handle much more practical areas of their livelihood such as food security, poverty reduction and the element of income generation. Though the shift has been made, consciously there is still desire to accommodate the older clan members who are members of the group in terms of welfare.

In the last few years this group in particular has focused on the drought resistant crops such as cassava, green grams and dairy goat production.

Older members have been accorded the opportunity to participate in group projects by being the keepers of the first stock of bucks acquired by the group through the grant from the agriculture department and they do this on behalf of the group. The idea is that by virtue of their age and limited travel they are always around the home and can feed, and observe any changes in the animals. The other group members lend them support as the animals are joint group assets. The group has become a reservoir of farming techniques through

interaction with the agriculture department and NGOs. They have become a farmer field school with the capacity to train other farmers in agricultural skills and practice agro forestry through support from the NGO. In addition they have been recipients of a grant from the government through a programme known as the 'Njaa Marufuku Kenya' translated as 'Banish Hunger from Kenya'. This is a food security programme that aims at promoting food security as well as agro based income generating activities within communities.



The agricultural projects that Ogwe Self help group major in. These are food security projects in line with their rallying call of 'ensuring food security' in Dholuo 'Tieko kech'



The crop in the field is very healthy compared to those of non group members due to the skills acquired in the farmer field schools. It is hoped that the contrast in crops of group members and neighbours will draw them to make enquiries therefore benefit from the skills they have gained.

Typical Group Meeting

A typical group meeting moves from venue to another i.e. one home to another. The reason this was decided upon was to find a way of knowing the welfare status of each of their members particularly the older group members. A person may be having a leaking roof, problem with the farm or other issue which the group picks up as a burden and helps them tackle. This they find is particularly important for the older members, widows and orphans who may not visit others and be visited often. The group thus provides support to them. From the meeting observed procedures are as follows:

Members gather at the home of the host as agreed in the previous meeting

The Chairman waits for quorum and agrees with those present that the meeting can proceed. The wait can be long... on the day of observation the wait was about 2 hours long

The meeting is called to order by the chairman and prayers are said

The meeting is steered by the chairman but at every stage of decision making there is consultation with the members present

The group secretary maintains a record of all the events during the meeting

The agenda of the meeting is usually written on a paper and circulated so that all are aware of the objectives of each meeting. On the observation day an apology was given as the members made it a special meeting to plan for their 'graduation' as a Farmer Field School.

Reading of previous minute by the secretary

Matters arising from previous minutes are discussed as raised by members present.

If during the meeting there is training, each member keeps his or her own record of the training highlights. I was able to see members' record books with the topics covered in previous learning sessions

Collection of the members subscription is done and recorded by the secretary and treasurer

Members raise any other issues from themselves or what other members may have sent them to bring to the group

Deliberations are made and the members are free to communicate the decision to the member.

The meeting then ends and prayers are said

The group breaks up and shares some tea before dispersing

On the day of observation the group was able to get through their programme in about one and a half hours. This means if they kept time the meetings could end by 4 pm (or within 2 hours)



Above and Below: The group meeting in progress and members listen attentively to deliberations. Notice the well plastered wall; this is a common feature of the houses in this area. Notice that a majority of members who came on time are women. They outnumbered the men though in the end there were at least 7 men.



Group Functions

The group is found in an area with a number of challenges thus their major motivation is to alleviate hunger. The group has a rallying call 'Ogwe, Tieko Kech' meaning 'the Ogwe group is committed to ending hunger'. This motivation has been responsible for their reinvention to tackle developmental issues particularly around food security.

Commitment of members is a major strength of the group as well as is the respect that they have for each other. This has given the chairman freedom to steer the group without feeling intimidated by older group members. Other strengths are that group members are couples - all male clan members and their spouses hence no possibility of domestic differences on the issue of belonging to a group. Also all members are free to participate in group deliberations regardless of gender or age without intimidation. The group has also strategically divided itself into sub-groups, each group with significant

Luo meanings.

'Ramogi' the patriarch of the Luo tribe, 'Luanda Magere' a Luo enigmatic personality, 'Jokinda' meaning industrious and the last group

'Osogo winyo' literally the weaver bird - working hard. In unison these sub-groups make the large membership number a strength rather than a weakness. Each of these sub-groups works together to keep the group vision going. It is through the sub-group coordinators that the group chairman is able to keep tabs with all to check or get things done.

This group is unique in that they are all related by blood or marriage. The chairman, secretary and treasurer are all brothers born of one mother. During the meeting the chairman was in control and there was no sign of intimidation from any group members. In the absence of the secretary (who was late), one of the younger women (wife of one youngest members of the group) was appointed to take minutes of the meeting. Even the way they nominate members to perform certain tasks demonstrates their love and respect for one another regardless of one's age, gender or position in the clan.

This is one area that the patriarchal nature of the Luo community is not evident. Women in the group receive as much respect as men, the old as much as the young and position in the clan (whether elderly or not) does not affect one's contribution to the group.

Meetings are social forums and not formal meetings per se. The time

three mobile phones rang but the group members had no problem with this. They merely paused the stories, allowed the member to communicate on his / her phone and later inform them the subject of the call. From then the group digressed and went off the subject of the meeting for a few minutes before resuming the agenda of the meeting. Apparently no one was bothered by the shift. The subjects of digression range from remedies for sick chicken, to how lazy community members spend their time drinking local brew and playing the board game 'ajua'. The group meeting is thus not strictly a formal session but an opportunity for exchange of ideas and strengthening of social ties particularly for this clan.

Skills and Knowledge in the Group

The greatest skill in the group is agricultural production shared by members and special skills in core membership of the group. Each time the group meets (they meet twice a month) there is some time taken for members to be imparted with skills in one aspect or other in agriculture. Each member who is literate owns a note book in which they record aspects of training they receive. I noted the members wrote in 'dholuo' the things they had learnt. Some of the members who did not know how to write appeared very keen and asked more questions to confirm the principles they were learning. This group, since re-inventing itself appears to have attached great importance to agriculture. The group motto is "Ogwe; tieko kech" meaning the Ogwe clan is focused and committed to alleviating the hunger problem

This group is unique in that they are all related by blood or marriage.

keeping element is their Achilles' heel. Members keep 'African time' and there seems to be no will to deal with this matter. However as the members delay there is a lot of socialising and catching up on events that have taken place locally and nationally. They freely express thoughts and opinions on them and how they think problems can be resolved. As the meeting progressed

that was hitherto a concern. Skills in agriculture are obtained through interaction with government agencies, other actors in the sector such as the National Irrigation Board (NIB) for commercial rice growing or NGOs working with organizations such as the Food and Agriculture Organization (FAO).

The skills are built up to a level where the farmers are groomed to multiply their skills in their community. Such a group is then referred to as a Farmer Field School (FFS). It is this level that the Ogwe group had attained by the time of this study so they were soon to be officially celebrated so that other community members begin to pick up lessons from them as lead farmers within their community. On graduation day, to be held on one of their farms, they take the opportunity to demonstrate what they know. It is instructive to note that during the observation meeting, the training of community members by Ogwe group members would incorporate even the illiterate members. They would participate actively on this day. Clearly, all members regardless of literacy can be skilled in agriculture and in time they too can assist other community members. Already other are benefiting from their improved skills in agriculture and the use of better crop varieties.

The members were to be awarded certificates indicating the learning process they had undergone. This was such an important function for the members that they invited the researcher to witness their graduation. Unfortunately, the function was postponed from the initial date to a date outside the research period and we were therefore unable to attend. The disappointment of the members was almost palpable when I gave apologies. This shows the importance they attach to their farmer to farmer training element.

In addition there are other individual skills from which the members benefit. There is a traditional midwife/ birth attendant, traditional medicine men / women, community morticians (able to prepare bodies for burial at home), well diggers and stone masons. These skills have been used in the community to better their livelihoods. Within the group the elder brother to the chairman learnt masonry and trained his bother. This skill has now spread to younger members of the clan who serve as their apprentices whenever they have contracts for building houses, wells or toilets. This skill takes members to distant places even as far as Uganda. When this occurs, the group members work as a team with the lead person and his apprentices.

One of the group members i.e. the wife of the chairman has passed on the skill of midwifery to her daughter-in-law who is also a member of the group. The skill is not for the faint hearted thus only the willing and capable ones can share in it. Closely related is the skill of preserving dead bodies. It has also been multiplied to one other member. This is a unique skill requiring courage and only the strong can measure up.

Skills that have been transferred easily to all group members are those of agro-forestry and agricultural production which are related to livelihoods of the people. These have been easily transferred particularly when there are new seed varieties to be shared among group members.

These skills are also acquired through representatives of the group who train at a central place and return back to the group to train their members.

Social Dynamics

The group seems tightly knit together despite the fact that they are close relatives. They seem to understand each other's weaknesses and strengths and have figured out a way to flourish in these circumstances. Active members of the group are willing to slow down their progress so as to carry with them the rest of the members. Of concern to them are the widows and orphans who appear to be vulnerable. Stronger members (mostly couples) try to accommodate their weak relatives by trying to 'hold their hands' so-to-speak. One way in which they do this is to make monthly cash contributions on behalf of those who are unable to do so. There is also a good level of sharing of skills and knowledge within this group whereby members pass on skills they have to other members and also train other members when they have had an opportunity to be trained externally.

Within the group there seems to be good chemistry in terms of relationships. The youngest man in the group is referred to as "Oush" instead of his full name Ouma. The wife to the Patriarch is referred to as "Min ji" meaning "mother of all the people". These are examples of the warmth one experiences in the group. Given that the background of the group is clan based this is unique since clan members tend to have strife and jealousy amongst themselves.



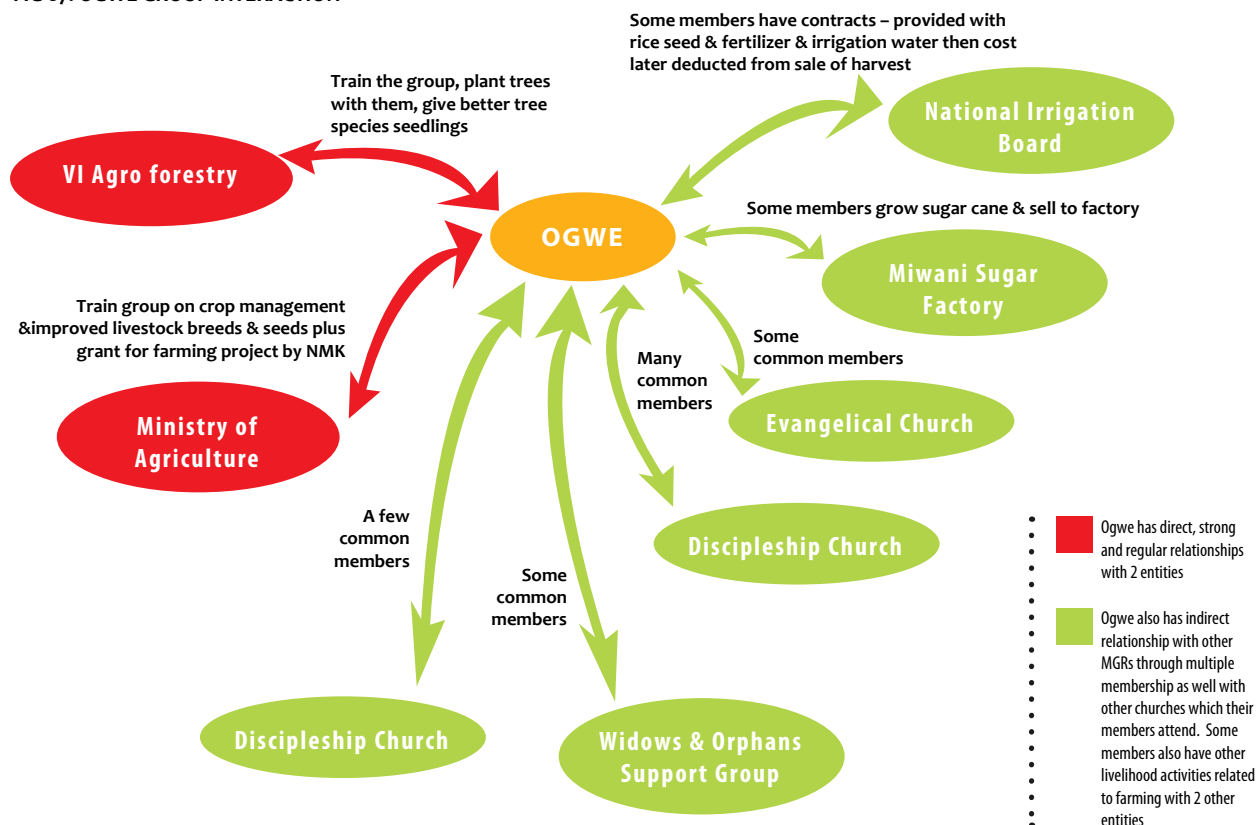
Time to bond after the group meeting. This is the only time there is gender distinction displayed at group level. Despite this, there was exchange of communication and issues as evidenced by the gentleman in brown jacket captured in both pictures in the male and female group. They seem to maintain exchange between them.

The group seems to have good working knowledge of organizations within their locality. They have a working relationship with government agencies and NGOs. Areas of collaboration are rice growing with the irrigation board; Ministry of

Agriculture on agricultural skills and inputs and agro forestry. The members tend to share what each organization seems to offer with the

community and seek ways of benefiting and improving their livelihoods so that the general community is not burdened with issues that any agency may be able to offer assistance for.

FIG 07: OGWE GROUP INTERACTION



Hopes and Aspirations

The biggest hope and aspiration of group members is to break out of the poverty cycle by exploiting the land resource potential they have and take their children to school to higher levels than they went. Most of them did not go far in education as their parents could not afford to pay fees for their many offspring particularly coming from polygamous backgrounds. In earlier times the families had large numbers of children unlike these days. This means the current family sizes are relatively smaller and there is less and less of polygamy. The next goal to meet is to educate their children beyond what they themselves managed. The hope is tied to the goal of breaking out of the poverty cycle. They therefore see education as an escape route out of poverty.

Money Flow

This group accumulates very little money. Due to poverty levels and the kind of membership they have, the monthly contributions are low and not consistent thus money flow is very poor. Low money flow means they really have no need to visit the bank much. They seem to wait until the money reaches KES 1000 (10 Euros) before it is banked. This is a way of cost cutting because of transaction cost of banking as well as transport for the treasurer and one other member. If fare costs KES 200 (2 Euros), they find it expensive to bank amounts less than KES 1000 (10 Euros).

On the day of observation, the meeting was a special one so

only a few people bought their contribution. KES 25 (0.25 Euros) from less than 15 members only raised KES 250 (2.5 Euros). This amount led to a discussion about the failure to meet target thus members were talking about preparing for the 'harambee' or fundraising date. They agreed this was to be fixed so that as many clan members as possible would support them. Upon enquiry I was informed that such meetings raised between KES 7,000 and 14,000 (70 to 140 Euros). The amounts would be low if they did not get support from clan members and friends outside the locality. When clan members living outside and their friends gave good support then higher amounts would be raised.

Media and Communication

The most amazing thing about some of these group members is the religious group they belong to. This religious group (Christian Believers Discipleship Ministries)

encouraged to play and watch are religious material only. The situation however is that members at times consume local news. The presence of these assets among those that belong to that group is very low. Other members who are not of that religious persuasion do have radios. Television is rare because they need to power it with a car battery which is expensive to maintain. Most small radios use dry cells and are targeted for peak listening periods between 7pm and 9pm daily.

The pastor of the local church had no radio or TV in his house when I visited. His younger brother who is the chairman had TV, DVD and Radio. It is interesting to note that the two brothers are both masons therefore one can argue that they both have equal capacity from their trade to purchase these items. However it seems the church's beliefs cannot be flouted by the pastor therefore one will not see a display of these items in his house though his brother displays them and his mother says she knows they consume from the media.

They do not encourage watching television or listening to radio.

believes that mass media exposes its membership to vices that lead to 'sin'. For this reason members are not encouraged to consume from the media. They do not encourage watching television or listening to radio. There was a member (chairman) with a TV set, radio and DVD player but what they are

After the group meeting ended, one of the brothers put on the 'religious material' at a high volume for all to listen to. They seemed to enjoy the music implying that media consumption is not the issue per se but rather the content.

It appears that among those who belong to the Discipleship group, the church is a major influence on the community. The other people who do not belong to this religion are exposed and listen to radio.

Summary Conclusion about the Group

Despite poor time keeping by group members, the group meeting started at 3.45pm and by 5.10 pm with all the interruptions of the agenda, the formal meeting was over. It appears the group comes together to cement relationships. As the group meeting progresses, they have a way with each other in an open manner. A case in point was a duty allocated to a youthful group member and he declined with reasons and went ahead to nominate the member he felt was best suited to carry out that task. The other members agreed with him and his proposal was carried. Throughout this discussion it was evident that mutual respect for each other surpasses age or gender.

In addition the group seems keen to shift from a welfare based group only and include development and livelihood aspects. The chairman appears to be a very strong leader. He recounted events following the period when the grant cheque of KES 120,000 (120 Euros) was given to the group. He did not disclose specific members but implied that some almost derailed the group. He says the membership was divided on how to use the grant. One group insisted the money be divided equally amongst them while only a few wanted the group project to go on. He insisted on the group following the original plan and carrying on with the project activity.

"I had a vision when I shared with the group the idea of improving our livelihoods. I was not going to give up easily now that we were looking like we were on track as far as achieving our group vision..."

Chairman, Ogwe Self-Help Group

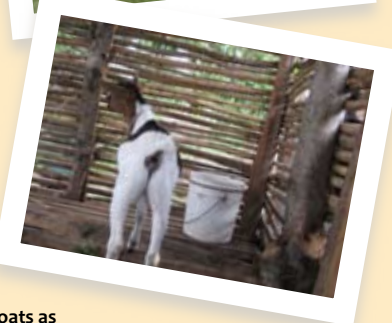
This was a potential source of conflict and the chairman insisted that his way holds without taking the position of majority of the members. He demonstrated that leadership allows for participation in decision making and in some cases being democratic does not always yield desirable results. There is a place for leadership to give direction. Group members can be level headed but get disoriented, thus the vision bearer must keep the group in focus. This incident also implies that sudden injection of significant sums of money into groups with such low capacity for funds accumulation would need to be managed very carefully as it could potentially destroy a good group.

Since that decision was taken the group members have realised that the decision he made was the best and now they are happy he led them that way. The same members are proud of what they have. They lost one 'kid' from the improved goat breeds and each member keeps talking of the big loss. It appears they now recognise the gold mine they were about to throw away for a moments pleasure.

The improved goat housing that Ogwe group members were able to build with the grant.



A kid from one of the improved Goat breed. This kid is similar to the one they lost to disease. They now value the goats as assets to the extent that they monitor them on a daily basis. If they notice any negative changes they quickly seek for the veterinarian to come and make an assessment and treat if need be.



A Group Member - Mama Rosa Ogwe's Story

This member of the group is the second wife of one of the founder members of the Ogwe group. Three of her sons are in the executive committee of the group; the chairman, secretary and treasurer. Mama Rosa herself was brought up in the Nandi Hills region where her father was a clerk at one of the large scale farms. It is here she met Dishon Ogwe, one of the founder members of this group. She became his second wife and lived with him at the farm in the younger years of her marriage. It is here she became skilled in agriculture and by chance learnt to attend to women at childbirth. The house that they lived in while on the farm was near the main farm gate. Coincidentally, the health facility nurse resided near them. Whenever a woman was brought to deliver she requested Dishon to allow his wife Rosa to assist her. In the course of these events, Rosa gathered courage and interest in the work she was doing. After a while the nurse requested her to spare her afternoons to become an apprentice in midwifery at the clinic. She faithfully did this till she learnt how to make judgement on the situation of women in labour. She learnt the difficult cases, which should be referred and those that she could manage. Armed with these two skills, when Dishon returned to his ancestral village in Ombeyi (the area of study), Rosa became the village birth attendant, a job she does up to date. She has passed this skill on to one of her daughters-in-law. As a team they deal with the simple home delivery cases.

Rosa never went to school because her father did not want to educate female children. This means she is unable to read and write therefore cannot be formally registered as a traditional birth attendant (TBA) by the Ministry of Health. This is mainly because she cannot maintain a record of her duties which is a prerequisite for TBAs. Rosa is happy to do the job and explains how she is consulted and has helped recommend difficult births to the Provincial General Hospital in Kisumu. She recounts an incident in which



Mama Rosa with her granddaughter a HIV and AIDS orphan. Notice the crochet items on her seats, and the one she is working on.

Some of her grand children happy to be in grandma's house. The house has a vinyl floor carpet, walls decked with lacy fabric and seats neatly spread with crochet items. The house is semi-permanent with mud and earth walls very well smeared with special clay to give a plaster like finish.



she saw one of her daughters-in-law go into labour, helped take her to hospital and insisted that the doctors attend to her and her life was saved. She recounts the experience at the hospital as desperate when the hospital did not want to attend to the patient because they had not paid the KES 3000 (30 Euros) deposit the doctor wanted. She says she spoke in confidence to the doctors because she had this feeling that they had not understood the magnitude of the case and were instead pursuing the money element. This is not uncommon in the public health care system. She says the manner in which she left Ombeyi for Kisumu was testament to the anxious situation. She was just out of the farm when she was called and that was the way she went to Kisumu without time to clean up and change her clothes.

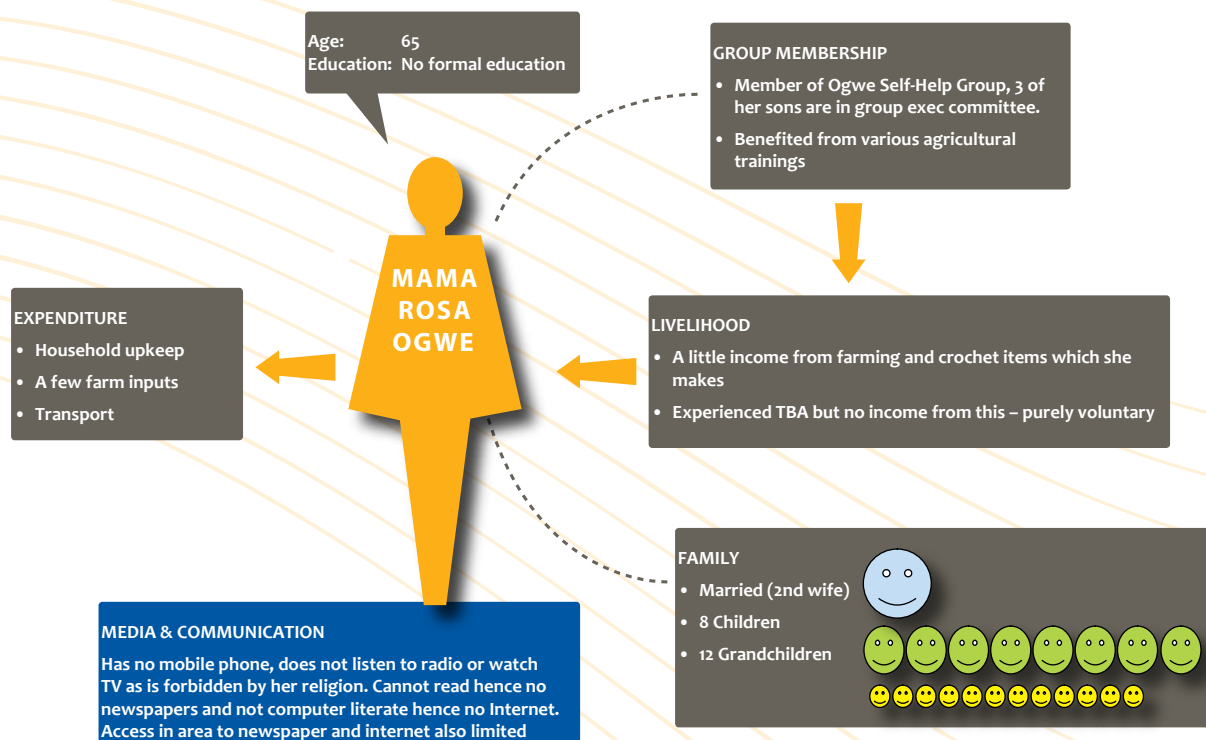
Rosa now also practices agriculture and has the hobby of making crochet items. Her house is beautifully adorned with these items as can be seen in the picture. She is a neat friendly grandmother who lives with her grandchild, a HIV/AIDS orphan. The other grandchildren love her and also spend a lot of time in her home. She is a wise woman respected by her children who fondly refer to her by her name “Mama Rosa”.

Rosa is very intelligent and has loving relationships with her daughters in-law. The exposure she got in growing up outside the village has polished her in spite of her being illiterate. She is a member of the religious group that limits media consumption. The scarf she wears is characteristic of all female members of this group. It is worn throughout. Her eldest son is the pastor of this congregation in the area. Mzee Josiah Mboji Ogwe is Rosa’s brother-in-law. He is also the pastor of another church group. This difference in religious persuasion within the Ogwe group has not affected the group interaction. Her skills and others gained with collaborators have been shared such that this group is a pool of agricultural information in their community. I remember the group members appointing her to explain to their visitors on the ‘graduation day’ the management of the improved goats. ‘Graduation day’ is the climax of consistent training and skills development in agriculture for the Ogwe self help group.

Mama Rosa says this about men joining groups “Men are lazy, but whenever there is money or food, one sees them coming in numbers...”

About people with influence in the community she says “In this area wealth or religious following does not matter. One must be of good character and work with the clan...” This strong statement probably explains the reason the Ombeyi area has many groups that are clan based. It appears that clanism is very strong. It seems to be the unifying factor and the basis for community development in this area.

FIG 08: ABOUT MAMA ROSA OGWE



Report on Bidii Women Group

ABOUT THEIR COMMUNITY | Kombewa Location in Kombewa Division, Kisumu West District, Nyanza Province

Geography

Kombewa Location is one of the 8 locations of the Kisumu West District. Kisumu West District, which is one of the 21 districts in Nyanza Province, borders Siaya District to the northwest, Bondo to the west, Vihiga and Emuhaya Districts of Western Province to the northeast and Kisumu East to the east. To the south lies Lake Victoria.

It has one county council, the Kisumu County Council. Kisumu West District is a one constituency district, namely Kisumu Rural. The total land area of the district is 366

square kilometers. The district has two administrative divisions namely, Maseno and Kombewa. There are 8 locations and 37 sub-locations. The southern part of the district lies in the depression forming the Lake Victoria basin. There a number of landing beaches for fisheries activities.

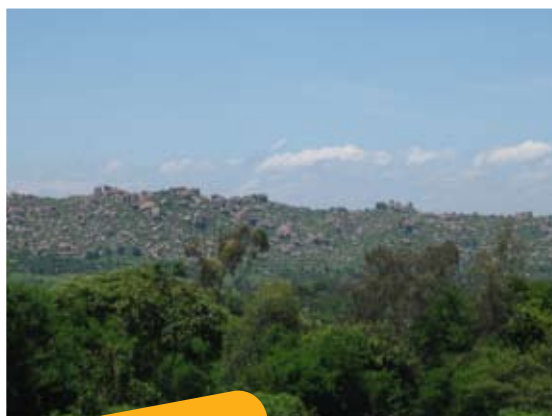
The area has characteristic rocky features that distinguish it from other places in Nyanza Province. The soils are also sandy and as a result do not have good production as they tend to lose water very fast. The rocky area renders the area unuseful for cultivation. The flipside

however is a new activity that is now coming up of crushing the rock to create ballast. This activity is growing among the youth.

Climate

To the north the district is hilly and altitude ranges between 1100 metres above sea level in the lower parts of Kombewa to about 1600 metres above sea level in the north around Maseno Hills.

Annual temperatures range from 20°C to 38°C the areas around the lake being the hottest. The district



The rocky terrain that is characteristic of Kombewa area.
The sandy soils that are the farming areas.



receives a mean annual rainfall of 600mm of rain along the shores in the south to 1630mm in the north at Maseno. There are two rainy seasons; the long rains and the short rains with long rains in March to June and short rains in October to November.

Demography

Kisumu West District has a population of 149,831 of which 72,841 are males whereas 76,990 are females. There are approximately 29,459 households with 28,000 farm families.

Economic Activity

Agriculture is the main economic activity in the district. Though the rainfall is bi-modal with long rains in March to June and short rains in October to November; the amount of rainfall is low and as a result most of the crop activity is based on drought escaping crops. Maize, sorghum, finger millet, beans, green grams, cowpeas, groundnuts, soya beans, cotton are the dominant crops produced. On a very small scale around the lake, tomatoes, kales and onions are grown. The livestock kept at the moment are the local Zebu breeds which have low milk and meat production. Cotton was the main cash crop but since the collapse of the industry, it is not grown commercially anymore. The government has been putting in efforts to revamp the cotton industry but this has not resulted in increased production. Kisumu City which is about 30 kilometres from Holo, the district headquarters was one time home to KICOMI – Kisumu Cotton Mills a company that made cotton production vibrant.

During the research, a unique trade was captured in Holo, the district headquarters. The area being mainly agricultural and rocky presents a challenge for agricultural tools. The community members therefore rely on an age-old skill – the art of blacksmiths. The blacksmiths use bellows made from animal skin and charcoal to heat up the metal. The red hot metal is then shaped in an energy sapping process requiring heavy banging with weighty hammers. A trade like this is important to the community to keep their tools sharp for efficient work in the terrain they are in. An array of tools: hoes, mattocks and ox-ploughs are items the blacksmiths model and shape for community members. At the time of the visit there was a mattock being sharpened by the men who execute this trade. They stated the importance of the skill they have to the community. My driver tried his hand at blowing the bellows with little success. The activity looks simple but execution requires skill that the old man in the

Pictures showing the process of sharpening a mattock.



First the heating process till the mattock is red hot. The man in the red hat is blowing the bellows made from animal skin while his colleagues scoop hot coals onto the mattock head.

Next the mattock head is removed and placed on the anvil.



The process of sharpening begins. The ponding goes on till the mattock is of the desired sharpness.

If it cools, it is returned to the heat so that it is shaped when it is hot.



A fire place in one home.
Right: The women roles demonstrated.



Collection of firewood and fetching water; later these supplies are used in the household for cooking, cleaning and washing.

picture is ready to pass on to any willing persons. He warns though “One eats one’s sweat”. This is true literally from the heat and energy required to perform the task.

There is a small amount of clay soils available which can be used for pottery and bricks. The scale however is small and does not compare with the kind witnessed in Kabondo Division of Rachuonyo District. Pottery making is therefore not a major economic activity.

For most people the economic activity is based on the farm or small scale business. The farm sizes are not really the limitation but their production potential. Sand harvesting and quarrying activities are also common among the community members. Some people crush ballast and sell to a nearby factory. They feel however that they are exploited as the work done in a week attracts low pay that has no significance in the livelihoods of the people who engage in it.

Income

Some people in the community are involved in small and micro trade other than farming. This includes for example, selling of groceries, selling of imported farm produce,

second hand clothing and footwear, hairdressing, and boda boda (bicycles and motorbikes) transport. Income raised from these activities is therefore low and barely sufficient for livelihoods of the people.

Infrastructure

Kisumu West District is traversed by the main Kisumu-Bondo-Usenge Road, an all weather tarmac road. This road leads to Usenge Beach a major fishing beach on this side of Lake Victoria. Off the Kisumu-Bondo-Usenge Road is a branch that leads to Lwanda Kotieno a landing bay with ferry services that shuttle persons and motor vehicles between Homa Bay in Southern Nyanza and the Central Nyanza region. Other roads within the district are earth surface roads.

There are rural electrification schemes that have

targeted the townships, markets or small town centers. Most households are yet to be supplied with electricity. The electricity supply comes from the national grid and there is no local production in Kisumu West District. Most households therefore use kerosene mainly for lighting while firewood and charcoal in some instances is used for cooking.

There are no piped water schemes in the area therefore households obtain water from ground aquifers through digging of shallow wells or for those nearer the lake, water from the lake is used. The water is then treated with waterguard before



A water source that is now in use as the owner mobilizes resources to build protection around it. It is covered temporarily by a mesh of sticks to prevent animals from falling in.

being consumed using waterguard. It is instructive to note that the motivation that founder members of the group studied (Bidii Women Group) had for forming their group was as a result of admiring water tanks. It is this admiration which led them to making enquiries about how the owner sourced the tanks that they stumbled on the information about Kenya Women Finance Trust (KWFT) and the savings and loans products. The desire to have water tanks gave birth to a group that has led to four other groups forming in their area by KWFT and also creating an opening for Faulu Kenya, another micro-finance institution.

Many houses are made of earth and roofed with iron sheets. Some have grass thatch though the grass for thatching is not readily available in the locality as it was years ago. There are a few persons who have built stone structures. Houses are built depending on resources available to home owners.

Access to services such as schools is good and the community has had schools supported by Plan Kenya an NGO with focus on children and therefore develops schools, in addition to the nationally supported Constituency Development Fund (CDF). CDF development has been channeled to schools and water projects in the last few years of its existence.

The area is served by a hospital in Kombewa but complicated cases are easily transferred to Kisumu via the good all weather tarmac road. Banking is done in Bondo Town or Kisumu City both of which are equidistant from Kombewa. The residents however prefer Kisumu because one can get other added

services in contrast to Bondo Town which is much smaller.

Culture and Religion

Given that the area is predominantly inhabited by the Luo, the dominant culture is the Luo culture. The area is 30 kilometers from Kisumu City; the provincial headquarters therefore traders have links with wholesalers and distributors in Kisumu. This association affords them opportunity for credit and wider profit margins. With modernity the area has had proliferation of a number of religious groups including the mainstream churches (Anglican and Catholic) and newer Protestant churches. In addition this area also has a Muslim community and a mosque has been constructed in the district. The practice of the Luo culture therefore is now dependent on ones religious persuasion and whether the religious teachings allow blending of cultural aspects

have religious faith are strong in their beliefs while those that follow traditional beliefs are strong in them. This has a bearing on the role of men, women and other community hierarchies. The ones who are religious are guided by the religious beliefs (Christian and Muslim) while those that are traditional are guided by their traditional beliefs. The traditional roles of men and women are broken by religion but enforced by traditional belief system.

Communication and Media Consumption

The dominant source of information in this area is radio. There are at least three vernacular (dholuo) FM stations in addition to the national Swahili and English stations. The community mostly tunes in to national news, death and funeral announcement and other public announcements. Since there is no electricity in the area, radios use dry cells. Consequently they are turned off until the targeted times for news and announcements. This would usually be between 7 pm and 9.30 pm, which are the peak listening periods. During the day community members are occupied in

their farms or in small businesses. It is also at this time that educational programs touching on health, farming, education and family life education would be aired. In the market centres or townships where there is electricity radio listening is almost all day. The shops have speakers blaring loudly from the radio station of their choice. One shop in the areas is called “Kiss 100” a local FM radio station that appears to have listenership in the area.

Communication is oral rather than via text messaging.

and religious teaching. Belief in supernatural powers was encountered at the time of study via reference to some community members who wanted assistance of a traditional “medicine man” who was believed to have powers of identifying the source of a problem the group encountered.

Role of religion and traditional beliefs are found in the residents in varying capacities. This depends on individual families. Those that

Communication between members of the community is mostly by word of mouth and to a certain degree via mobile phones. Communication is oral rather than via text messaging. The main denomination of units for talk time bought at the time of study is 'Bamba 20' (value 0.2 Euro). During the study period which coincided with a long weekend (the Labour Day weekend), I happened to be in three different shops interviewing the respondents, and in each of the three shops the demand for 'Bamba 20' unit card was very high and every one of the shops ran out of them. A quick computation of the amount demanded from each of the three shops ranged from not less than KES 300 (EUR 3) to about KES 500 (EUR 5). This indicates that flow of credit cards of that denomination is higher than the supply in the shops. In addition that possibly people tend to communicate more during weekends when they are not busy working.



The farms with sandy soils, thus the area does not have high agricultural potential.

marketing channels prevent them from making good returns on the same. For a good number of farmers ignorance of production skills and poor attitude towards trying new farming methods prevents their progress.

A possible way forward is considering carrying out off season production to maximize on profits

through irrigation where water is available and encouraging farmers to acquire credit from financial institutions. Intensive training campaigns to increase awareness of farmers on farming as a business venture.

The terrain of the area being hilly and rocky gives the area sandy soils which limits the agricultural

production potential. This means that money flow in the area is low. Poverty is therefore widespread. This is demonstrated by the retail packaging and quantities of what are 'essential commodities' such as salt, tea leaves, paraffin, cooking oil or fat. Salt and tea leaves are sold in tea spoons, cooking fat in dessert spoons, cooking oil and paraffin in small measures equivalent to as little as 50 millilitres and 100 millilitres.

Community Challenges

The major challenges are lack of adequate capital for the farming community to invest in agricultural activities and low soil fertility coupled with serious weeds, pests and diseases. On the health front, high incidence of HIV/AIDS poses the greatest challenge with attendant complications of high incidence of disease and orphans. Low number of agricultural staff to farmer ratio coupled with frequent transfers of staff is another challenge to emerging farmer activity such as horticulture. When farmers are able to realize an optimum level of agricultural produce poor

The group chair lady in her shop. She holds in her right hand a package of sugar that is less than a cupful. This retails at KES 25 (EUR 0.25). The idea is to make it affordable to community members. The largest package in the shop is one kilogram pack of maize flour and wheat flour.



Security

The area was not affected by post-election violence as was Nyando District. Security in the area is however an issue. One group member was trading in groceries at a centre a few kilometers from Kombewa. The structure they had rented to carry out the business was semi-permanent with earth walls and iron sheets. There was a thuggery incident in which the walls of the structure were broken and all her stock was taken away and she was reduced to nothing

after having lost everything some of which was procured through credit arrangements.

This member was assisted by her own mother to grow groundnuts. Her mother provided 20 kilograms of seed which gave her a good harvest; she returned the 20 kilograms to her mother and started expanding her farm activities using hired land. After a few cycles, the member together with her husband bought a small commercial plot on which they put up a permanent structure from which they have re-established the business.

There is in the locality a community based microfinance organization that provides security for community members that is as good as any bank; front office services and savings products. This is the KIJITO development project decentralised financial services outfit. There are community members who are using these facilities to save on transport as they no longer have to use the regular banks 30 kilometers away. It saves them time, transport and is overall more convenient.

The women group under study also had an incident in which they lost their days collection through robbery at gun point. They now use the decentralized financial service centre to keep their money before

banking in the main KWFT account in Bondo.

Communication and Media Consumption

Mobile telephony appears to have permeated this area. I witnessed couples who both have phones,



The Kijito Financial Service Centre main building and staffers in the banking hall.



each of the group members in the study seemed to own a phone and the mode of quick communication seems to be through mobile. During the Labour Day weekend when the study was carried out in Kombewa, observations in three different member's shops indicated extremely high demand for the 'Bamba 20' mobile phone talk time

card. The card ran out by Friday morning and there was still the whole weekend to come. The traders lamented the loss of business due to the exhausted stock. Electricity is not available in the hinterland but is only beginning to reach the market centres and schools. Mobile phones are therefore charged by the community members at the town centres for KES 30 (EUR 0.3).

Radio is listened to widely but significantly also churches are useful points of communication. The information is then carried by word of mouth. In this group radios though useful for information and communication are useful as part of assets that increase the chances of members being given loans.

Newspapers are read by a few members of the community. The treasurer of the group under study is one of the newspaper vendors in the small township of Kombewa. It appears readership of papers is also

skewed. The popular paper is "The Standard" and the lot she buys for sale usually sells out. On three days of the study the stand was empty. She has a cage like structure that she locks up and only opens when one wishes to buy the paper. This possibly indicates the demand for reading newspapers but a limitation in the purchasing aspect.

Community information is influenced by the church through its structures such as “Mothers’ Union” and provincial administration represented by the Assistant Chief. Information is spread by word of mouth in the community but after passing through these two critical community organs they appear to carry weight.

Groups within the Community

Groups in the area are mostly self-help groups and ROSCA type. In the last three years there has been a shift particularly around traders who have partnered with micro-finance institutions to boost their capital base. The first entrant was the Kenya Women Finance Trust (KWFT) and later Faulu Kenya. Decentralised financial service providers are also active in the community providing front office services for savings and

loan facilities. The loans are granted based on three times of one’s shares (what one has been able to save). The micro-finance institutions such as KWFT and Faulu on the other hand give ten times one’s shares. For this reason they tend to be more popular with the business people as they are able to mobilise larger volumes of cash to inject into their projects.

The District Gender and Social Development Officer (DGSDO) is the only technical person in the department of Social services. In order to serve more people he has developed in some community members skills for running groups, conflict resolution skills and promoted Community Based Organizations (CBO) as apex organizations of existing groups. He has created a district committee with community members who steer the activities of groups with his guidance. This was a unique model in

the four districts studied in Nyanza. Through the CBOs he uses NGOs as collaborators to supplement training thereby improve the capacity of various groups. Skilled members therefore train others and in this way the DGSDO is able to have a greater reach in terms of group organizational development. The other groups are able to reach the DGSDO through the CBO where each group has representation. The CBOs therefore create a network of all groups in the district such that each has a presence in the CBO thereby their interests are catered for in the apex body. Any training, communication and equipping of group members is cascaded from coordinator level to CBOs and then to the specific groups.

Coming together of groups through the CBO initiative helps members sharpen one another’s skills and access skill development from the collaborators in the district.

The Group Bidii Women

TABLE 08: INTRODUCTION TO BIDII GROUP

Group Name	Bidii Women Group. ('Bidii' Kiswahili for effort indicates what they have to put into their work as business people)
Age	Formed in 2007. It is 3 years old
Location	Based in Kombewa Centre which is about 5 kilometers from Holo Centre the district headquarters
Type	Accumulating Savings and Credit Association
Membership	There are 27 registered members with 21 active members
Activities	All members are traders; the group accumulates funds from member savings and extends loans to its members at an interest rate

Short History of the Group

The members came together in order to access credit from KWFT. The four founder members were itinerant traders. They sold used clothes and new clothes in different markets during the market days. One day they saw a beautiful water tank that they felt would be useful in their area too. On making enquiries about how the tank owner acquired the tank, she told them about her membership to KWFT. It was then that they got contacts and had a KWFT agent to come to Kombewa. The agent informed them about the conditions for loans. It was then they looked for other women in the market who wanted to take advantage of an opportunity to access credit and this was the beginning of the group - Bidii Women group. KWFT gives its members 10 times what they have saved with them as shares. Kijito gives the members 3 times what they have saved as shares. The traders thus felt KWFT had a viable option for them to make a difference in their businesses.

Typical Group Meeting

There is a very high level of group management and time keeping in this group. This is a unique feature. The group has met regularly every week for the last three years at 8.00 am every Tuesday. The meetings also run for just about 1 hour.

Between 8.00am and 8.30 am the members gather

At 8.30 am the meeting is called to order by the chairlady

Prayers are said and the meeting is soon underway

The group has an official called the 'askari' literally the watchman or guard who sits by the door and calls the register immediately after the prayer has been said. This register is a formal printed register similar to the school register and is marked for each member and the date of the meeting.



The in kind contributions are being gathered. Each pile represents a sub-group.

The group meeting in progress. The secretary is in the foreground. She has on her laps the record books for the group.



Each member present must say present verbally and those who have apologies must send them in advance through the chairlady or secretary and not any other member. Any such apology is rejected if not according to the laid down channels.

The minutes of the last meeting are read to members in Kiswahili by the secretary. The members seem to understand the minutes in Kiswahili though the rest of the meeting procedures are carried out in 'Dholuo'

Matters arising are dealt with first then the agenda for the day follows.

The group members are divided into sub-groups called A, B, C and D. Each has a secretary who assists her members during group meetings to make quick contributions for cash or in kind contribution. This group appears to value time and does not waste any. The sub-groups are useful in saving time for the meeting.

The Chairlady uses the sub-groups to gather any contributions they collect. They have KES 100 (1 Euro) cash MGR and contributions in kind (0.5 kilogram of sugar) every two weeks from each member given to two group members. During the 4th meeting of the month members repay the KWFT loans and an agent of the institution comes to ensure that outstanding loans for the month are paid.

Members make requests for loans whether regular or household improvement loans during any of the three meetings and only formalise the application during the 4th meeting. They are asked to leave then the members discuss their ability to service the loan applied for. The decision is made by the members whether or not to guarantee the member.

The members ask the person who requested the loan to come back to the meeting room. The decision is communicated to the member by the chair person. The applicant will be able to formalise the loan with KWFT during the next loan meeting.

Once the meeting begins mobile phones are supposed to be switched off as a security measure. Members who appear to hold mini-meetings are immediately quietened by the chairlady. The rule is that all communication should pass through the chairlady.

Other business is discussed e.g. absent members reasons, social support issues and next meeting

After the business of the meeting is concluded a prayer is said and the meeting is dispersed.

The meeting observed took exactly 55 minutes from 8.30 am to 9.25 am. The meeting time and length of the meeting are efficiently handled because members must go back to their businesses. These businesses are their livelihood and are a priority. The group meeting must not and does not interfere with the businesses they run.

Group Functions

This group is motivated by the desire to grow their business, develop their households and educate their families. The loans they get also provide an opportunity for them to expand their existing businesses. These expansions also assist group members to transform from itinerant traders to traders based in one place. With time as the traders age, the ability to move from place to place dwindles. The chairlady only settled in a trading centre one month before the study. A few others also did so earlier.

Being members of the group has built confidence in them that they can access funds from KWFT though they feel the interest, and conditions are very stringent. The money is due on a specific date and if not banked attracts a daily penalty of KES 1000 (EUR 10) until it is repaid.

The group is focused and manages their time exceptionally well. The busy nature of businesses and the need to start early to draw in clients makes the handling of meetings very efficient. The greatest challenge for them was a carjacking incident in which the members lost KES 91,975/ (Approx 920 Euros). Apart from that all are in agreement they have not had any other challenges.

The loss of money was attributed to an inside job by one of the group members who gave information

on the money collected and the persons who were going to bank it. After the loss some group members sought the help of a witch doctor. This cost the group KES 10,000 (100 Euros). The demands of the witch doctor were that the whole group was to appear before him. Some



The Askari at the venue of her business.

members felt that their religious convictions would not allow them to visit such a place. This meant that the option that was being pursued became unworkable as members were split over the action that ought to be taken. This brought about tension and group members almost despaired. In the end the decision made was that the loss should be put behind them.

Interestingly two respondents said to me “Even when a mother delivers a child, the child may die. The group therefore lost a child decided to put the matter behind them and chose to move on”.

It appears that the statement repeated by these two members encapsulates the pain the group felt and the resolution that needed to be taken for the group to move on.

Skills and Knowledge in the Group

In a unique way, members of the group are able to get loans for their businesses and additional household packages with which they target water tanks for roof catchment, gas cookers and school fees for their children. Members are quite resourceful in terms of business skills and this is how they service their loans. The association with KWFT has enriched further their skills.

Another area of skill common to all members is that of being able to carry out farm activities for basic food crops and lastly on home improvement.

The association with KWFT opens doors to training on organisational dynamics for the groups.

Social Dynamics

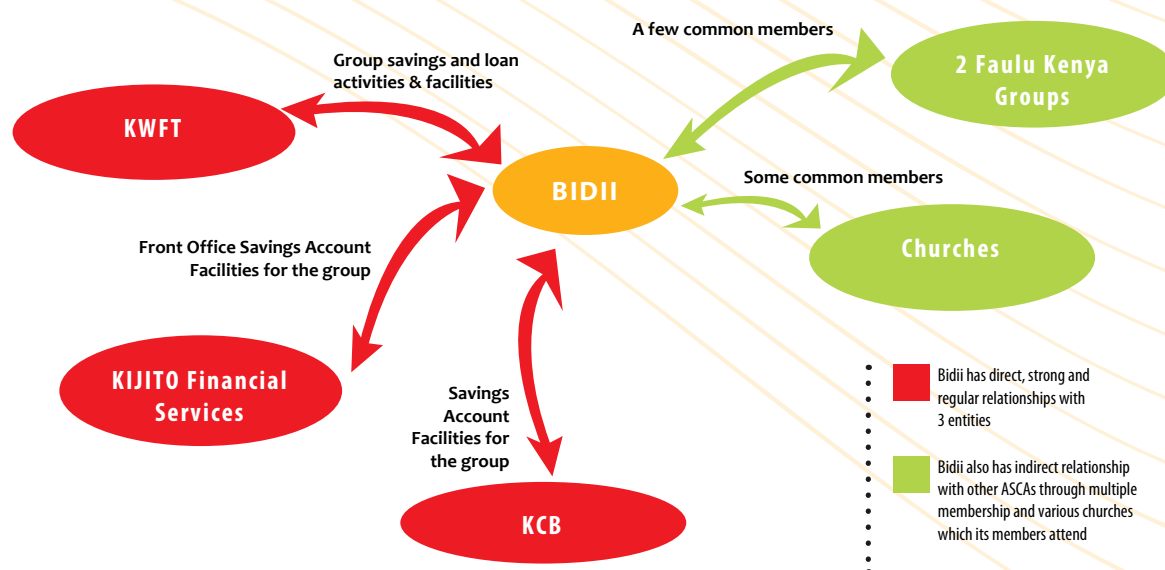
The group members being traders did not know each other up to household level. They built in a visitation programme that covered the gap hitherto existing between them. During home visits, absenteeism attracts a fine of KES 300 (3 Euros). The intention is to create bonding that allows them to support one another as friends and partners in the loan acquisition.

Though the group came together to access loans from KWFT, the institution requires a meeting only once a month. The members have however decided to meet each

week. They have added a social aspect to the group in the added activities of ROSCA in cash and kind. The benefits of the social aspect appear to be valuable to the members consequently the group chose to maintain them in addition to the regular KWFT activity.

Interaction with other agencies is good. There is interaction with church agencies and micro-finance agents. This is done with caution not as a group but as individuals so that the relationship with KWFT is maintained and the group as an entity keeps focused.

FIG 09: BIDII GROUP INTERACTION



Hopes and Aspirations

This is centred around the education of their children, establishing of businesses and development on the home front. It also is centred on the idea that each member is eking out a livelihood in business which must thrive in this low income area and bring returns that will permit loan repayment.

For this reason the members are serious and focussed on making adequate money so that they do not lose their household assets.

Money Flow

No money is kept by the officials. The ROSCA money is shared at the meeting while the KWFT money is banked immediately. The loss of money through the robbery incident has given more resolve to keep confidential money matters and keep no money with any member. In addition the economic downturn all over the world, Kenya not excluded is felt in the spending habits of the community. Money flow in the community is poor. Group members who have clothes businesses are most affected by poor money flow in the economy.

Media and Communication

Members rely on radio and mobiles as principle sources of information. The lack of electricity hinders consumption of television. All members have mobile phones used for family communication as well as business networks. The transfer of funds through the mobile is also useful for quick exchange of funds. Cash due at group meetings however is not transacted via MPESA. All transactions are done in cash. This may be due to the element of keeping all money matters transparent and accountable in a public way.

Summary Conclusion about the Group

The members seem to have a good relationship between them. They respect one another and assist one another. The by-laws they have set are respected by all. As the meeting time draws near, members start trooping into the venue. With the deadline approaching the members literally sprint into the meeting room. By the time the meeting is called to order, all the members are present and seated except those who sent apologies. However even as the meeting went on those who sent apologies arrive and there is a full house. Immediately after the meeting each disperses to their businesses. The group members appear focused and will not let any distractions affect their agenda in the meeting. All they did was strictly business unlike the Ogwe group. The social discussions come in between 8.00 am and 8.30 am before the meeting begins.



Mr and Mrs Otieno at their business.



Their house is a permanent structure with a solar panel. They have a TV and Radio in their house. This is a unique feature in this area.



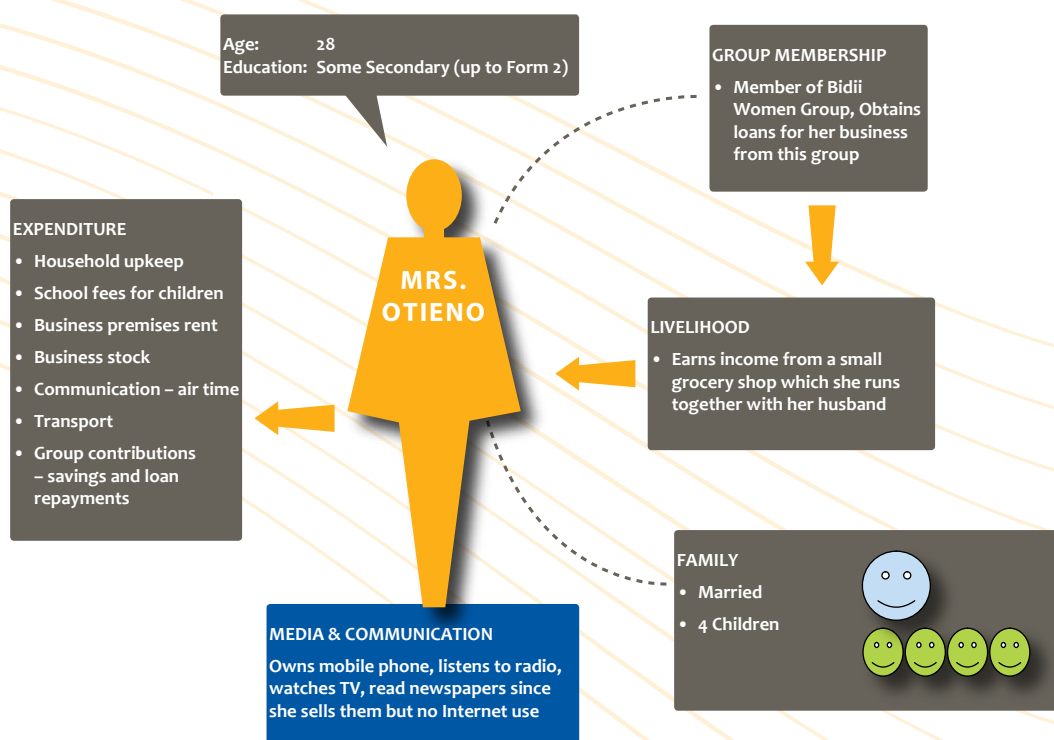
The items in the picture above are Mr and Mrs Otienos. The table cloths are quite exotic and the house tastefully furnished for the village.

A Group Member – Mrs Otieno's Story

These pictures show a couple who have benefited from KWFT loans. They are Mr and Mrs Otieno. They are both involved in micro and small enterprise. The husband also supports his wife by selling at their shop. They have an agreement on how to give credit at the shop and each abides by the agreement. For credit, half the cost of the item must be paid and the other half can be given on credit.

This family has four children and takes care of an orphan and a sister to the wife. They are industrious in the farm and shop. The land they plough is hired to make maximum advantage of available land. All the family members are involved at farm level, and at the shop. The skills used to meet family needs are already being passed on. The wife and husband were unable to go beyond the 2nd year of high school because of poverty. They have therefore committed to get their siblings and children to go much further than they themselves went.

FIG 10: ABOUT MRS. OTIENO



Report on Kiomara Village Health Womens Group

ABOUT THEIR COMMUNITY | Nyakenimo sub-location; Bokeira Location in Nyamusi Division, Nyamira District

History of the Kisii

The group under study is found in Nyamira District. The community belongs to a group of people called the 'Gusii'. Their ethnic language is 'Ekegusii'. The Kisii are part of the larger group of Bantu speaking tribes who migrated to the edge of Kenyan territory from the Congo. It's likely they were migrating with

subsistence farming. Their land is also very fertile with the ability to produce a variety of crops.

The Kisii tribe holds territory in the very western regions of Kenya, in some of the most densely populated areas of the country in Nyanza Province. Their lands are in the highlands near the shores of Lake Victoria near the border with Uganda and

Tanzania. In modern Kenya, their lands are called the greater Kisii District.

Their land is part of the wet highlands, some of the

rural areas, they are a very "modern" tribe and found in most major cities in Kenya, due to their wealth.

Not only is the Kisii land fertile, so are the people. The Kisii tribe has one of the fastest growing populations in the world.

Religion and Culture

More than 75% of modern Gusii are Christian, but there are some who still hold to their traditional monotheistic religion. Their god is called Engoro, who was the supreme creator. He was the cause of thunderstorms and lightening. People could communicate with Engoro only through the spirits of their dead ancestors, a common belief through Kenya. Witchcraft as well as other types of evil spirits is still feared, even among the Christian Kisii.

Medicine men were highly respected members of the

other related tribes, the Kikuyu and the Kamba, but split off as the other groups moved further into Kenya.

Once isolated from the rest of their Bantu people, the Kisii found themselves frequently battling against the neighbouring tribes of Luo, Nandi and Maasai (all part of the rival Nilotic group of tribes) whom they neighbour. This environment created a culture more focused on combat, and even today the Kisii people are viewed as being very strong and aggressive.

They have always been agriculturalists since arriving in Kenya, and have turned to cash crops in modern times rather than

most fertile territory in all of Kenya. Many prosperous tea and coffee plantations are found here, giving the Kisii substantial economic and financial power. This in turn has led to many members of the Kisii tribe travelling out of Africa for education. Though there are still a lot of Kisii living in

village, as they protected people from witches and spirits. They were also called upon for healing and help with fertility.



The highlands of Nyamusi; typical scenery in the Kisii highlands.

Tea, food crops, bananas, agroforestry activities are common in farms in this area.



Kisii society is different from many other tribes, and is not broken up by age sets. Families are large, with several generations often living together in close groups of round huts. Men sometimes have more than one wife, but that custom is not as popular as it once was.

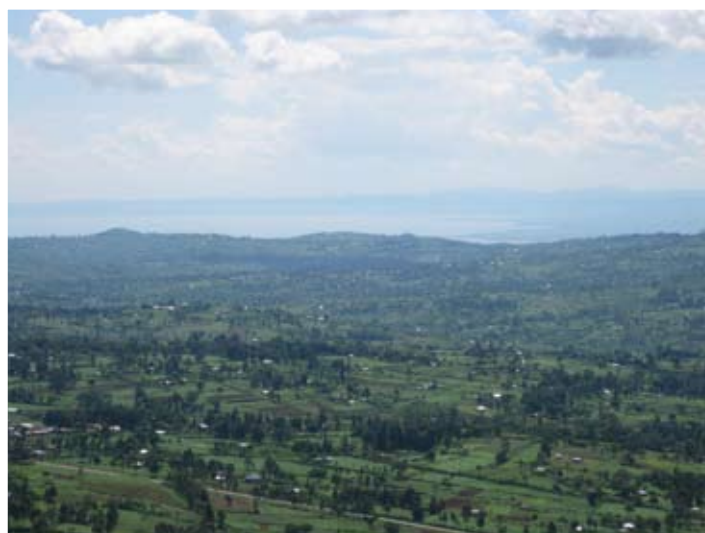
Young people are initiated into adulthood by circumcision, both male and female. The female ritual is no longer permitted in Kenya, but it is still frequently performed. Female circumcision is more common among the Kisii tribe than any other tribe. The practice is covert and people do not talk about it openly.

Geography

Nyamira District is one of the 21 districts comprising Nyanza Province and also one of the 8 districts forming the former greater Kisii District. It borders Masaba District to the south (a new district), Bomet District to the south east, Borabu to South west, Buret to the East, Kisii Central to the West and Rachuonyo District to the North. It covers an area of 451 square kilometers with a population of 311,624 projected from 1999 census, (KNBS, 2008). The district is divided into four administrative divisions, 14 locations and 38 sub-locations. The district lies into two constituencies West Mugirango covering Nyamaiya

and Nyamira Division and North Mugirango covering Ekerenyo and Nyamusi Division which it shares with Borabu District. Nyamira District has 14 locations and 38 sub-locations. Poverty incidences in the district are high and rural poverty index is 47% (GoK, 2005).

From atop one of the hilly sections of Nyamusi, we were able to access the highest point where two leading mobile phone networks namely Zain and Safaricom have installed their masts for the base stations. From one side one views the rest of the



In the foreground of the picture, one sees the Kisumu-Ahero-Oyugis-Kisii Road running from right to left of the picture. The road is the main tarmac road serving the southern part of Nyanza Province. In the middle of the picture one can appreciate the terrain from the highlands to the lowlands bordering the lake basin. The picture captures the change in roofing material. The glittering white surfaces are the iron roofs which are becoming a common sight in most of rural Kenya. In the distance, one notices the lake while beyond are the hilly areas across the lake in the western parts of Nyanza Province.

division while from the other side of the hill one can appreciate the Kisii highlands and the way the Nyanza region descends into a basin where the great Lake Victoria can be found. The picture above was captured from the Nyamira Highlands.

The soils are predominantly red volcanic and well drained which

are friable clay, rich clay loams and sandy loams. Generally, the soils are alluvial deposits in the valley bottoms. The altitude is between 1250-2100m above sea level and the land is hilly with steep slopes and fertile valley bottoms due to alluvial deposits which are partly swampy in some parts of the district. The district has several permanent rivers and streams; some of the important rivers are such as river Gucha, Eaka, Sondu, Nyakenimo, Kuja, Gucha, Bisembe, Charachani and Nyabomite. The maximum day temperature is 29°C and

night's minimum temperatures 10°C with normal day temperature at about 20°C.

Climate

The district receives a bimodal type of rainfall ranging from 1200mm to 2800mm per annum which is well distributed though the year with dry spell in the months of January and February only. The rest of the year is generally

very wet. This is one reason the area is very busy agriculturally as for almost the whole year round crops can be produced.

From the three rainfall stations, the highest amount received during the year 2008 was 2804mm in 138 days which is just slightly above the annual maximum while the other two stations recorded 2321mm and

2507mm in 138 and 168 wet days respectively.

Economic Activity

Over 95% of land is arable and is under cultivation. The climatic conditions are favorable for farming a range of crops despite the constraints of small parcels of land per farm family. This calls for labour and capital intensive farming methods. Irrigation potential is low due to adequate rainfall in most of the district. Drainage is required in order to make an additional 2319 hectares arable apart from the 1517 hectares already drained and brought under cultivation. Irrigation potential estimated by the District Irrigation Office is about 120 hectares of which about 100 hectares is in Nyamusi, Chabera-Ikonge and about 20 hectares in Nyamaiya near Miruka which both border Kabondo Division of Rachuonyo District.

The main crops produced are tea, coffee, bananas, maize, sweet potatoes and milk from the dairy animals. The level of production is commercial with few farmers practicing horticultural farming growing tomatoes, kales and indigenous vegetables. The Gusii also are astute business people owing to their commercial orientation.

To cater for the small scale farmers growing coffee in the greater Kisii

districts, the Kisii Cooperative was formed. The greater Kisii Cooperative is what led to the formation of the Wakenya Pamoja Savings and Credit Cooperative (SACCO) first as a subsidiary of the cooperative and later as an autonomous decentralized financial services organization. The disengagement from the cooperative



The rains in Nyamira - In the highlands it rains almost daily



has led to the increasing number of services offered to the farmers. In addition, even non members of the community are able to access banking services i.e. savings and loans products at the community level from the organisation.

For most people economic activity is farm based or other small and micro trade. The farm sizes are shrinking as sub-division is carried out. The households with big farms are able to trade in bananas, avocados, maize and beans in addition to the vegetables produced by the horticulture farmers. Markets are in Sondu in Rachuonyo and other larger centres in the greater Kisii. The decreasing land size has caused a problem of food insecurity in an area that was previously a food secure area. Incomes from farm produce are low in the area since the markets are somewhat far off. Those who cannot market their products get very low prices.

Income

There are diverse economic activities from which the members of the community derive their income. Apart from agriculture products some are involved in micro and small businesses. The extent to which one benefits from the trade depends on access to marketing channels. Nyamusi Division in particular the Kiomara area is a little far off from the networks. The Kisii area is quite active in commercial production of coffee, tea, maize, sweet potatoes and bananas. All this farm related activity together with trade has brought about increased money flow in the community.

Infrastructure

The people here are food secure but for beneficial trade they have to commute a short distance into other districts. The main road connecting Nyamira, Ekerenyo and Sondu is a tarmac road that was built about five years ago. Other roads are earth roads and when it rains they are difficult to navigate. In the event that some roads are rendered impassable the hilly terrain allows for alternative routes that are longer but more navigable. Sometimes this may entail moving into another district and return to Nyamira in order to access some areas.

The rural electrification programme is bringing electricity to the rural areas but this is mainly for market centres since the deep interior areas are still not served. Households mostly use kerosene for lighting and woodfuel for cooking. The Kisii area had many trees which have been cut down but there seems to be an aggressive agroforestry programme as many of the farms have trees planted alongside the farm crops.

These trees are cut for timber and wood fuel. Wood is getting scarce as the farm sizes dwindle. Energy conservation is therefore

being promoted as a strategy to use less wood for daily chores such as cooking. The traditional three stone fireplaces are being replaced with improved energy saving forms. The Kisii are neighbours of the Nandi (a people group in the Rift Valley) who have a different model of

traditional fireplace. A member of the Kiomara group had lived among the Nandi and borrowed the concept. This model apart from conserving energy is safe, convenient to use and offers comfortable kitchens. The Kisii lady borrowed the idea and constructed one in her kitchen. The picture above shows the fireplace. The cooking goes on with less firewood and in a safe environment. The fireplace needs just earth and

The fireplace in the picture above is a version that is very useful for conserving firewood. The model has a cooking area, area for simmering food and keeping food warm.



skill to build it but the contribution to saving the environment is great.

There are no piped water schemes in the rural area therefore households obtain water from ground aquifers through digging of shallow wells or community bore holes. During the rainy season, there is little exploitation of the roof catchment. The households feel they are unable to afford the gutters and tanks required to collect the water.



The pictures show the only containers available to this household for purposes of harvesting water from the roof catchment. It is also evident that there is runoff from the home when it rains. The members of the community feel that they are too poor to afford the construction of water tanks or purchasing of larger moulded plastic tanks.



The rains do appear to get wasted as little water is conserved or stored to be used later on by the families yet when it gets a little dry, the water source is very far not to mention the hilly terrain that must be navigated by the women and girls who do most of the water fetching jobs.

Many houses are made of earth and roofed with iron sheets. Some have grass thatch though the grasses for this are becoming rare.

There are some persons who have built stone structures. The houses have one unique feature. They have at least two doors that can be used to access the living room. The reason for this is that the main door is for visitors and the side door is used by the elder sons who do not use the same door as the parents. The door they use is on the side of the housing unit.

Access to services such as schools is good. The schools are within a radius of 3 kilometers. The community feels participation in management committees is a good strategy for their ownership. The nationally supported Constituency Development Fund (CDF) also supplements parents' efforts in development of school facilities. The Nyamusi Health Centre is about 3 kilometers away from Kiomara



The home of one of the group members. The main house has iron sheet roof with earth walls that have been made very smooth. The owner has even decorated them with different colour clay soils. This is very neat and most women endeavour to do this for their houses. One needs to inform friends then they help. The house has a main door to the right of the picture. The door on the left is the door used by the elder sons. As boys approach the adolescent stage they too learn to use this door and not the door used by their parents. The eldest son is not in the home at this time that is why there is a ladder which has been put across the door. This is not the practice; the ladder is there because nobody will need to use this door. When the sons are in the home, this door is clear just as the main doorway is clear.

Village. This is quite accessible. There are also new facilities being developed by the Nyanza Dry Area Project which is bringing health facilities even closer to the community. The only challenge is that the infrastructure may be provided but the personnel become the limitation. From other areas with similar economic status the aspect of cost sharing is usually not able to sustain the facilities.

Banking is done in Nyamira Town or Sondu Town both of which are equidistant from the Kiomara Village. The village is located at the boundary of Nyamira and Rachuonyo District.

Culture and Religion

Role of religion and traditional beliefs are found in the residents

differently. This depends on the families. There seems to be a major influence of the Seventh Day Adventists and to a lesser extent the Catholic Faith. Those that have religious faith are strong in their beliefs: in this area Saturday is the day of worship and activity is very low on this day. Market days are therefore on Sundays and Fridays.

Families who are religious are guided by

the religious beliefs (Christian) while those that are traditional are guided by their traditional beliefs. As observed in the week during the study, the male is very strong in this community. The presence of a man makes a difference in the family, group meeting or society. Women expect to receive guidance from men and will act rather shy in the presence of menfolk.

Communication and Media Consumption

The dominant source of information in this area is radio. There are at least two vernacular Ekegusii FM stations in addition to the national Swahili and English stations. Unfortunately the Nyamusi area does not have good reception for both the FM stations. Being neighbours to the

Luo speakers, they also tune in to Dholuo FM stations from where they are able to follow events. The community mostly tunes in to national news, death and funeral announcement and other public announcements. Since there is no electricity in the area, radios use dry cells. Consequently they are turned off until the targeted times for news and announcements. This would usually be between 7 pm and 9.30 pm, which are the peak listening periods. During the day the community members are occupied in their farms or in small businesses. It is also at this time that educational programs touching on health, farming, education and family life education would be aired. Communication between members of the community is mostly by word of mouth and mobile phones. The main denomination of units for talking time bought at the time of study is the 'Bamba 20' (value 0.2 Euro). One respondent reported that because of her teenage children she has become aware of another channel that broadcasts live on radio the European Premier League Soccer Championships. The family's listening hours as a consequence have changed depending on the targeted programmes.

Newspapers are not purchased by most of the members of this community. Of the members interviewed, there was a consensus that the only time they were willing to purchase newspapers was when the national examination results are out. This is the time the women and children are interested in the content of the newspapers. Most of the time they rely on radio for any news. The male members of the community may occasionally purchase the newspapers and

bring them home when there are interesting stories. The rest of the time, they read them when they go to Nyamira Town or when one has been brought into the community. The divisional headquarters in Nyamusi has no newspaper vendor. This is possibly due to the fact that readership is low. This may also tie up with what the assistant chief of the area was decrying – illiteracy.

"Illiteracy usually goes hand in hand with ignorance. An ignorant person is very difficult to lead. His understanding is low and as a result most reject every new thing even when they do not understand its implications".

Assistant Chief – Key Informant

(Assistant Chief is himself a 38 year old Form Four leaver who comes through as an intelligent and well informed administrator).

The use of mobiles in this community is fairly good. Of the members interacted with only one did not own a phone. This was the chairlady of the group. She however usually communicates with others through her neighbour's mobile. This most likely is replicated in the rest of the village. The village has some of the highest points in the area thus the base stations of both Zain and Safaricom, leading mobile service providers are in the area. Mobile network is not a problem and conversations are very clear. Mobile phones are charged at the nearest village centre or the division headquarters at KES 30 (EUR 0.3). Most users therefore use them all day but turn them off at night to conserve the battery life. They say if this is done, they may need to charge the phones only once a week. The cost of maintaining a mobile is added by the need to top up with units of talk time. Most therefore use the lowest denomination (at the time of the study) of KES 20 (EUR 0.2) at a time. This is available at the local village centre of Kiomara.

Increased communication is good for the Kiomara Village because this area is a little behind in development and though the villagers feel

A shop at Kiomara Village. The mobile phone scratch cards (airtime) are available here. Mobile charging is also available here. The sign just below the canopy of the shop indicates the services available for mobile phone owners.



that they have intentionally been ignored by the provincial administration and by extension the government, the increased communication flow allows them equal access to information at par with those who were hitherto way ahead of them. A number of group members interviewed said they felt “even God had forgotten the hills on which they reside.” Increased communication therefore gives them an equal footing with all the rest who were seemingly ahead of them. They are beginning to formulate in their minds a vision for themselves. There seems to be renewed energy to press on with development.

Influential figures in this community are the church and provincial administration through the village elders referred to as “Mji Kumi”. Mji Kumi literally means ten households in the village. This denotes the jurisdiction of the village elders; as such they would be aware of all the persons under them. They pass information from the central government policy issues and control flow of propaganda. Aside from that influential persons in the community are those of good character in addition to being associated with the church. This is one area there was a sense of helplessness in the people therefore they felt a wealthy person would be influential as they would be willing to do their bidding because of poverty.

Community Challenges

The major challenges are lack of adequate capital for the farming

community to invest in education of their children and improving of their livelihoods. Literacy is generally low in the area. On the health front, high incidences of HIV/ AIDS, high birth rate and malaria are common challenges. When farmers are able to realize agricultural produce poor marketing channels prevent them from making good returns on their produce.

Being cut off from the rest of the neighbours by poverty, this community feels that they have been taken advantage of by middlemen because they do not have the capacity to market their farm produce. The potential to improve however is there with training and skill building in marketing. As of now this has begun through an International fund for Agricultural Development (IFAD) funded programme in the district and Nyamusi specifically, being run under the South Nyanza Dry Areas project.

This community was affected by the tension that gripped the country soon after the 2007 general elections.

A possible way forward to help the farmers is encouraging them to acquire credit from financial institutions to improve their trade. The terrain is hilly and soils are easily eroded. Proper soil management

can improve the agricultural production.

Another challenge is women participation in community development activities.

“The main cultural issue that prevents women from participating in the society is that of men being “superior” to women. MGRs are not really used in passing down traditions. These depend on families who wish to uphold the practices”.

Assistant Chief - Key Informant.

This community was affected by the tension that gripped the country soon after the 2007 general elections. They are neighbours with the Luo and were perceived to have voted against them. This led to the property of those in Sondu, Chabera and other border towns being vandalised. The animosity also spread to such an extent that the farms they used to hire are no longer available to them. Even when they hire the farms, the produce is harvested by their neighbours out of malice because of the political tension. The result of this is that what previously supplemented their

income is now unavailable and they have reduced cash flow and food security. The community really complain about this political tension that has at an instance destroyed the goodwill that previously existed between neighbours.

Security

The area was affected by the post election violence in a very serious way. The hitherto close association between the Gusii and Luo was destroyed. Sondu Town, the main centre in which both people groups trade is administratively in Rachuonyo District. This is Luo land, therefore the Gusii investors lost their property and are not able to build anymore in the town. Owing to the small farm sizes in Nyamira, previously the Kisii were able to hire land among the Luo. Following the violence, the Gusii are not able to hire the land anymore or in the event they manage to, the Luo harvest their produce so their investment comes to nought. The supplementary income livelihood strategies of the Gusii of Kiomara have been interrupted.

Groups within the Community

The groups in the area are mostly basic self help groups and ROSCA type. The Kiomara village has two groups that are health based and have been trained by the Ministry of Health staff with support from APHIA Nyanza II programme. They train 2 members of a group who are referred to as animators. These then train others in the group and keep multiplying the information. From there the group members benefit and the animators are able to form other groups in the community to train and equip community members with skills in primary health care. The areas covered are sanitation in the home, malaria and clean water consumption.

Though culturally men in this community are 'superior' to the women, there is renewed mentality and women are rising up. Their operation in the presence of men however still seems to be a little timid and almost stifled. This however seems to be changing with exposure to other types of groups which are a step ahead of the ROSCA type of group.

The community in Kiomara Village does not have many groups. There are two health groups and their influence in the community is great. During the study we ran into members being trained by one animator who is a member of Kiomara. All this work is voluntary service to the community offered by herself and three other members of this community. They undergo a training of trainers (ToT) programme and are given books to use when teaching the community. The subjects covered fall within reproductive health, public health and environmental sanitation issues.

The Group Kiomara

TABLE 09: INTRODUCTION TO KIOMARA GROUP

Group Name	Kiomara Village Health Women Self-Help Group
Age	Formed in 2007; It is 3 years old
Location	Based in Kiomara Village. The village is about 5 kilometers from the divisional headquarters
Type	ROSCA / Self-help group also just starting savings and loan as in ASCAs
Membership	18 registered members all of whom are active
Activities	Healthcare, saving and borrowing in a rotational manner. All members are also involved in agricultural production and a few involved in small scale trade

Short History of the Group

The group started as an intervention strategy for health programmes. The name of the group is also a mouthful for the members to pronounce but the will to have the historical identity preserved in the name prevailed over having a simple name. They came together to be taught how to protect themselves from malaria, water borne diseases and improve their reproductive health. The group members were to become ambassadors for improved health status in the community. In addition the group is a source of mosquito nets and waterguard which is a chlorine based water treatment chemical. They access the products at a discounted price and when sold, the mark up becomes a group profit.

In the last four months (since December 2008) they have established a relationship with Wakenya

Pamoja, a SACCO that promotes micro finance activities. The SACCO encourages group members to save with them and eventually have the capacity to access credit based on what they are able to save. Following the training some members have started saving. At the time of the study, 7 members had just taken their first loan and were excited at what they have been able to do with the credit.

The SACCO gives the members 3 times what they have saved in shares.



Members display their passbooks. In them a record of their transactions with Wakenya Pamoja in terms of savings and loans are recorded. The smiles are very telling. There is access to credit and this is beginning to change the lives of group members.

A Kiomara group member as well as a community trainer with a group of women from the community in training. These women are not group members but she is committed to impart the knowledge and skill to them. This is voluntary work and she gets no pay. Her joy is to see better health status in her community. This training was done soon after a heavy downpour and we ran into the training by accident. This was along the road a few homes from where we had just carried out another household interview.



Typical Group Meeting

The leadership skills of the chairlady of the Kiomara group are wanting. The presence of two men really intimidated her. The rest of the women in the group also seem to be cowed by the presence of the males in their midst. A unique feature of the group is that it has met regularly every fortnight for the last three years. One thing that has held them together is the ROSCA component that is done in kind. A contribution is made weekly to improve the household by purchasing of crockery, flasks, and during the visit, the round was dealing with providing each member with blankets. The meetings also run for just about 1 hour as members have very busy day to day schedules. They are scheduled to meet from 3.00pm to 4.00pm.

Between 2.00pm and 3.00pm the members gather at the Catholic Church next to the tea collection centre

Due to the busy nature of tea zones, the timing is such that they use the window period between 2.00 to 3.00pm for an hour to carry out the group activities

The chairlady calls the meeting to order once there is quorum shortly after 2.00pm, and prayers are said.

Being a health based group, one of the group trainers carries out a micro teaching session for 20 minutes. Members who can write take notes

5 minutes are allowed for the members to ask any questions they may have following the presentation

The group chairlady resumes her position and steers the group meeting. Contribution time is announced and the treasurer collects from each member the contribution for ROSCA KES 35 (EUR 0.35)

This is received in order of their membership numbers

When all is accounted for the members who are to receive it are given the money.

The members also discuss a visit to a member of the community who was admitted in the local hospital. They agree on the 'usual' contribution of cash KES 10 (EUR 0.1) and during the visit, the members can carry whatever they wish. This is a social duty carried out by this health based group

After the deliberations the meeting ends with a word of prayer.

"The Kisii woman is very busy especially during the rainy season. She is likely to forget even to feed her husband and the home. As a result I feel they need home management skills and lessons on balancing time".

Male Kiomara Group Member during a household interview.

His feeling is that their women take on too much pressure and neglect the home and their husbands during certain seasons. There is tea to be picked, weeding to be done, delivery of tea, cooking for the children in addition to other household chores. The comment may be indicative of how the women still hold on to traditional roles while the men feel they should modernise and cook well and be more available to the household.

The chairlady was almost being instructed to carry on the next move by the male members. She acted like she was not aware of the role she is expected to play i.e. steering of the group meeting

The meeting took exactly 55 minutes from 2.45 pm to 3.40 pm which is quite short as compared to other groups' meetings. It is however almost not organised. It is until one of the men says what should happen next that the next activity is carried out. There seems to be constant prompting of the chairlady before the next activity is carried out from beginning to end. The chairlady also keeps giggling like a little girl almost mesmerised by the research team present at the same time overwhelmed by her responsibilities. She displayed similar qualities at the individual level interview. She kept trying to play typical 'African woman' host at the same time interview respondent.

Group Functions

The Kiomara group is motivated by the changes they have seen occur in their community since adopting the primary health management skills they have acquired. The group work is voluntary but in terms of benefits of belonging to the group, the achievements they have made through the ROSCA component do them proud. They can proudly serve visitors in their homes pointing out presentable cups, flasks and plates acquired through the group.

They are therefore adjusting their aspirations having met basic household needs and see their community being a leading light to

the wider Kenyan society. Previously they lamented that their community did not even have a policeman or high ranking public servant. They think the possibility of achieving this dream is now becoming a reality.

With the ability to access credit, they can pay fees, carry out small scale trade and grow the capacity to educate their children.

The group is focused and manages their time fairly well. The health aspect is the motivating factor because of decreased incidence of environmental diseases and malaria. Weakness lies in the male domination of females. The females too feel they need the

The group is a big influence to the community in the Kiomara village because of their specialisation in Health.

males and wait for prompting from the men. This may be due to the patriarchal cultural background of the community which is not unique to Kisii but just that this particular community has taken long to break away from.

The group is a big influence to the community in the Kiomara village because of their specialisation in Health. This subject area resonates with the community because they can relate easily to the challenges of health. Improvements in health have been recorded by the villagers and credit goes to the Kiomara

group and another similar group on the other side of their village.

On the day of the meeting, the local coffee cooperative was making payments. The meeting began with only 7 people as the others had sent apologies. The coffee payments come once in a while and the industry is not doing so well; the earnings from the coffee are a little low. As the meeting progressed, the members made an effort and were able to attend the meeting. By the end of the meeting 4 others had come and only 7 others were not present. The commitment of the group regardless of the feeble nature of the women indicates that with stronger leadership the group has potential to rise further. The work they have been able to do to date is wonderful and they could be strengthened to do more. It is also interesting that they have re-elected the seemingly feeble chairlady. They seem to have confidence in her due to some deeper knowledge of the others and the chair herself. Amazingly other members have been replaced in the executive committee during the elections.

The District Gender and Social Development Officer (DGSDO) has made it very clear as a practice that men must not be leaders of women groups but allow women to lead and learn to manage groups.

Skills and Knowledge in the Group

The group displayed skills mainly in farming and two members in small scale trade. The other skills inherent to a group of this nature bearing in mind their history, is primary healthcare and environmental

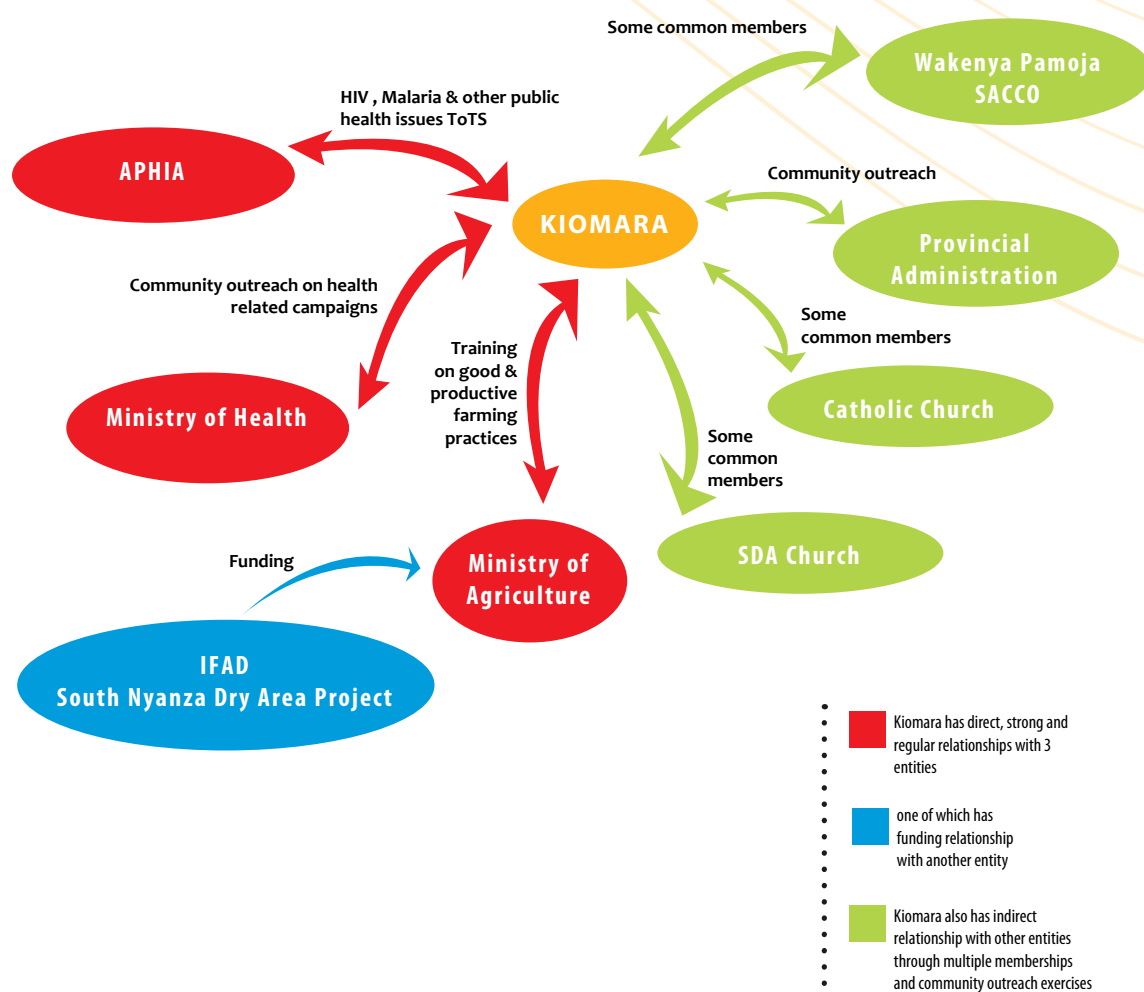
management in terms of sanitation. The association with Wakenya Pamoja will definitely, further enhance their organisational dynamics skills. In addition they carry out farm activities for basic food crops and concentrate on home improvement. The livelihoods will improve. Already health is positively impacted, living conditions are improving and money flow into the community is beginning to increase.

Social Dynamics

Being members of one village, group members know each other very well up to the household level. Some members are related to one another. The ages range and levels of literacy are generally low particularly among the women. The men appear to be better educated, possibly another reason why the women feel inferior in addition to the cultural aspect.

Interaction with other agencies is good and growing. The level of being informed and aware is rising in this group which previously felt cut off and abandoned. The confidence to approach other agencies appears to be growing and resolve of members is that they must move forward and will do so with any agent willing to assist them.

FIG 11: KIOMARA GROUP INTERACTION



Hopes and Aspirations

This is centred around the education of their children, establishing of



A chicken bought for each group member through the ROSCA contributions. In the picture the hen has chicks. In a few months the owner will have an improved capital base with chicks growing to adult hens. This is a major asset especially for the female folk. When they have chicken, they have access to quick money upto Kshs 300/= (3 Euros).

businesses and development on the home front. The ability to take their children much further than they themselves were able to go is a vision they hold dear. An aspect worth noting is that they feel they have to have one of their own in key positions in administration, the university, armed forces, police units and other private sector organizations. As of now their cry is “We have nobody anywhere”, “We are a forgotten people even God has forsaken us!” But it is changing. The items they have bought through the group (ROSCA) and their vision is growing.

Money Flow

Little money is kept by the treasurer and as it accumulates it is banked. The ROSCA money is shared at the meeting while the Wakenya Pamoja money is banked immediately at their satellite branch. They have a satellite branch that is run at

Nyamusi Division Headquarters on certain days of the week. The ROSCA contribution is low and savings are also being accumulated slowly through the group savings and loan facility. The group had only carried out this activity for 4 months (from December to April) at

the time of the study. The group collects a social fund to reach out to other members of the community; KES 10 (EUR 0.1) as need arises. This amount is low and is almost always used immediately during the home or hospital visits.

Sale of waterguard, power tab treatment tablets and mosquito nets is also small but if the amounts

Members rely on radio and mobiles as principle sources of information.

exceed KES 500 (EUR 5) a month the amount is banked in the group account in Nyamira Town.

Media and Communication

Members rely on radio and mobiles as principle sources of information. The lack of electricity hinders consumption of television. When mobile phones are used it is for communication with siblings and relatives as well as business networks. The transfer of funds

A group member and his family. He is a young man focused on developing his home, taking care of his elderly mother, developing his family and securing a future for his children. He farms horticulture produce in addition to the other crops in the area.



through the mobile is also useful for quick exchange of funds. The members at time receive remittances from their relatives who live elsewhere in the country. The group members use word of mouth to reach each other as they are in one village therefore close enough to each other to do so.

The mobile phone appears to have permeated this area. There are however some members who do not have hand sets. A case in point is the chairlady of the Kiomara group who does not have a mobile hand set.

The airtime used is the ‘Bamba 20’. The members also seem to be aware of the flash back services and M-Pesa money transfer. Most tend to use voice calls rather than text messaging.

Summary Conclusion about the Group

The Kiomara village apparently has had very few visitors. The presence of the research team was a major boost to the group. Our driver/ translator was approached severally being asked how one can join the group that was being visited! Amazingly, there were those who said they have always wanted to join the group and were now ready. The members also got some needed energy boost and impetus to keep working hard recognizing that “God had remembered them”!

A Group Member - ‘Tom’ Robert Ondieki’s Story

Tom is a humble gentleman, 41 years of age, referred to as group ‘advisor’. While the research team was in Kiomara, he put off all his business and went round the village with the research team. Tom is married, and his farm is at the boundary of Luo land and Kisii land. His mother and wife live with him in his home. They speak both Ekegusii and Dholuo. Tom is a well exposed and intelligent man who has a working way with the villagers. He represents them in the school committee and agriculture committee. He has been selected before to participate in the exchange visits arranged for Kisii farmers to Nyeri – Central Province. This has made him more committed to strengthen the agricultural activities even as he shares knowledge with the group members and community. He completed Std 8 in 1985 and never went to high school. He is also a committed member of his church serving as an elder there. He volunteered to be the guide through out the week and ensured we were accepted in the village owing to the leverage he has as an elder in the church and his gentle personality.

Tom is the group adviser. He is perceived by the semi-literate members of the group as having some kind of exposure to the outside world. Robert has lived in Nairobi and Kisumu. He has interacted with different personalities and also observed how other groups carry out their activities. The ideas he has seen are some of those that have been injected into this group particularly the conversion from a simple self help group into an ASCA. He also has the capacity to handle the more charismatic members of the group. His gentle personality is also very useful and he will support a good idea and cast down a bad idea if he is convinced it will work against the group.

Since joining the group he has helped them through their challenges in terms of resolving conflict and protecting the cause of the women. He wishes to see

Mr and Mrs Tom Robert Ondieki



the feeble, semi-literate women grow and secure their livelihoods through petty trade and the group eventually establish a joint business of running a posho mill. As a church member seeing the group members improve their livelihoods and settle down brings him great joy.

He is involved in buying and selling of livestock in this community. The members seem to trust him, as he is able to get them good prices and gives them their dues. He has also introduced the other male group member to this trade. This is not done daily as the livestock markets are only on some specific days. It is also not every day that livestock are sold.

His greatest motivation is to see the illiterate women gain confidence to steer their individual development. The group has got a

few widows who Tom seeks to help become self reliant. This is why the women call him “advisor”. Tom does very well for a person with only primary education. He interacts well with the mji kumi and assistant chief. He speaks both dholuo and ekegusii thus serves well as a broker in Chabera and Sondu markets found in the Luo districts.

He says “The mobile is very powerful” and on three fronts”within groups, between groups and agencies and lastly between group members and the outside world”

He was saying this as he appreciated that the research team had never met anyone in this area which has never received visitors but because of the mobile, contacts were made, and the research process was achieved by persons who had hitherto not met or interacted.

FIG 12: ABOUT TOM ROBERT ONDIEKI

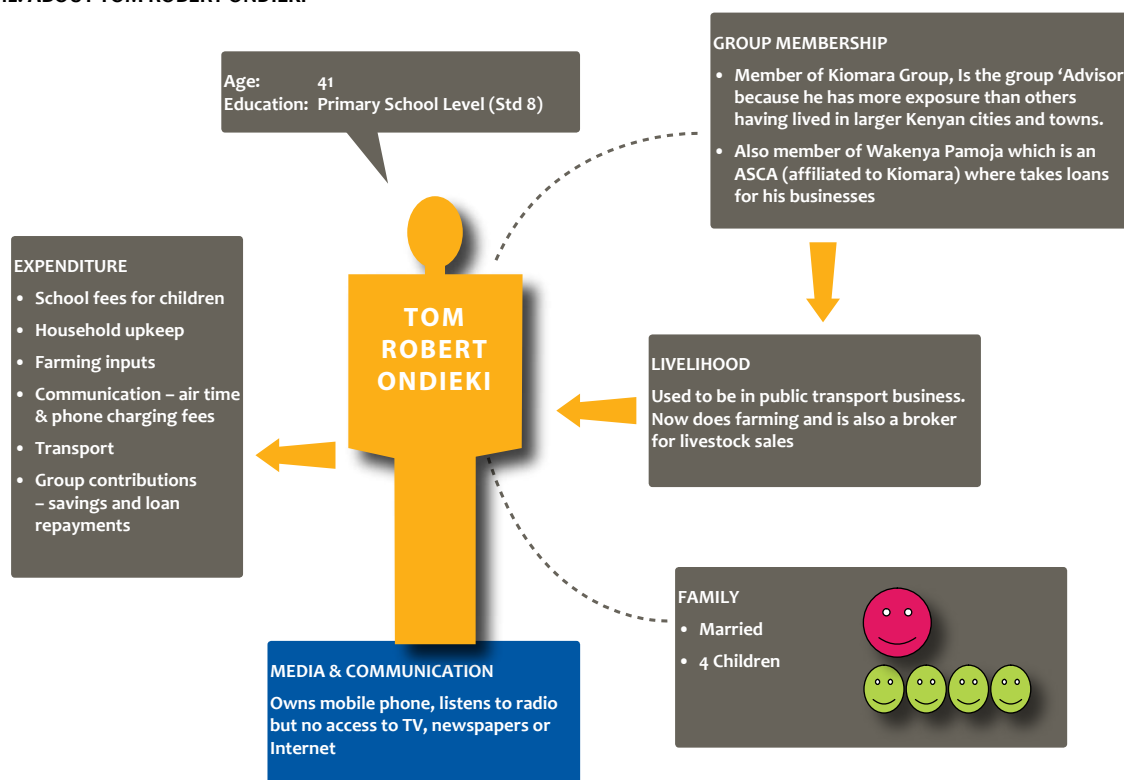


TABLE 10: COMPARISON OF GROUPS STUDIED IN NYANZA

	Bright Vision Rachuonyo	Ogwe, Nyando	Bidii, Kisumu West	Kiomara, Nyamira
No. of members	40 active (8) who want to join	60 with 25 active	27 with 21 active	18 members
Monthly Contribution	Not more than KES 400 (EUR 4) to keep all within same range	KES 50 (EUR 0.5) to accommodate all members	KES 400 (EUR 4) per month is minimum to KWFT. ROSCA of KES 100 (EUR 1) and 0.5 kg sugar	KES 35 (EUR 0.35) ROSCA and Savings for Sacco according to ones ability but KES 400 (EUR 4) is target.
Meetings	Twice a month once for loan process; the other meeting is AOB	Twice a month for training and MGR	Weekly for ROSCA component and once a month pay and transact KWFT loans	Twice a month but once for loan process; the other meeting is AOB
Type of members	Mixed group, members ages range, different religious groups and education level	Mixed group based on the clan	All female ages ranging from new mothers to grandmother. Middle group more in number	Dominantly female with 5 males who 'prop up' the women
Type of activities	GSL for MSEs and farmers (VSLA) supported by SDA Church and CARE Kenya	Agriculture and social welfare group	ASCA with major support from KWFT	Around primary health issues and HIV&AIDS. New GSL links with Wakenya Pamoja

CHAPTER 4



Central Province



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About Central

Central Province covers an area of 13,220 km². It consists of the three original Kikuyu districts namely: Murang'a, (formerly Fort Hall) Nyeri and Kiambu; the settlement area of Nyandarua (formerly Thomson Falls); and Kirinyaga District. Nyandarua District originally belonged to Rift Valley Province. There were seven districts in Central Province until 2005 namely, Nyandarua, Nyeri, Kirinyaga, Kiambu, Murang'a, Maragwa and Thika. Several more districts were created after 2005 out of the seven making a total of twelve districts in 2007 namely i.e. Gatundu, Kiambu East, Kiambu West, Kirinyaga, Maragua, Murang'a North, Murang'a South, Nyandarua North, Nyandarua South, Nyeri North, Nyeri South and Thika Districts.

Climate

The climate of Central Province is generally cooler than that of the rest of Kenya because of the region's relatively higher altitude. Rainfall is fairly reliable. There are two rainfall seasons: the long rains experienced between March and May and the short rains that come in the months of October and November.

Socio-Economic Activities

The highlands in Central Province of Kenya provide ideal conditions for production of many types of crops. Coffee, tea, pyrethrum and horticultural (vegetables, fresh cut flowers and fruits crops) are produced. This is mainly due to the abundance of fertile volcanic soils that originated from volcanic activities within Mt Kenya. Central Province is home to many hardworking small holder farming communities and large agricultural estates. Farm animals kept in the shambas (farms) include cattle, sheep, goats, flock of chicken. Work on farms is done manually except in estates which use tractors. Farm activities include digging, planting, weeding, harvesting, plucking tea leaves and coffee berries done by household members. It is the key producer of coffee, Kenya's key export. Much of Kenya's dairy industry is also based here.





Report on G4 Women Group

ABOUT THEIR COMMUNITY | Lari Division of Kiambu East District in Central Province

Geography

Kiambu East District comprises Lari and Limuru Divisions. Lari is the bigger of the two divisions covering an area of 441.1 km². It is divided into nine locations namely: Gatamaiyu, Nyanduma, Kamburu, Lari, Kirenga, Kijabe, Gitithia, Kamae and Kinale.



A large portion of this division is covered by forest. Most of the forests are manmade and are found in Kinale Location. Kereita a natural forest found in the division has large quantities of natural gas. The area is an extension of Aberdare Ranges which are steep and form important water catchments for rivers like Bathi and Gatamaiyu. This study was done in Gatamaiyu Location of Lari Division

Kiambu East District lies at an altitude of 1800 m above sea level. The major features within this district are widespread highly dissected steep ridges. Soils in this area are developed from volcanic rocks and are generally well drained, reddish brown or grey silt clay loams. Most of the area with these soils is either under forest cover or horticultural

farming mainly on cabbages, kales, carrots and potatoes and tea, the main cash crop grown in the area.

Climate

Rainfall in the area is bimodal and reliable. Long rains occur between March and June while the short rains fall in October to November. In this area temperature ranges from 20.4 degrees centigrade in March and April to 12.5 degrees centigrade in July/August. Gatamaiyu

Rainfall is highly reliable and very suitable for agricultural activities.

Demography

Lari Division has the lowest population density (272 persons/km²) within the district which could be higher as a large part of the Division is under forest cover. Estimated population in Lari Division is 160,568 (as per 2008 estimates) and population density of 272 persons per square kilometer. The average household size is 4 persons.

Economic Activity

The main agricultural activities pursued by people in Lari Division are agriculture and livestock production. About 90% of the available arable land is under small holder farming (Kiambu District Development Plan

A typical food crops farm in Gatamaiyu Location. Maize and kales are produced as fodder for dairy cattle and sale in the highly monetized economy of the area.

Tea is considered a man's crop. Although women do the picking, they have no access or control of the income derived from tea.

Location which is the specific area under study is very wet receiving rainfall of 1373mm and lies at an altitude of 2438 meters above sea level. July and August are very cold months while the hottest temperatures are experienced in the months of January through March.

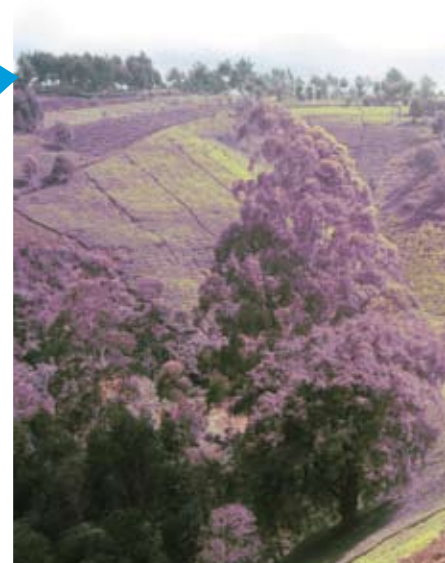


2002-2008). The remaining 10% is under large scale commercial farming of tea. Land under small



The steep sloppy areas of a farm holding are set apart for tea bushes while the relatively flat parts is reserved for the homestead and crops such as maize, potatoes, kales, courgettes and broccoli. Agro forestry is also done for fuel wood and timber.

Wool sheep are reared in Gatamaiyu for mutton and income. The sheep in the picture have been tethered to prevent them from straying to the farms in the absence of a herder.



holdings in Lari is optimally utilized. There is intensive farming of food crops especially maize, potatoes and vegetables. Maize is grown as fodder for dairy cattle, which are reared through zero grazing in the area. Due to continuous decline of land size owing to subdivision arising from increase in population and rising demand for livestock products such as milk, farmers have resorted to intensive methods of keeping livestock under zero grazing. The proximity of the area to Nairobi, the capital city of Kenya has encouraged and promoted a cash economy.

The households' land holdings in this area are well developed i.e. terraced where necessary to prevent soil erosion, napier grass planted on these terraces and are carefully planned in their layout and used to their full potential. Consequently cultivation of agricultural products with high demand in the market is intensively done. Horticultural crops such as kale, cabbages, courgettes,

carrots, and broccoli are produced especially by women through irrigation farming.

"We only see the green paper slip which we are given after delivering tea to the tea-collection and buying centers. The content of the white paper slips given to inform the farmers of cash payments for their deliveries to K.T.D. is a man's secret"

Group Member G4

Fruits such as pears, plums, peaches and avocados are also grown. In any small farm holding in the area

mixed farming is practiced where farmers grow both cash and food crops. Forest resources in the area serve as the major sources of fuel wood, charcoal, building poles and timber. Agro-forestry is practiced for fuel wood, timber, and soil and water conservation. Collecting firewood for sale in natural forest is done by women in order to raise income

Agriculture is the main source of income for the community. Farm labour is provided by family members especially women and children. Land cultivation is done throughout the year leading to over exploitation of the soil. This necessitates intensive use of manure from livestock droppings. Livestock kept include wool sheep, indigenous poultry and dairy cattle. Milk production is the main livestock production activity in the area and women prefer it to tea farming as their income from it is not restricted.

Infrastructure

Roads in Lari Division are of poor quality as they are neither graveled nor tarmacked. Majority of them are inaccessible during the rainy season and the poor road network hampers delivery of farm and dairy produce. Although Lari Division is said to be generally underserved with electricity all the homesteads visited in the course of this study



were connected to the national grid under the rural electrification programme. However other services such as banking, hospitals, postal services are concentrated in the main town centers in the neighbouring Githunguri Division in Kiambu West District. Lari Division has only one hospital, Kijabe Mission Hospital while the residents of Gatamaiyu are constrained by the thick Kereita forest in their access to hospital services in this hospital. They seek such services from Kiambu District Hospital and Githunguri Health Center which are in the neighbouring district.

The area has several permanent rivers and streams. Water supply from Gatamaiyu and Bathi rivers is inadequate to serve all people in the division due to reduced volume arising from the destruction of the natural forest. Intensive use of wood fuel and charcoal has greatly degraded the environment through deforestation leading to destruction of water catchment areas for these rivers. Vandalism of water pipes and pumps is a common problem affecting the area. This problem together with mismanagement of water projects disrupts water supply to homesteads forcing many people to resort to fetching water from the rivers.

Due to the high cost of timber and other building, most people use corrugated iron sheets for the construction of their houses. For aesthetic and temperature regulation the interior of these houses has plywood finishing.

All houses visited during field work had cement flooring. Several people in the area have put up permanent stone houses. The average family size is four persons sharing a four bed roomed main house. Kitchen units are detached from the main house since most household rely on wood for fuel. To preserve the corrugated iron sheets from rust the kitchen is



constructed a few meters from the main house and has no chimney. These houses are neatly and tastefully furnished with sofa sets, television sets, hi-fi radio systems and wall units.

Some of those occupying corrugated iron sheets housing structure reported that they have the financial ability to put up permanent houses but prefer investing in rental houses in urban areas such as Kiambu town and Nairobi for more income. At times when a grown up son is shown where to put up his permanent residential compound by his parents these houses are lifted to the new site with the help of neighbours. The toilet structures are a long drop pit latrines made of mainly corrugated iron sheets.

Culture and Religion

The dominant ethnic community in the area is the Agikuyu whose culture is very patriarchal. Gender inequality in ownership and access to productive assets is prevalent. Women though not discriminated by any written law are given unsatisfactory rights over land which is registered in men's name. Tea is a man's crop and therefore proceeds from tea sales are under their direct control since the land is registered in their names. Most women in this area are just mere farm workers which has affected their self-esteem. Owing to the labour intensive farming activities prevalent in the area women hardly get time to rest or to be involved in other activities. They have a perception that they are unexposed since they do not even have bank accounts.

There is traditional division of labour within the households. Collection of firewood, fetching water and feeding the animals, child care, sowing, weeding, harvesting and cooking is a woman's preserve at household level. The role of wives is therefore strongly tied to her function of providing food for the family and managing the household's farm. A woman's duty in this respect is therefore more regular and time consuming than a man's duty. To fetch firewood and fodder for animals they walk long distances with heavy loads on their backs.

Men are culturally supposed to provide leadership in making key decisions in matters affecting the family. They are also expected to provide financial support, a responsibility that many of them seem to have abdicated. A culture of idleness among men is slowly creeping into this community. It has become the norm for some men to spend the better part of the day in small groups in the trading centers doing nothing. Mun'getho (blank staring) is the derogatory term commonly used to refer to this new phenomenon in the community. However some men devote some time to care for their cattle and are also involved in marketing of horticultural products. Men also control most of the cash income of the family considerable amount of which, according to women is used for their own consumption only.

Traditionally, dowry payment is highly valued among the Agikuyu people. This is one practice which men are fighting hard to maintain. Consequently they have maintained the traditional custom of age-sets with the intention of assisting each other meet this valuable cultural practice. Traditionally all those who were circumcised at the same time formed a riika (age set). Membership to this riika remained one of the most essential social bonds during a person's lifetime. Age-sets were called by year of initiation e.g. 1980 age-set would mean those who were circumcised in 1980. On the other hand women who are unmarried and with children i.e. single mothers are coming together with the intention of assisting one another raise money for paying

bride price. Traditionally all women were supposed to be paid for bride price. Groups formed by women for paying bride price are called "kamweretho" and are found all over Central Province.

Also hard work, endurance, creativeness and innovativeness are highly valued among the Agikuyu people. These values are still highly espoused by the community in Gatamiyu area. This explains the reason why women spend the morning hours plucking tea in their household's farm and the afternoon hours doing the same in the neighbour's farm for pay without complaining of fatigue.

However most of the other cultural values and practices have been greatly eroded by Christianity and modern education. The African Inland Church is the dominant Christian denomination in the area. It has made substantial contributions in the development of the area through its participation in various activities. It has established and operates various health and educational facilities. The Catholic Church, Anglican Church of Kenya, African Independent Pentecostal Church of East Africa, Deliverance church, Redeemed Gospel, Full Gospel Churches of Kenya and other locally initiated Christian churches are among the many other churches with following in the area.

Politics, marital status and religious affiliation do not provide much leverage in the community. Personal character, hard work and adherence to Christian values matter most. In social relationships the way one relates with others in own family and community at large counts a lot.

**Personal character,
hard work and
adherence to Christian
values matter most.**

Communication and Media Consumption

The dominant sources of national information in this area are radio and TV. There are several vernacular FM stations but the most popular ones are Inooro and Kameme. All homes visited for this study have television sets and radios and were served with electricity. However people tune into news and announcements in the evenings as they are too busy during the day. Programmes on death, funeral and other public announcements, health, issues affecting family relationships, farming and political issues are most popular.

Communication on issues affecting the local community is usually done by word of mouth. On the second day of our fieldwork some leaflets had been dropped at night at one of the tea buying centers by people believed to be Mungiki followers informing the community to be

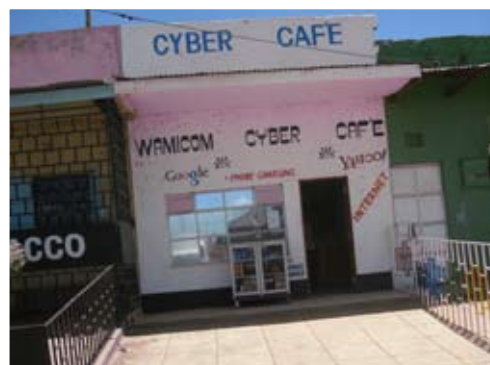
they confessed not to have seen the leaflets.

Schools, churches, tea buying centers and informal groupings by men in the trading centers are also useful information dissemination points in this community. People gathered in such places share local news they may have heard. During school days, written notices on important or urgent matters like national immunization programmes, invitation to public meetings on development and security issues or concerns affecting the community are hand delivered to the head-teachers of the various

primary schools in the area. These teachers then announce the content of these notices to the pupils in the evenings' assemblies and instruct them to inform their

parents accordingly. Churches are also used in the same manner on Sundays to disseminate public information.

Posters are also used to pass information to the community. They are normally posted in tea buying centers, main roads junctions, and other strategic points where they are clearly visible to passersby.



If one delivers wrong information to the rest of the community such a person is punished.

paying some money to this dreaded sect. Mungiki is a sect operating mostly in Nairobi, Rift Valley and Central Provinces whose members use force and threat of violence to eke out a living by extorting money from farmers and business people. By the time the research team reached the area at around 9.00 am in the morning this information was on every person's lips even though

Owing to the poor network coverage mobile phone communication is not widely used in the area for informing and communicating amongst the community. There is great desire amongst the community to use mobile phones and they go through great pains such as climbing tall trees in an attempt to access mobile services. Internet services are also underutilized as most people are not computer literate.

According to one of the respondents, this community is very particular about information delivery. If one delivers wrong information to the rest of the community such a person is punished. He or she is excluded from participating in the community's social events for a year. This is common in women groups. In such a case the culprit

is called upon to defend herself against the accusations raised about having delivered incorrect information in a meeting called by the village committee. Once it is established that the concerned party is guilty then she is banned from participating in the village group's meetings for a year.

Community Challenges

The thick forest covering a good portion of this area is both a source of income and insecurity to women. Women earn income from fetching firewood for sale from the forest. On the other hand it was reported that rape is a common occurrence in this forest. Public transport vehicles are denied access to the road that traverses this forest by the many reported cases of high jacking of vehicles hence hampering public transport.

The community in this area is very hard working. However poor roads, lack of a properly organized marketing system for agricultural produce, exploitation of farmers by middlemen from Nairobi and Kiambu Towns, lack of sufficient marketing information and decline in the tea industry constrain the area's agricultural productivity. In most cases farm products are sold at farm gate prices which are below the prevailing market prices. Farmers and especially women lack exposure to prices outside their homesteads. The demands on their time is just too much as weeding, tea picking and other farm activities engage them throughout the year. They therefore rely on middlemen from the neighbouring urban centers especially Kiambu Town and Nairobi City in marketing their horticultural produce.

Water rationing owing to reduction in water volume in Gatamaiyu River pose a threat to the vibrant horticultural production especially during the dry season. The community is however proactive as it is busy establishing tree nurseries for rehabilitating the water catchment areas.

Groups within the Community

In this area, male age-groups as well as some women groups are pooling resources together to pay bride wealth for their members.

"This is an attempt to acquire marital stability or reduce chances of women "going back to their parents' home" and hence establishing a final claim on them and the children or on land (by women) which women farm as one of their rights in wedlock. Men paying bride wealth is a sure way of acquiring claim and control over their wives and children..."

Key Informant, Lari

Male age-set groups are groups which recruit membership on the basis of age: that is those who were circumcised in the same year such as 1983 Welfare Association. Discipline in these groups is based on age-set group solidarity. Hence members contribute money to assist their members pay bride wealth, reprimand those who fail to support their families and help resolve marital disputes involving their members. Both men and their wives are involved in age-set groups.

Since wealth and prestige in this area are measured in terms of land in this community, groups: i.e. female only, male only and mixed are also pooling resources to buy land plots in Nairobi and other urban areas. This is done in the hope that they will raise enough money to enable them put up commercial houses for extra income for their members. These groups play a key role in social and financial mobilization. Neighbourhood or village self-help groups are also common in the area. They are involved in household improvement and it is mandatory, for women in particular, to belong to at least one group. Those who do not participate are isolated and suffer in the event of social events such as weddings or funerals. At such times members of such groups help their members with cooking

utensils, fetching firewood, in preparing food and serving guests. Members are recruited informally from the same neighbourhood. Village Self Help Groups also serve as focal points where newly married women in the community learn how to equip their houses with crockery and sufurias (cooking pots).

Like in the rest of Central Kenya 'Kamweretho' women groups have been established in this area. These groups can be said to be a reaction by women against delayed bride price payment by men. They are formed to fill in this cultural vacuum. These groups are however generating some disquiet in families and churches. Members in these groups contribute money which they use to buy expensive gifts for their parents and other close relatives. These gifts are presented in very elaborate ceremonies involving dancing, singing, bible reading and 'dressing of the parents.' Women who are involved in such groups are accused of discriminating against their parents-in-laws and also causing cultural confusion.

MGR groups in this area are found in churches, market places or among neighbours in rural areas. Some have written rules while others do not. The expectation and code of conduct amongst the members of these groups is the same; trust or honesty. One is introduced and accepted in these groups in the understanding that he or she is trustworthy and hence will not fail to follow the written or unwritten laws pertaining borrowing, paying and regular attendance of meeting. By belonging to such groups individuals in this community are cushioned against economic uncertainties and are assured of support in times of social needs. Performance at church, community and family levels provide the basis against which individual's trustworthiness is measured by these groups.

"Women in these groups are only visiting their own parents leaving out their husband's parents. When they take expensive gifts to their parents this is creating disharmony in families as parents start expecting same treatment from their other children who may not be members of Kamweretho groups. Kamweretho groups are also used to pay bride price by women in the absence of their husbands which is against the Kikuyu culture where paying bride price is done by men. Some of the gifts given to parents like clothes and beddings are part of what men are expected to take to their in-laws as part of bride price payment..."

Key informant, Lari



The Group G4 Women

TABLE 11: INTRODUCTION TO G4GROUP

Group Name	G4 Womens Group. G4 stands for the four ridges from which the members come from namely: Gaitegi, Githoitu, Gatina and Gathengera.
Age	Formed in July 2005
Location	Gatamaiyu Location of Lari Division
Type	Managed ASCA
Membership	29 active and 1 passive member
Activities	Accumulating savings, short term and long term loans to members at an interest, social fund for illness and funeral expenses

Short History of the Group

G4 women self help group was started by its manager. This manager has a sister who is married in the area. Through her sister this manager was able to mobilize close relatives and form this group. All members are relatives. To start this group the manager contacted the secretary through her sister and requested her to mobilize women so as to form this group. Since these close relatives were well known to the secretary and could, according to her, be trusted they were informally recruited in the group. The idea was passed to them by word of mouth and those who were willing were taken in until they reached the desired number 30 as per the manager's specification.

The intention of forming the group was to help members save, form a cumulative fund and give loans to members from the accumulated savings for starting income generating activities. Within the first year all members had bought dairy cows through loans taken from the group's accumulated savings.

Members in this group are expected to make a minimum contribution of KES 200 (EUR 2) per month. Loans are granted according to the amount of money the member has saved in

Some dairy cattle bought by a G4 group member with money borrowed from the group



the group. There are two types of loans: Ngumbachu or advance where members get loans of two times their savings at a 10% interest. It is repayable within a maximum period of three months; and long term loans where members get a maximum of three times their savings and is repayable within 24 months. An application fee for the loan depends on the amount borrowed: KES 100 (EUR 1) is charged on loans below KES 10,000 (EUR 100) KES 200 (EUR 2) on loans between KES 10,000 (EUR 100) and KES 20,000 (EUR 200) and KES 400 (EUR 4) for loan amount exceeding KES 20,000 (EUR 200). Most of the members rely on income earned from sale of their farms' produce, i.e. dairy production or horticultural farming to repay loans.

The group has a written constitution. It is registered with the social development department so as "to enable members open a bank

account". Group meetings are held once every last Wednesday of the month in any of the members' homes. Since most of the members are from Gaitegi ridge most of the meetings are held in this area. All members have passbooks in which their savings, loans taken and interest paid are recorded by the manager and countersigned by the treasurer during the meetings. Members are expected to attend all meetings and failure to do so attracts a fine of KES 50 (EUR 0.5) while late comers are fined KES 30 (EUR 0.3).

All money contributed by members is done in two financial record books (one for the manager and the other for the group). In this group long term loan is preferred by the members over the advance loans. Most of them are "involved in small scale horticultural production hence their income is unpredictable

and unreliable for servicing advance loans". Dividend income is paid out once a year.

It is interesting to note that the group manager sometimes loans this group her own money which is supposed to be repaid with interest. Members reported that in case one of them wants a loan and has an outstanding debt with the group which hinders her from borrowing money from the group, the manager comes to the "aid" of such a member. The manager helps clear the debt on the understanding that once loan is given she will get back her money with KES 50 (EUR 0.5) in addition to every KES 1,000 (EUR 10) given. Members in this group are also so trusting of this manager that they leave her to do the banking of their money and also make decisions such as granting emergency loans to the members unilaterally without involving the group's members.

Typical Group Meeting

This group meets every last Wednesday of the month from 10.00am. Meetings are held in members' homes on a rotational basis.

The following proceedings were as observed in a meeting held on 29th April 2009:

The meeting starts with prayers led by the member hosting the group.

The meeting starts with prayers led by the member hosting the group.

Two members are selected to count the money collected in the day.

This is followed by roll call.

This is done on a rotational basis hence those who had not participated in past meetings are identified and allocated this responsibility. This is meant "to ensure that all members participate".

An empty plate is placed on the table for placing KES 30 (EUR 0.3) as fines from those who come in after the meeting has started.

The manager then invites the members to start giving their contributions which is forwarded to the members doing the money counting while the passbook is passed on to the manager.

The member shouts loudly the amount of money she has contributed and how it is to be allocated and after this is confirmed by the member who is counting it is recorded in the passbook by the manager.

The passbook is then passed on to the treasurer for counterchecking and signature.

There is a lot of order in the way the contribution is done. Absolute silence is also maintained. Noise making during meetings attracts a fine of KES 50 (EUR 0.5).

After all members have given in their money, counting of the total collection is done patiently the figure is then announced to the group.

The secretary and manager verify whether it tallies with what they had recorded.

If not recounting is ordered. In this particular meeting the two members seemed to be having difficulties counting the money. Recounting was ordered three times until the figure tallied with what had been recorded.

This was followed by those interested in borrowing money being requested to pass on their national identification cards and those of their guarantors and to state the amount of money they wished to borrow.

Four members forwarded their documentation.

At this meeting, the total amount of loans requested was higher than the amount that had been table banked. The manager sought to know how the money should be allocated to the members who had applied. There was high participation of members in the deliberations that followed on how the money was to be allocated. Eventually it was agreed that each member was to get an amount less than what she had applied for except one member whose loan application in the last meeting had not been met in full. The outstanding balance was cleared in this particular meeting. High solidarity amongst the members on how money was allocated was observed. According to one of the members who did not get the full amount "they cared for each other's well being and they knew that even if they did not get loan from the group they could always count on getting some money informally from those who got in case of a pressing need after the meeting".

Members paid KES 100 (EUR 1) as loan application and processing fee before the money was disbursed. This "thanks giving" money was divided into two. KES 50 (EUR 0.5) was placed on the plate as the application fee while the rest was given to the manager in what was termed loan application service fee

Thanks giving was done by one of the members

Four members forwarded their documentation.

The meeting ended at noon with a word of prayer by one of the members.

Group Functions

This group was formed specifically for accumulating funds through savings by members so that the same members can access loans from the accumulated fund. To this effect it has been instrumental in creating a saving culture amongst its members. The members reported that they never used to save any money from the income earned from the various incoming generating activities they are involved in. It is also a quick and reliable source of credit to its members some whom reported “we have been saved from embarrassments of borrowing from friends and neighbours when in need of quick cash...”

Several of them have managed to educate their children in secondary schools with money borrowed from the group.

“Through a loan taken from the group I was able to take my son back to school after he had been sent home on account of an outstanding fees balance...”

Group Member G4

Members also reported that, thanks to the group, they had gained some economic and financial independence from their husbands. They have all bought dairy cattle through the group. This has enabled them to join the dairy marketing co-operative societies operating in the area. Hence gaining access and some control over income generated from

their dairy production activities. According to them they would “rather have cows than tea”. The group is also aspiring to assist its members add more dairy cows to their stock.

Skills and Knowledge in the Group

From observations of members and response from interviews the group’s members are very good at horticultural farming. All of them grow kales, courgettes, broccoli and onions. Five of them are in music and have even developed a music album through the local AIC church choir.

Dressmaking, baking and cake decoration, housekeeping and environmental management and conservation are some of the other skill group members have. One of the members knows how to weave “kiondo” (traditional basket) and another has trained in guidance and counselling, a skill which she utilises in the church to counsel youth and married women on family life issues. The group also has three of its members who are formally trained and working as primary school teachers.

Except the teaching skills all the other skills were reported to be self-taught. Those with these skills hardly share them with others due to lack of time and interest.

Social Dynamics

In this group it is evident that there exists a very close relationship among the members. Women in this area are reported to be unexposed to life outside their immediate rural

villages due to the high demand on their time by the highly involving households’ farm management. As this area is extremely wet, farms need regular weeding. This is in addition to tea which needs harvesting on a regular basis. Hence they are short of time to visit one another on a regular basis. Group meetings are therefore resourceful forum for sharing personal experiences amongst the members.

The group has 30 members though only 29 are active. The inactive member is a son to one of the members and he normally sends his contributions through his mother. All the active members are females aged between 40 and 61 years. All, except two, are married. Only three members are formally employed as teachers and are exempted from paying fines for non-attendance to group’s meetings as they are normally away at work. The rest are housewives involved in the management of their households’ small farms where mixed farming of tea, horticultural crops, food crops, fodder and zero grazing of daily cattle is done. Oldest members by age are accorded great respect. They are even exempted from fines for lateness in meetings. The fact that the amount of contribution varies amongst members indicate that they are from different economic backgrounds.

The way members relate and interact with one another is very important. This is to ensure that one gets members who will be willing to guarantee loan applications. If one is a habitual defaulter she finds it difficult to get someone to act as her guarantor, hence cannot access the credit facility from the group. Default in loan repayment

by a member leads her guarantors paying the amount owed to the group from their own accounts. This helps in instilling financial discipline amongst the members as none of them would like to face the wrath of her neighbours or relatives by defaulting.



such as Faulu-Kenya and Kenya Women Finance Trust which are operating in the area are viewed negatively. Some households in this community are reported to have lost their property to these organizations. This property was attached after they were unable to repay loans owed due to the "high interest charged" on such loans.

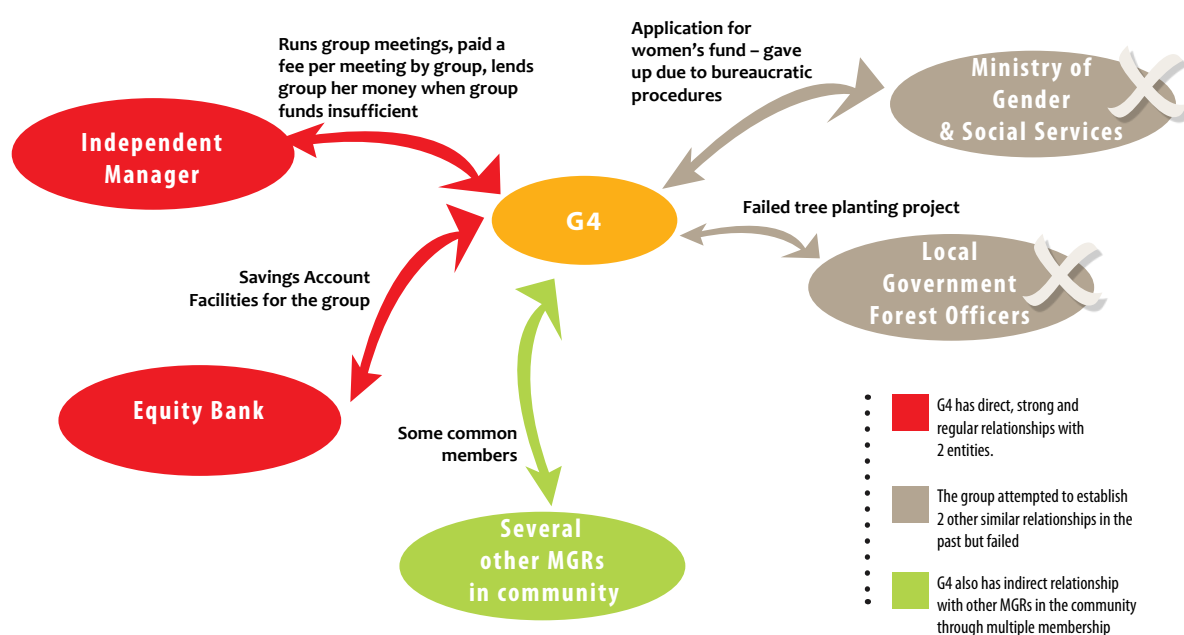
This group is open to ideas from other organizations. It has interacted with government ministries. In collaboration with the local government forest officers it had started a tree nursery project which did not succeed. This is because members were too busy to water the seedlings. They had also started the loan application process from the Women's Fund through the Ministry of Gender and Social

Services. The officials gave up. According to the group's secretary, they got fed up with the too many bureaucratic procedures that they were required to follow for them to be given the KES 50,000 (EUR 500) maximum loan amount from the women's fund.

Members welcome any ideas on how they can improve their financial well-being. Micro-finance organizations

Many women in the area are reported to have been impressed by the group's success (as evidenced by the income generating activities initiated by the members after joining the group) and have approached the members for recruitment. However, the members feel that the current number of members is adequate for the effective running of the group.

FIG 13: G4 GROUP INTERACTION



Hopes and Aspirations

Generally this community values economic and financial independence both at individual and household level. Wealth accumulation in form of owning livestock, plots in urban areas, cash crops, education of children in the hope that they will get well paid jobs after school is therefore the community's inspiration for working hard in their small farm holdings.

In view of the above, G4 women group is helping its members meet their aspirations. It is an easy answer to difficulties of financial dependence and borrowing which these women used to encounter before it was formed. Members meet and lend each other money even outside the group's meeting in the understanding that it will be paid back. This money is wisely invested in income generating activities which are giving these women some financial independence from their spouses.

Money Flow

This group seems to be experiencing money problems. The group is unable to meet the members' demand for loans and is said to be in debt of KES 25,241 (EUR 252.41).

This is in respect to service fee which

has accumulated over time. In every meeting the group is supposed to pay KES 2,500 (EUR 25) as service fee to the managers although it has not been doing this regularly. In the meeting, described above KES 28,520 (EUR 285.2) was raised and all of it given to members as loans. Payment of the service fee was left outstanding. This group is facing some financial difficulties. It is even unable to meet its members' demands for loans.

A mobile phone is however viewed as a useful and reliable tool for cash transfer services as money can be sent, received and withdrawn anytime of the day

Media and Communication

All members of G4 women have mobile phone handsets. However these mobile phones are not used in passing information among them owing to the poor network coverage. Instead they prefer face to face communication while sharing information. A mobile phone is however viewed as a useful and reliable tool for cash transfer services as money can be sent, received and withdrawn anytime of the day, helps save time and is a convenient way of sending cash. Although they have television sets in their houses they hardly get time for viewing the programmes aired. This is because they are too involved during the day attending to the many household and farm management duties and too tired in the evening to spare time for watching TVs.

The main source of information concerning the group is the manager who gets to them through the groups' secretary by mobile phone. The secretary then informs the rest of the members by word of mouth. This group however wishes that it could know how to access resources from organizations as their manager seems not to be fully informed.

Summary Conclusion about the Group

Members feel that this group is a great blessing to them as through it they have managed to open and run bank accounts. They are all very proud of their dairy cows which they cherish as they have enabled them to gain some financial independence. They are also optimistic that they will be able to add more dairy cows through loans borrowed from this group.

However this group needs to come up with measures to curb its debt problems. The group is already in debt - which is accumulating. Members seem not to understand the long term implications of accumulated debt for the group. They are only concerned with their own financial needs. Instead of continuing to give members loans and accumulating debts this group should prioritize clearing of all money owed to the manager and target to accumulate funds over

time through members' savings before allowing them to continue borrowing.

All the members are relatives and close neighbours. This may be a hindrance to the group's organization and financial success. It could be one of the reasons why rules are applied selectively among the members of this group posing a threat to its survival. Too much power and trust is vested in the manager which is risky for the survival of this group. The fact that she can make decisions on money matters without involving members creates a lot of room for embezzlement or fraud of the group's money. She is even accused of practicing nepotism by allowing her sister, a member of this group to borrow money for which she does not qualify.



A Group Member - Jane Wairimu's Story

Jane Wairimu is the oldest member of G4 Women Group. She is a 61 year old widow, a mother of two children both of them grown up and working in Nairobi and Limuru towns. She was in a polygamous marriage and therefore stays in the same compound as her co-wife. She is educated up to standard three (primary school) and although she knows how to read and write her degenerating eye sight prevents her from doing so.



Jane in her house weaving a kiondo, an activity that helps her forget her loneliness in the evenings. This wooden house is neatly kept and well furnished with sofa sets, a wall

unit full of utensils which are nicely displayed through its glass doors and a coloured TV set.



Some broccoli produced by Jane in her farm.



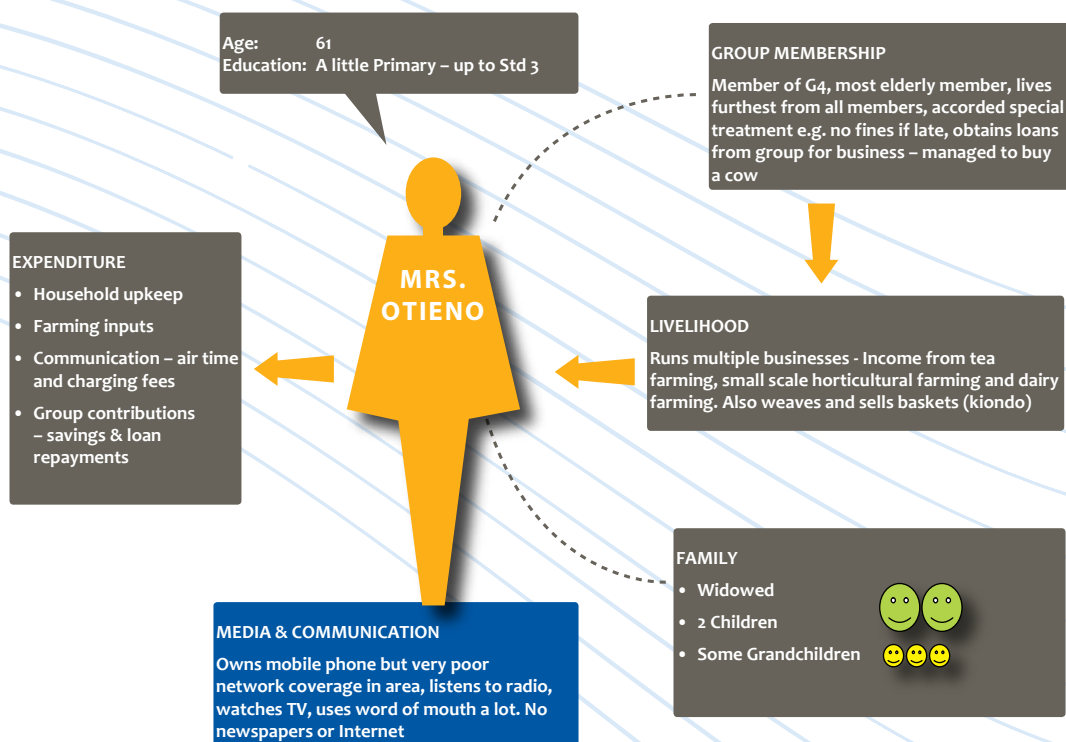
She also grows tomatoes in her farm and she reported that tomatoes are a good source of income. She hires men to tend her tomato crops.

Despite her old age Jane is extremely hard working. She keeps four dairy cows which she feeds and milks all by herself without the aid of a farm hand. At the time of this study she reported that she had woken up at 5:00am to fetch fodder from a farm that was in a ridge far away from her home. She also has two acres of tea bushes which she regularly plucks all alone. Another acre of her small farm is under food and horticultural crops such as courgettes, kales, tomatoes, broccoli, potatoes and maize. Unlike other farms in the area hers is well weeded and her crops are very healthy.

In the group Jane is highly respected and fondly referred to as Maitu (mother) by the other group members. She is exempted from paying fines because of her old age and distance which she has to walk so as to attend the group's meetings. She values being in this group as "it helps her get money for improving her horticultural farming and has enabled her buy an extra dairy cow to add to the stock that she inherited from her husband. She is motivated to attend the group meetings, despite the steep ridges that she has to climb by a desire to keep in touch with her relatives. To her this is" the only sure way of getting to know about one another's well-being due to the too much and endless work that women in this area are involved in"

According to her she works hard so that she can raise KES 2,000 (EUR 20) every month to repay KES 20,000 (EUR 200) she had borrowed from the group in January. She is a member of the local African Independent Pentecostal Christian Church and two other women groups in the area.

FIG 14: ABOUT JANE WAIRIMU



Report on Kiambiriria Womens Group

ABOUT THEIR COMMUNITY | Ndaragwa Division of Nyandarua North District in Central Province

Geography

Ndaragwa Town, the focus of this study is situated along the busy Nyahururu - Nyeri Road. It is within Ndaragwa Division of Nyandarua North District. Nyandarua District as we know it today has undergone a lot of changes since independence. Out of the area that formerly occupied Nyandarua District had been carved into two more districts by the year 2007 - Nyandarua North and Nyandarua South. Nyandarua District is within Central Province. It lies between latitudes 0 degrees 08 minutes North and 0 degrees 50 minutes south and between longitudes 35 degrees 13 minutes East and 36 degrees 42 minutes west. Nyandarua North District comprises of the Ol-Kalou/Ol-Joro Orok plateau and Ol-Kalou/Ol-Joro Orok salient. The rivers in the district include the Ewaso Nyiro, the Pesi and Lake Ol Bolossat which is the only large water mass in the District (GOK, 2008).

The district was affected by volcanic faulting which gave rise to major landforms, the Great Rift Valley to the West and Aberdare ranges to the East. In between the two physiographic features lies the Ol Kalou salient plateau. There are steep slopes that have undergone great transformation through weathering creating shallow valleys and gorges (GOK, 2008).

The escarpment and steep slopes that characterize the eastern part of the district hinder effective communication. Road construction is confined to the plateau and areas served by roads on the slopes are occasionally cut off due to the poor soil structure. The permeable rocks with impervious bedrock system in the district raise potentials in underground water (GOK, 2008).

The district falls in the savannah highlands zone, characterized by few scattered trees with expansive grass cover. In elevated areas,

of 7.1°C (GOK, 2008). The district also experiences low temperatures with adverse effects. The cold air that is generated during clear nights on the moorlands of Nyandarua Ranges flows down the Ol Kalou Salient causing night frost nearly every month making cultivation of maize too hazardous. The valleys west of the plateau occasionally provide outlet to the stream of cold air. The temperatures range between 1.2°C to 1°C. The low temperatures last for some few hours before sunrise.

Rainfall in Nyandarua District decreases from East to West. Areas close to the Aberdare Ranges receive high rainfall ranging between 1,000mm to 1,400mm and decreases on plateaus. The amount received in the plateau is too minimal to support meaningful agriculture i.e. maximum of 400mm.

The rainfall pattern is varied and falls in two peak seasons. Long rains start in March to May while short rains are received between September and December. The rainfall intensity varies according to the location. Areas near the Aberdare slopes receive sufficient rainfall with the plateau receiving scanty erratic rainfall (GOK 2008).

Ndaragwa Division is one of the three divisions within Nyandarua North District. It borders Laikipia West District to the North, Laikipia East District to the West, Nyeri to the West, Ol Kalou and Ol Joro Orok Divisions of Nyandarua North District to the East. It has six locations namely, Ndaragwa, Kahuthu, Leshau, Muthingira,

The lowest temperature is recorded in the month of July, with Mean average of 7.1°C

tree cover increases forming thick forests with thick undergrowth. Most of the natural vegetation has been cleared giving way to man (GOK, 2008).

Climate

The district has moderate temperatures. The highest temperatures are recorded in the month of December, when the mean Average is 21°C and the lowest temperature is recorded in the month of July, with Mean average

Kiriita, Shamata. To the South of the Division is the Aberdare Range with a height of 3,999m and is characterized by a topography related to the dominating influence of the Great Eastern Rift Valley.

Ndaragwa has a big semi-arid land area which is sparsely populated. It is a settlement scheme where Kenyans mainly from Central province were allocated plots by the independent government to replace white settlers. Others bought land plots through land buying co-operatives which were formed specifically for buying land and subdividing it amongst the shareholders (members). The allocation of land was as per the number of shares bought or held by the members. The current settlement patterns have their historical origin from colonial times. The pattern is dichotomous in nature i.e. urban and rural with difference in both economics and spatial characteristics. The rural settlements are generally homogeneous with immigrants from the same district among the various districts of Central Province especially Nyeri, Kiambu and Muranga clustered together. Urban settlements particularly in Ndaragwa Town are heterogeneous, densely populated and engage in non-agricultural economic activities such as commerce and service delivery (G.O.K, 2008). Ndaragwa Town is strategically located along the busy Nyahururu-Nyeri Road. It is the Headquarters of Ndaragwa Division and is the main town center within Ndaragwa Division.

Demography

The demographic details for Nyandarua North District as of 2008 are as shown in the following table:

TABLE 12: NYANDARUA NORTH DISTRICT DEMOGRAPHIC INDICATORS

Total estimated population	335,486
Females	17,116
Males	164,320
Female/male ratio	100:107
Youthful population (15-25 years)	75,937
Total population of primary school going age	80,292
Urban population	76,401
Infant mortality rate	45/1000
Population growth rate	3.3%
Average Household size	4.6
Total number of households	71,657
No. of towns with population 2000-10,000	4

Source: District Development Plan Nyandarua North District 2008-2012.

The population is unevenly distributed within the division with high agricultural potential locations such as Kahuthu, and Shamata having more people than the others. Generally the population density within Ndaragwa division is 168 persons/km².

Economic Activity

Agriculture is the main economic activity in the rural areas within the

division. Estimated farm size is about 2.5 acres (DDP 2008-2012). There is intensive farming of food crops especially maize, potatoes and vegetables.

Land preparation is normally done between December and February and is mechanized. Most households hire tractors for ploughing their farms in preparation for planting, a practice that the local community inherited from the colonial settlers who used to practice large scale farming in the area before independence. Maize planting starts in March while wheat is planted in May. Harvesting takes place from September to November/December. Potatoes are harvested every three months depending on when the planting was done. Food production is the main agricultural production occupation of the residents. Small-scale producers produce only enough for domestic consumption.

There is also horticultural production especially by farmers whose land plots front Pesi River thereby

Caption: Spinach and French beans grown by irrigation farming on one of the respondent's farm. Note the intercropping of the two crops on this plot. This picture was taken on 17th April 2009 when the area was extremely dry. People were busy preparing farms for planting, hence most farms were bare.



making irrigation farming possible. French beans, sweet corn, cow peas and courgettes tomatoes, cabbages, spinach, kales, carrots and onions are grown through irrigation farming. The produce is sold mainly to local people and middlemen from Nairobi and the neighbouring districts and in trading centers during market days. Poor access roads and exploitation by middlemen constrain production of horticultural produce. There is greater potential for horticultural production which has not been fully exploited.

Dairy farming is also practiced in the area and animals are grazed in the forest at a fee of KES 100 (EUR 1) a month. A few farmers practice zero grazing. Livestock, in particular dairy cattle, wool sheep, goats, bee keeping and poultry, are reared for food and income. Beef cattle are kept by small scale farmers in the lower part of Ndaragwa which is warm most of the year. Pigs and fish are also kept by a few farmers.

Ndaragwa Town is a service center and services offered include financial services, transport, market, schools, dispensaries, shops, sub-post office, cattle dips, milk collection and cooling and also it serves as the divisional headquarters offering public administrative services. The main commercial activities in the town include sale of raw milk and horticultural produce. Small scale enterprises visible in Ndaragwa town are retail trade in household goods, cloth vending, animal feeds and farm inputs, barber and salon services, tailoring, posho (maize, wheat and other cereals) milling, radio and television repair, mobile phone cash transfer services (M-Pesa), Internet services, bicycle and motor vehicle repair and hotel

and restaurant related businesses. The people of Ndaragwa are rather hardworking and industrious and this is evident even in the nature of their market place. It was very striking to note that there were no idlers in the area on a market day like is the case in many other parts of the Province. Every one seemed busy and focused on their business in the market without wasting time. The people of Ndaragwa are also very receptive to new ideas which have contributed to their participation in groups being high; they are able to save and borrow money which they put into their businesses.

"Some individuals in this community belong to as many as thirty groups!"

Key Informant Ndaragwa

Although this sounds a bit exaggerated, it is indicative of this community's capacity for group organization.

Ndaragwa Division is essentially suitable for agriculture and livestock activities hence the value of crops and livestock produced largely determine the level of income for the community. The public service sector forms the main source of formal wage earnings.

Infrastructure

A poor road network hampers delivery of farm and dairy produce to the market. It is not unusual to find donkey drawn carts loaded with milk cans for delivery to the Nyala milk cooling plant within



Some of the items traded in Ndaragwa market on market days which are normally held on Wednesdays and Saturdays every week (Photo taken on 15th April 2009 in the morning).

A cyber café within Ndaragwa Town. This is mostly used by the young people. The old people lack IT skills with some of them reporting that they do not know how to use sms or money transfer services in their mobile phones.



Traders selecting tomatoes from a wholesaler on a market day in Ndaragwa market. Middlemen get these tomatoes from the farms and sell them at the market or in other market centers within the division or even in neighbouring districts. (Photo taken on 15th April 2009 in the morning)

Ndaragwa town as most of the roads are inaccessible.

Ndaragwa Division is well served with educational facilities. There are 171 public primary schools in the area, 6 private primary schools, 4 public secondary schools and 3 private secondary schools. In this areagenderparityinprimaryschools has been achieved. However, there

Nyala Co-operative society offers some banking services to the people within Ndaragwa town. However the major financial institutions in the country (Barclays Bank, Standard Chartered Bank, Kenya Commercial Bank, Co-operative Bank, Family Bank, Equity Bank and National Bank of Kenya) have branches in Nyahururu town which is about 20km from Ndaragwa town. These are however easily accessible as the road is tarmacked and well served by public transport.

number of users with piped water facilities of gravitational flow from Pesi River. Only two rivers exist in Ndaragwa division that is the Pesi and Mutara.

Owing to its proximity to the Aberdare forest most housing structures in Ndaragwa are made of timber. A few stone structures also dot the area especially within the town. The average family size is five persons sharing a three bed roomed main house. Kitchen units are detached from the main house since most household rely on wood for fuel. To preserve the corrugated



Donkey Drawn carts is a common means of delivering milk and other farm produce to the market in Ndaragwa Division. (Photo taken on 16th April 2009 in the morning)

Ndaragwa Health Center, the only health facility offering maternity services in the division. This was put up by the local community in collaboration with IFAD.



is a low completion rate of girls in secondary school education due to drop outs arising from teenage pregnancies and lack of school fees.

Health services in the division are provided by the Government and church organizations. There are two dispensaries and one health centre which was put up through the community initiative and in collaboration with an NGO and the International Fund for Agricultural Development. This is the only health center in the area with a maternity wing.

Although Ndaragwa town is served with electricity most people (87% in the whole district) in the rural areas rely on paraffin for lighting. The high connection charges prevent them from accessing electricity.

The division experiences major water problems due to limited water sources. Dams constitute a major source of surface water both for domestic and animal uses. During the dry seasons it is common to find people fetching water for domestic use in dams where animals are also being watered and clothes washed thereby exposing them to health risks.

These dams were established during early colonial period when white settlement was taking place in the area. Increased population and improper animal watering have resulted in siltation of these dams. A few small scale self-help water projects serve only a limited

iron sheets from rust the kitchen is constructed a few meters from the main house and has no chimney. However owing to the Government ban on logging in forests timber is becoming increasingly difficult to get and at the same time costly. Consequently people in the area are adopting the use of corrugated iron sheets both for walling and roofing their housing structures. From observation of the houses visited in the course of this study, most of the houses are well furnished with wall units, black and white television sets and sofa sets. Some

of them had plastic carpets. It is however important to note that most of the members' house observed were those who live within or very near to the town centre hence their houses could be significantly different from those within the villages.

The adult male children occupy a one roomed structure detached from the main house. This is constructed on their own initiative without the support of their parents after they reach adolescence age in preparation for initiation to adulthood (circumcision). After circumcision, it is traditionally a taboo among the Agikuyu people for male children to sleep in the same house as their parents. The toilet structures are a long drop pit latrines made of mainly timber both on the wall and the floor.

Culture and Religion

The dominant ethnic community in the area is the Agikuyu people whose culture is very patriarchal. Gender inequality in ownership and access to productive assets is thus prevalent. Women only enjoy user rights, which are granted by men, to land and livestock especially cattle, goats and sheep. Poultry is the only asset where women have ownership and control rights. Men ownership and control the other assets.

There is traditional division of labour within the households. Women are expected to fetch water and firewood, feed and water animals, cook, take care of children and spouses, plant, weed and harvest. Men are culturally supposed provide leadership in decision making in matters affecting the family. They are also expected to pay dowry, a responsibility that many of them seem to have abdicated. Traditionally, dowry payment is highly valued among the Agikuyu people. Even single women who are past marriageable age are expected to pay dowry to their parents. In case they are unable their children, in case of single mothers, when they mature and gain economic ability are supposed to help them. Owing to the increase in the number of single mothers in the community many of them have formed groups to help them meet this cultural obligation. Married men and women who have not paid dowry cannot receive the same from their children when they get married. In case they do, it is believed that misfortunes will befall the family. To this effect women are coming together to form groups specifically for the purpose of helping one another meet this cultural obligation and also seek parental blessings. Such groups are called "Kamweretho" and they seem to be present all over Central Province. Men too in this area have formed groups called "Karurigi" for the same purpose an indication of the high value attached to the institution of dowry payment amongst the Agikuyu people.

However most of the other cultural values and practices have been greatly eroded by Christianity and modern education. The Catholic Church is the dominant Christian denomination in the area. It has made substantial contributions in the development of the area through its participation in various activities. It has established and operates various health and educational facilities such as the Leshau and Holy Family Secondary Schools. It has also been instrumental in promoting social welfare through the family life programme and formation of social support groups for people experiencing

common conditions in life such as disability, widowhood, terminal illness due to cancer or HIV and AIDS diseases. The church has also been involved in the construction of water tanks for groups by its members.

The Presbyterian Church of East Africa, Anglican Church of Kenya, African Independent Pentecostal Church of East Africa, Deliverance church, Redeemed Gospel, Full Gospel Churches of Kenya and other locally initiated Christian churches are among the many other churches with following in the area.

Politics, marital status and religious affiliation do not provide much leverage in the community. Personal character matters most. In social relationships the way one relates with others in own family and community at large counts a lot. In fact, some of the members of the group we studied were widows and single mothers and based on our observations during the time we spent with them, many people in the community seemed to accord them a lot of respect and socialized and transacted with them without any negative insinuations.

Communication and Media Consumption

According to our respondents the dominant sources of information in Ndaragwa are Radio and TV. There are several vernacular (Kikuyu) FM stations but the most popular ones are Inooro and Kameme because "they have good coverage" in terms of the programmes they air. Further they use a language that is easy to understand and identify with. Most of the respondents for this study were old persons hence it is not possible to generalize whether

these two stations are popular amongst all ages. Most households within Ndaragwa town have black and white televisions sets. Those in the rural areas use old car batteries for their televisions and dry cells for their radios. They are turned on mostly in the evenings for news and announcement which is usually between 7:00 pm and 9:30 pm. This is also the time when programmes on death, funeral and other public announcements, health, issues affecting family relationships, farming and political issues within the country are aired. The majority of the old persons in this area are immigrants from other districts within Central Province. People from these districts use the above named stations and others to announce deaths and funerals of their relatives. They are therefore useful means for accessing such information which is important to the community as participation in such events (funerals), especially if it involves a close relative is highly valued.

Communication on issues affecting the local community is usually done by word of mouth, written notices or public meetings organized by chiefs or village elders. Administratively each sub-location is divided into villages headed by village elders or headmen. These elders are used by chiefs to pass information to community, members within their respective villages. At the time of this study we were informed by some members of the group under study that the area chief had called a baraza to inform the community about our presence and the type of information that we were seeking which indicates how useful Chiefs' barazas (public meetings) are in disseminating information in this

community. Other members of the community were indeed aware of our presence in the area as a result either through the baraza or word of mouth from those who had attended for instance we stopped at a local grocery shop one afternoon and the shopkeeper asked us how our research was going and we were quite surprised that he knew who we were and what we were doing in Ndaragwa. The barazas are also instrumental in passing information from the community to the chiefs and politicians. To avoid distortion of information most people write

They mainly use mobile phone to communicate with their relatives and suppliers of trading items i.e. for business purposes.

notices which are passed to the intended persons by hand delivery. Also community members with issues that they want to inform the public pass written notices to the village elders who pass them on to the rest of the community.

However in some instances depending on the nature of the message and the relationship between the sender and the recipient face to face communication is preferred. For example, in case of a member who wants to invite people to a fundraising organizing committee, face to face communication is taken more seriously by the recipient than written notices as it serves as

an expression of the social value accorded to the person receiving the information.

Schools and churches are also useful information dissemination points in this community. During school days, written notices by area public administrators on important or urgent matters like national immunization programmes, invitation to public meetings on development and security issues or concerns affecting the community are hand delivered to the head-teachers of the various primary schools in the area. These teachers then announce the content of these notices to the pupils in the evenings' assemblies and instruct them to inform their parents accordingly. Churches are also used in the same manner on Sundays to disseminate public information. Control of this information lies in the hands of the sender. The persons informing others just report what has been read out. It is common amongst

the community for people to enquire or verify whether what they have heard is the same as that which others around them have heard.

Occasionally, posters inviting the community to religious crusades (public preaching) and other community public meetings, sensitizing them on social issues such as HIV and AIDS and importance of trees and forests in environmental conservation are posted in trading centers, main roads junctions, community notice boards, chiefs' offices and other strategic points where they are clearly visible to passersby. While conducting an interview with one of the group members in her restaurant, within

that span of one and a half hours two men had come by with notices – one was a written notice specifically for our respondent inviting her for a meeting while the other was a public notice about an upcoming community sporting event which the bearer proceeded to post on the wall of the restaurant after being allowed to do so.

Mobile phone is widely used in the area for information sharing and other communication. Most of the respondents reported that they mainly use mobile phone to communicate with their relatives and suppliers of trading items i.e. for business purposes. They also said that they also use their mobile phones to send and receive money from relatives as it is convenient, cheaper and timely hence enabling them to save money and time. There are however some negatives associated with increased communication through mobile phones; one respondent gave an example of how it is affecting morals and ethics whereby people are able to cheat about their whereabouts.

“Mobile phone is promoting cheating amongst people. It is not unusual to hear someone claiming to be in Nairobi while he is just comfortably seated in a bar next door...”

Key Informant Ndaragwa

Internet services are also available in cyber cafes operated by private business persons but the usage is limited due to lack of training in information technology. With the interest that young persons are displaying in acquiring skills in IT and the fact that at the time of this study we found some people busy installing fibre optic cables then internet usage is likely to rise in the area in future. However all respondents in this study reported that they read newspapers but do not buy them because they cannot afford.

There was also a general feeling amongst the respondents that the information they are getting is inadequate. Some wished that they could get to know how to access money from government ministries for their groups, while one member wanted to know how to access organizations that help people with developing their property.

Community Challenges

The community within Ndaragwa Town is a very hardworking community. However insecurity is a major stumbling block to their day to day activities. Carjacking of vehicles along the Nyahuru-Nyeri road is common. This is due to the thick forest covering a good portion of this road in Ndaragwa. In view of this getting public transport at night to the area or from Nyeri to Nyahuru and vice versa is

This picture was taken on 6th of April 2009. Note the extent of destruction of vegetation.



therefore very difficult. While carrying my fieldwork I stayed late one day in the area interviewing one of the respondents and had to be given police escort to Nyahuru town as the area District Officer felt that it was too risky to travel at night especially along the area near Ndaragwa forest.

The high unemployment rates (25% in the entire district as per the District's Development Plan 2008-2012) of the youth is prevalent in the area make them easy target for recruitment into crime. Mungiki, an outlawed, organized criminal gang which recruits young people mainly from amongst the Kikuyu ethnic community instill terror among the business community. Those offering public transport services are highly affected as a daily fee is demanded from them. The gang is reputed for administering oaths to its recruits and beheading those who leave it or running business enterprises but defy their financial extortionist practices. It is a major threat to both economic and social development not only in Ndaragwa but also other parts of Central and

Rift Valley Provinces where it has a wide following.

The division borders Aberdare National Park which is home to elephants, lions, cheetahs, Thompson's gazelles, zebras, water bucks, baboons, wild pigs, leopards and many other small wild animals. Elephants, cheetahs and leopards in particular cause great havoc to crops, livestock and humans and are a cause of food scarcity and human insecurity in the division. Several Government and local initiatives to promote self-sufficiency in food production are negatively affected. Crop damage especially by elephants lead to loss of huge amounts of food as attacks occur during the dry season when crops, especially maize, are almost mature for harvest. Sometimes when the area gets extremely dry it is not unusual to see elephants roaming around especially in Murichu Sub-Location during the day time. This makes children miss school, no work is done by the residents due to fear of encountering them and travel by the local people is restricted. Burning fires around fields, beating metal objects and throwing missiles (small stones with catapults) are the methods commonly used to deter elephants from raiding

crops. Burning fires at times lead to fire spreading to unintended areas leading to destruction of vegetation.

Further, wild animals compete with cattle, which graze in the forest, for food and often times they spread diseases to these valuable domestic animals thereby affecting their productivity.

The Kenya Wild Life Service's views electric fencing of the park as the most suitable solution to this menace. However this is a very expensive undertaking which is beyond the means of the local community. Hippos from Lake Olbosat destroy crops in the highly productive areas of Shamata Location. Human encroachment on the forest, poaching, forest fires emanating from charcoal burning and honey hunting have caused great damage to the forest thereby creating food scarcity for the wildlife and therefore exacerbating the problem. However the community is slowly appreciating the role of forests in their livelihoods and they have formed groups to protect the part of the forest that is in their area through planting trees and preventing overgrazing and forest fires.

"Some of these groups are even taken to learn from other neighbouring communities like Ngare Ndare Forest where they learn from the Samburu on honey harvesting methods that do not involve use of fire. Such methods involve use of elephant and rhinoceros coudung to spray the beehives during honey harvesting..."

Key Informant Ndaragwa

Within Ndaragwa Division a properly organized marketing system for agricultural produce is lacking, exploitation of farmers by middlemen is rampant, lack of sufficient marketing information is widespread and poor road networks inhibit agricultural and livestock production. In most cases farm products are sold at farm gate prices which are below the prevailing market prices. Farmers lack exposure to prices outside their homesteads.

There are acute water shortages during the dry seasons. Water from dams is used for domestic needs and watering animals. The area lacks adequate and easily accessible surface sources of water. In spite

A water dam in Ndaragwa. Note the animals drinking water and people with plastic containers fetching water for domestic use



of the fore mentioned challenges people in this community are very hard working. Had it not been for the destruction of their crops by wildlife and the harsh weather that sometimes affects the area, the community could be self sufficient in food.

Groups within the Community

In Ndaragwa area, ROSCAs and self-help groups as a whole are highly valued as platforms for households' improvement.

"There are 918 registered self help groups in the division and un-registered groups are many..."

Local Community Development Assistant Officer.

By virtue of being a member of a group, one is assured of social, emotional and financial support in the event of crises such as death, illness or other misfortunes. The community expects all its members to belong to at least the village self help groups which are very resourceful in times of crises. No one wants to be isolated from the larger community and belonging to the village self help groups ensures that this does not happen.

More women participate in self-help groups than men. This is because besides the role played by the groups in empowering women financially they are also valuable socializing events. Women get to

discuss their day to day experiences and local happenings in these groups. They get exposed to issues happening around them. Also because of the gender division of labour women are required to attend to social duties such as washing utensils, cooking, fetching water and firewood and being a member of a group assures one of support of fellow members in the event of a social need like a wedding, funeral, or children's university graduation ceremonies. Male only self help groups do not last for long.

"Men are impatient hence cannot wait for long for their turn to benefit from groups and also are dishonest hence default is common in groups involving men..."

Member Kiambiriria Women's Group

These groups play a key role in social and financial mobilization. They provide entry points to social and political mobilisation as well as to community development. To be able to get political support one must pass through groups. Installing or constructing domestic water tanks is a major area that the groups have been very useful, especially owing to the acute problem of water scarcity. Home improvement, merry go rounds, tree planting, dairy goats keeping and other informal income generating activities are some of the activities that groups are involved in. According to one of our key informants groups in this area have evolved from "home cleaning function to a higher function of helping people with money for investment. By "house cleaning" he explained that it meant buying utensils, corrugated iron sheets for roofing houses which used to be grass thatched, furnishing houses which was a common reason for which groups were initially formed in the area.

ROSCAs are many and are involved in buying utensils such as plates, cups, spoons and serving dishes and beddings, besides contributing money and giving it to one member on a rotational basis. A demeaning name "tukurubu" or "small groups" is used by the community in the area to refer to ROSCAs. This could be due to the fact that groups in this area have evolved from ROSCAs which are only concerned with savings to investment minded groups such as ASCAs.

There are broadly two types of groups in this community: registered and non-registered. Registered groups have written rules or constitutions in which procedures to be followed by the members on how to elect leaders in the groups; membership, fines or sanctions to be imposed for non-compliance are laid down. These written rules: give the groups legal legitimacy, outline the duties and responsibilities of the members and leaders and are points of reference by government officers (administrators and social development officers) when settling disputes that arise within the groups. They also enable the groups to access banking services as "without them they are not allowed to open bank accounts", a major reason which was given by the respondents for having written constitutions by the groups.

People in this area belong to more than one group so as to access the financial, emotional and social benefits accrued from the various types of groups operating in the area. For example, to access grazing rights and firewood from the Aberdare forest around Ndaragwa area it is mandatory that one be a member of any of the many village self help groups in the area. Belonging to a village self help group is also taken as an expression by the individual of solidarity with other community members. One risks isolation, in the event of a social event such as death or wedding, for not joining groups. Trainings and meetings organised by social development officers bring groups' officials together once in a while. The village self help groups have invested in tents, chairs and utensils to be used by their members in the event of

social functions. Non-members have to hire these assets on condition that they return them in same condition they were in. Any asset lost by a

People in this area belong to more than one group so as to access the financial, emotional and social benefits accrued from the various types of groups

member or non-member has to be replaced by the culprit.

Although there are several micro-financial organizations (such as K-REP, FAULU Kenya, Kenya Women Finance Trust) within Ndaragwa town helping the community and

offering credit facilities to mainly women groups, most women in the area are afraid of borrowing from them. Most of the respondents explained that the interest charged by these organizations is higher than what is charged in ASCAs. They also reported that these organizations are "merciless when it comes to pursuing loan defaulters, unlike the ASCAs which are more understanding and lenient". Men on the other hand do not approve of their wives joining groups' initiated by these micro-financial organizations for "fear of losing the roofs over their houses' as one of our key informants put it, a common method used to recover money from defaulters. Without credit therefore women are unable to engage in income generating activities in either agricultural or off farm activities.

The Group Kiambiriria Womens

TABLE 13: INTRODUCTION TO KIAMBIRIRIA GROUP

Group Name	Kiambiriria Womens Group
Age	3 years old
Location	Ndaragwa Town
Type	Managed ASCA
Membership	27 active and 3 inactive members
Activities	Accumulating savings, short term and long term loans to members at an interest. All members are small scale traders and some are farmers

Short History of the Group

Kiambiriria Women Group is an offshoot of another managed ASCA, which the members call WEDI. The former was started on 7th Aug. 2006 while WEDI was started on 14th November 2005. Kiambiriria came into being after power struggle amongst the management team within WEDI resulted in a splinter group being formed. The breakaway team was led by the current Kiambiriria manager who approached one of the members with the idea of forming an alternative group. Based on the information gathered from the field it appears that by then several members of WEDI were dissatisfied with the group. A member had taken a huge loan (KES 200,000 i.e. EUR 2000), defaulted and disappeared. The managers, who were from Karatina town in the neighbouring Nyeri District, were unable to help them recover this money from the defaulter. This, coupled with too frequent change of managers, made the group members perceive them as untrustworthy. In the absence of a written constitution and a registration certificate, the group lacked legal mandate to pursue the defaulter. This created tension amongst the managers which led to some opting out.

On 7th August 2007 Kiambiriria came into being with six members, all of them drawn from WEDI. In the inaugural meeting the members were asked to pay a registration fee of KES 150 (EUR 1.5). The minimum monthly contribution requirement was KES 100 (EUR 1). Only two members contributed in this meeting. The chairlady borrowed the KES. 200 (EUR 2) and repaid it in the following month's meeting at an interest of 10%. In the second meeting the group decided to put the new manager of the new group on probation for three months. By then the chairlady had mobilized 24 other women from WEDI to join the group, achieving the maximum desired number (30). Only twenty seven are active to date. Two non active members were not able

to repay loans taken due to what the group members termed “financial challenges caused by famine being experienced in the area”. The other one relocated and normally sends her contributions by M-Pesa (mobile phone money transfer service).

To safeguard the group from falling into the problems experienced in WEDI, rules to be followed by the members were written down and the group registered with the relevant government ministry. Leaders of the group were directly nominated by the members. Among the written rules were: procedures to be followed in electing officials, term of office holders, membership rules and amount of fines and penalties to be charged for non compliance with the rules. The amount of money contributed or borrowed by the members is supposed to be kept secret to non-members for security reasons. Breaching this rule attracts a fine of KES 1,000 (EUR 10) to ensure that “the money raised in monthly meetings is safe from theft.” Attending all meetings and keeping time is mandatory for all members. Failure to attend a group’s meeting results in a fine of KES 100 (EUR 1). Late comers are charged KES 50 (EUR 0.5). This is meant to ensure that all members keep time and attend all meetings. Respect for one another amongst the members must be maintained within and without the group’s meeting.

Disrespectful behavior such as use of abusive language towards any of the members attracts a fine of KES 1,000 (EUR 10). This ensures that respect that is due to members who are drawn from different age groups, especially the elderly members is maintained. Fines are usually deducted from the members’ shares contributions. Inability to contribute the monthly minimum repayment or loan repayment leads to a fine of KES 150 (EUR 1.5). Any the money raised and not loaned out to members must be banked in the group’s savings account with Equity Bank, Nyahururu town.

In terms of leadership for the group, the chairlady or her deputy is supposed to provide leadership to the group. Book keeping on all financial matters within the group is done by the treasurer while the secretary should take minutes on the proceedings of the group’s meetings. The discipline mistress is expected to ensure discipline among members is maintained during meetings.

A committee of eight members comprising five officials plus three other members who were curiously unilaterally nominated by the chairlady exists. Its mandate is to assess the members’ ability to repay loans applied for. The three non official members act as property assessors. They visit long-term loan applicants’ homes with a view to establish whether details on assets owned by the member as indicated in the application forms are correct. Their findings are deliberated on in a committee meeting which, on the basis of their findings, make recommendations on whether a member qualifies for the full loan amount requested or not. Interestingly members borrow short term or

advance loans more often than the long term loans. Yet no assessment of property owned by the applicants is done before this type of loan is given. We were informed that this is due to the fact that advances take shorter time to repay (3 months with 10% interest) and also boost the groups’ revolving funds at a higher rate than the long term loans (15 months at 15% interest).

A member wanting to leave the group is expected to give a three months written notice and repay all money owed. The group in return refunds any money owed to the member in terms of accumulated savings by the respective member minus interest earned. New members to the group are only taken in after an existing member leaves thereby creating a vacancy. In such a case, the new member is expected to pay money equivalent to the total revolving fund for the group divided by the number of active members at the time.

Initially the group used to meet at the chairlady’s home. Later this was changed to a rented place within Ndaragwa town which is frequently changed for security reasons. Members used to contribute ten shillings to meet the daily fee venue hiring expenses for the meeting. Group’s meetings are held once every last Wednesday of the Month. All money contributed by members is done in two financial record books (one for the manager and the other for the group) and members were provided with personal pass books, by the manager, in which their monthly financial contributions, amount of loans taken, interest and dividend paid is recorded.

A member had taken a huge loan (KES 200,000 i.e. EUR 2000), defaulted and disappeared.

Typical Group Meeting

Their meeting takes place once a month from 10.00a.m to noon, a time schedule that is strictly observed. It used to be held on the third Wednesday of the Month but this was changed to the third Monday of the month by the Manager. It takes place in a rented room which keeps on being alternated to safeguard theft of the money that is table banked.

It is presided over by a manager who seems to be the key decision maker in all matters affecting the group i.e. when to meet, when to give out dividends, how much money the group has in the bank, how to deal with defaulters and on the procedure of the meeting. A typical meeting by the group is like the one that was directly observed by the research team on 16th of April 2009. The proceedings of this meeting were as described herein after.

Members arrive to the venue of the meeting before 10:00am. Members sat on wooden benches arranged like pews in a church. The meeting started with prayers by one member who was asked to do so by the chairlady.

Introduction of the manager and the visitors to the group followed. It was noted by one of the members that the discipline mistress was late for the meeting. The chairlady nominated one of the members to take her place and collect fines from late comers. She also choose two others to go to a table set in front of the benches and do the money counting while the secretary was directed to do the recording. The manager sat on a chair next to this table facing the members with those appointed to do the money counting facing him.

Two financial record books were placed on the table, one for the secretary and the other for the manager. Members are called upon, by their respective membership numbers in ascending order, to bring their contribution. The door is locked at this point.

Each member has a passbook in which they place their money contributions and forwards to the high table where the recording is done. The money is removed by the member doing the counting and the passbook is kept aside. The member explains loudly how the money given is to be allocated i.e. amount meant to go to shares or saving, interest on loan, repayment for loan advances which they call "ngumbachu" and ten shillings application fee for the advance. The manager repeats what the member has said. Recording of the amount contributed as per the various allocations is done on the groups' and managers' financial record books.

Ideally, members are supposed to be disciplined and answering calls on phone is not allowed. However, in this particular meeting there seemed to be indiscipline amongst members in attendance. Incoming calls in some members' mobile phones, with their owners answering them, kept on disrupting the meeting members. Others, including the discipline mistress, made noise while the meeting was in progress.

As the contributions were being done, the money collected was discretely handed over to some members seated at different places for safe keeping. Distributing the money amongst different members is according to the chairlady "also a measure meant to prevent the group from losing all of it in case of a robbery". A total of Kshs 208,750/= was table banked by the members.

After contributions, those wishing to take advances (Ngumbachu) were asked to write their numbers and the required amount on a piece of paper which was circulated among the members. Seven members did so.

The manager, for the first time, calls them by their respective names rather than numbers to append their signatures in the short term advances forms, before getting the money.

The money was disbursed with the manager announcing loudly the amount each member was getting. Members got between KES 4,000 (EUR 40) and KES 21,000 (EUR 210) as loans. In total KES 133,500 (EUR 1335) was disbursed.

The advance payment attracts 10% interest and is repayable within three months. A ten shilling, advance loans' application fee is paid by each of the members taking the loan. A member can get twice her accumulated savings as advance loan.

This was a special meeting, in the sense that dividends from interest paid on loans taken in the last calendar year (2008) was being paid out.

The manager then takes his time to explain to the members how the calculation for the dividends was done.

Then he calls out members by their numbers in ascending order to come forward and get their dividend payment. The lowest dividend payout was Kshs180/= while the highest was KES 14,120 (EUR 141.2)

Those wishing to top up their shares or reduce their loan amount using money paid as dividend were then called to do so by the manager. Five members responded positively by adding between KES 200 (EUR 2) and KES 500 (EUR 5) to their shares' accounts.

Having paid out the dividend, the manager sought to know whether there was any member who had applied for the long term loan. Since there was none, a member requested for withdrawal of some of her shares amounting to KES 30,000 (EUR 300) and an advance loan of KES 40,000 (EUR 400). Only KES 70,030 (EUR 700.3) was remaining from the table banking. This was not enough for the manager (office) fees and rooms' rental fees (150) had not been paid out.

Those wishing to top up their shares or reduce their loan amount using money paid as dividend were then called to do so by the manager. Five members responded positively by adding between KES 200 (EUR 2) and KES 500 (EUR 5) to their shares' accounts.

Issues about payment of fines were discussed and the manager underscored the need for members to be strict on this so as to ensure that discipline and time keeping is maintained within the group at all meetings.

The manager then explained the current financial status of the groups' finances in details i.e. the total amount of money collected and disbursed to members as advances, dividend, shares withdrawal, office rent and service fees for the manager and the amount of money that remained after these payments. The groups' financial performance since inception was also outlined.

The explanation sounded too technical for the members and we could not help wondering whether they were following what was being said. However the manager explained later after the meeting that he normally uses charts to explain to the members. He could not use them on this day as he had forgotten his pen

Change of the subsequent meeting days was announced. The manager made this decision without involving the members

He raised concern over the absent members who also had some outstanding loans. He felt that the group should not tolerate such behavior as it is counterproductive to the group. He insisted that there is need for loan recovery to be done as per the agreed terms.

At this juncture members were given a chance to ask questions or express their views on the group's performance.

A member requested that minutes be read

In the next meeting so as to establish the actual fine set for lateness and absence. She felt that the KES 50 (EUR 0.5) she had been asked to pay for coming in late was too much. No one seemed interested in her suggestion.

The meeting ended with a word of prayer after the manager informed the participants of his intention to carry home all their passes books for filling in the financial transactions for the day. This is because he was due to preside over a meeting by another group in the same venue by noon.

Group Functions

Kiambiriria group was primarily formed for the purpose of accumulating a fund through member savings so that the same members can access loans from the fund. Two types of loans are available to members depending on their own preference: short term loans which are given as per two times the member's savings and is repayable within three months at an interest rate of 10%; and long term loans that are given as per three times the member's savings and is repayable within 15 months at an interest rate of 15%. An emergency loan facility also exists in case members have urgent financial needs like hospital bills or school fees for their children.

According to the members, loans taken from the group have enabled them start or improve their own income generating activities such as dairy farming or horticultural farming, improve their businesses by adding stock or diversifying the types of product sold

and work hard in these activities so as to ensure that they raise the money needed for saving and loan repayment on time. This implies that the group has empowered its members economically and financially and has promoted hard work. Some of the single mothers and widows in the group reported that the group has enabled them pay secondary and college fees for their children. In view of this, the group is therefore a source of credit for its members and has made contributions to human development in the area by enabling vulnerable children access education.

One of the members, whose husband is reported to be a drunkard, saves all her earnings from her small tailoring shop with the group. She got the highest dividend payout during the meeting and it was reported by other members that this was not unusual for her.

"By saving all my money with the group I feel financially secure as there is no worry about bank statements or accounts records which my husband may get to see in the house and get to know the amount of money I have saved in the bank. In ASCA I can always withdraw the money as need arises and the money is safely kept away from my drunken and spend-thrift husband. I also get an opportunity to borrow for others and get to accumulate dividends from the interest they pay through my name in the group..."

Mama Ciru, Member Kaimbiriria Women Group

However the group seems to be lacking capacity to operate successfully in the absence of the manager. Members also seem to be dissatisfied with their current leaders. Some of them wished that

an election for new officials was called for as a lot of information is kept away from them by the current ones. According to one respondent "The chairlady is very domineering...taking the group's money to the bank in Nyahururu is done only by the three officials, yet any member can do it..."

Skills and Knowledge in the Group

From observations of members and response from interviews the group's members are very good at running their small businesses and in horticultural farming. These small businesses include milk hawking, hairdressing, hawking vegetables such as carrots, tomatoes, onions and capsicum in the market and small shops stocked with all types of household goods. Their literacy level is however generally low as the majority of the members have only primary school education. Some of the members have leadership skills as they were reported to hold leadership positions in not only this group but also other groups in the area. Dressmaking, baking and cake decoration, dairy cattle and goats rearing, housekeeping and environmental management and conservation are some of the other skill members in the group have. The two members who are from the Akamba ethnic community are multilingual. The two fluently conversed in Kikuyu language and unless told one could hardly distinguish them from the others.

These skills particularly dressmaking, hairdressing and cakes baking are acquired by apprenticeship. Others like horticultural farming are attained informally through

observation and sharing of ideas from others who have them in the community while environmental management and conservation have been acquired through sensitization programmes that are done through the radio or by NGOs. Through workshops organized by the ministry of agriculture extension officers in the area training on dairy cattle and goat rearing is done for other groups in the area. This is a possible means through which the members could have acquired their dairy livestock rearing skills.

Social Dynamics

In this group it is evident that there exists a wide variation in members' income as is evidenced by their savings, borrowing trends and dividend payouts. The total payout by individual members during the meeting clearly indicated the existing financial differences amongst the various members with the lowest total amount being KES 710 (EUR 7.1) and the highest being KES 30,010 (EUR 300.1). This indicates that members are from different socio-economic backgrounds. Their financial ability is also varied. The group is not interested in bringing all the members at par.

All the members in this group revere the chairlady. This is probably because all of them were selected by her to join the group hence they feel that they owe their membership in this group to her. This limits their effective participation in the group meetings as none of them would like to give a comment that may be offending to her. However outside the group meeting, we established that some members are very concerned about the leadership of the group, with some feeling are

time for elections is long over due, yet none of them was willing to discuss or raise this concern in the group's meetings.

From our observations members in this group do not seem to have a close social or emotional relationship. Their relationship is more or less very commercial i.e. business like. Their interest in the meeting revolved around money only i.e contributions, loans repayment and dividend payout. Further there appeared to be small groupings within this group as was observed in the sitting arrangements of the members. Those who contributed more money sat together and were very rowdy. They were holding some informal discussions as the meeting was going on and kept on heckling at the meeting. Interestingly this small group seemed to be closer to the chairlady than the others.

Leaders in this group are said to have been nominated by the chairlady. The criteria used to nominate them were not clear. The three leaders i.e. chairlady secretary and treasurer are amongst the highest share contributors in the group. They are also amongst the people who took the highest loan amount. They seem to be enjoying a lot of power as they are able to influence decisions on the amount of money that members get after loan applications. This, according to the chairlady, is done informally before the group's meeting. Concern was raised by some three group members in the course of this study on the way the money for the group is banked. They felt that it is unfair and unprocedural for the three leaders to be the only ones who do the money banking. Probably these leaders reserve this role for themselves so as to access

transport allowances of KES 400 (EUR 4) that is given to each of the members tasked with taking the group's money to the bank.

Within the group's meeting members hardly share on social or personal issues. The meeting is structured in such a way that members focus on the agenda for the day which is saving and borrowing money and getting to know the current status of the groups' finances. No room is left for interactions. This is probably because the group's manager schedules two meetings in the same venue on the same day so as to maximize use of the time he is available in the area. A meeting for Kiambiriria B Women Group had been scheduled to be held immediately after the meeting for this group. However outside the meetings members of this group interact a lot. Those doing business in the town meet regularly. It was observed that during business off-peak hours they visit each others premises and even homes. However the extent of interaction or sharing by the members during such visits was not clear.

Age, religion, ethnicity and marital status do not seem to hold much leverage within the group. Honesty, trust, personal character and ability to raise the required amount for monthly contributions and loan repayments are what count.

All the members are females aged between 30 and 57 years and are Kikuyus except two who are from the Akamba community. They were all known to the chairlady by virtue of being: tenants in her rental houses; neighbours in her rural home; or operating business within Ndaragwa town. They are also involved in income generating

activities such as horticultural farming or running small scale enterprises involving retail selling of vegetables, cereals, cloths and footwear, raw milk, gunny bags, charcoal, and offering services such as hairdressing and hotel services. Thirty is the maximum number of members to be maintained by the group at all times. This is by advice from the manager. Hence, when more members wanted to join the group they were advised to form Kiambiriria Women Group B.

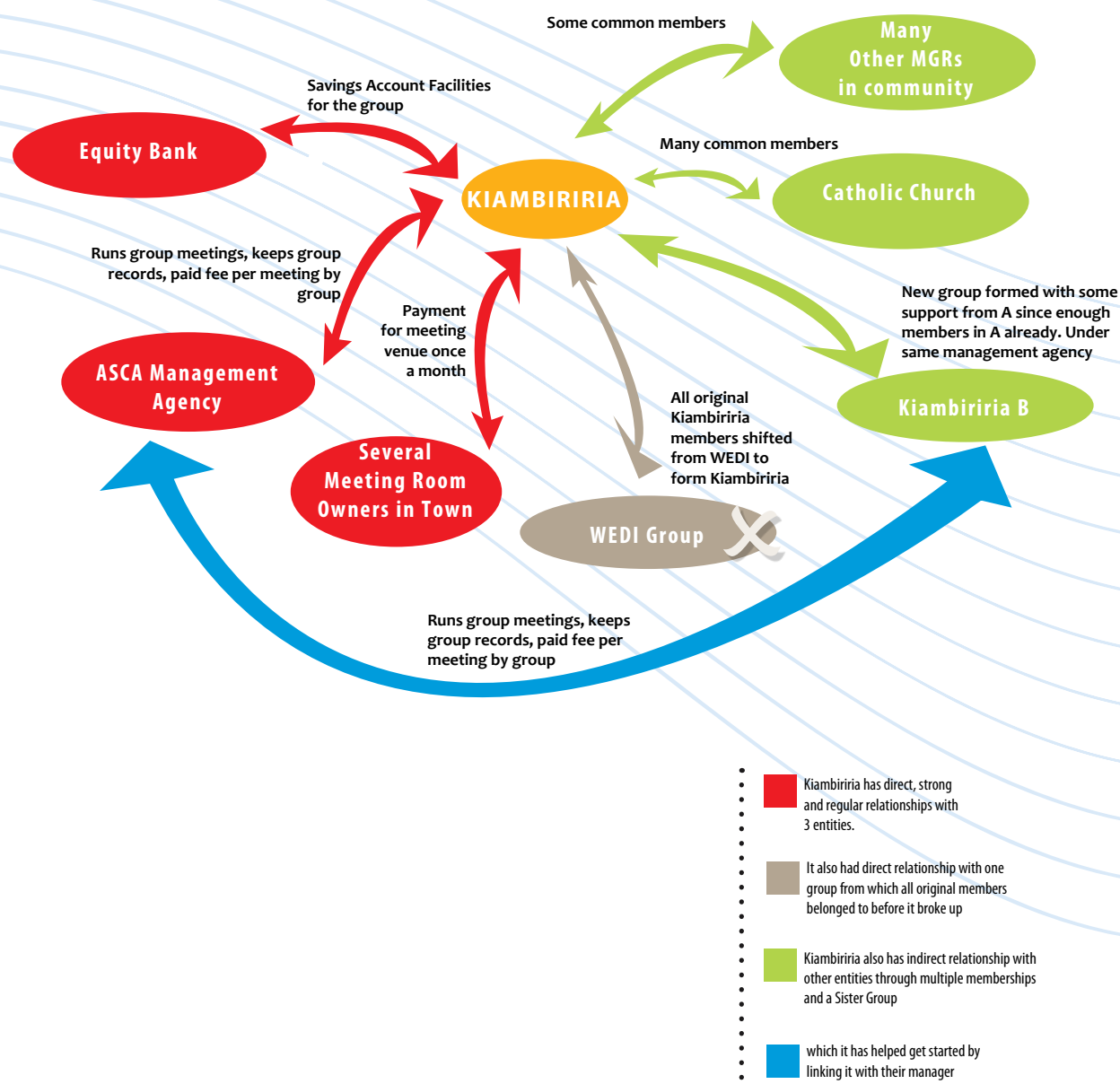
Kiambiriria Women group does not interact with any other group or organisation.

"Our group's objectives are very different from those of others in the community... Is there ever a time when money for Barclay's Bank can be put in Equity Bank and vice versa?"

Chairlady, Kiambiriria Women Group

With such an attitude it is possible that the chairlady does not see any need for the group to interact with other organizations. Members in this group seemed to support her views. This is possibly due to the fact that they are all very busy in their businesses and as such may be short of time for such interactions. However, members interact with other groups as individuals so as to access benefits offered by such groups.

FIG 15: KIAMBIRIRIA GROUP INTERACTION



Hopes and Aspirations

Generally this community values economic and financial independence both at individual and household level. Wealth accumulation in form of owning land, own home, education of children in the hope that they will get well paid jobs after school and

operating well stocked and with high capital turn over business enterprises, is therefore viewed as a means to this end. Those who do not have own homes therefore hope to acquire land plots in future for the purpose.

Through their savings in the group the members are hopeful that

they will be able to borrow money which will help them achieve their aspirations. One member, a widow is optimistic that “ since she has managed to pay secondary school fees for her two children through loans taken from the group, they will also be able to complete college education that will enable them be financially independent in future”

Money Flow

Considering the fact that the group has been in existence for only three years a lot has been achieved in terms of accumulating savings. The KES 200 (EUR 2) that was initially deposited in the first meeting has accumulated to about KES 606,253 (EUR 6062.53) as the total revolving fund. Out of this revolving fund, the group has a total savings in the bank of KES 218,732 (EUR 2187.32) while the rest is in the hands of the members as loans. Three members have defaulted paying a total of KES 25,000 (EUR 250).

The fact that the group has managed to accumulate so much money within a short time is a great motivating factor for the members to continue putting more of the profit gained from the income generating activities in the group. This assures them of the ability to borrow more money from the group to achieve their desired investment plans. By the time of this study the group had the capacity to do

table banking of KES 208,750 (EUR 2087.5) in one sitting.

Media and communication

Members of this group have access to radio and television. All of them own and use mobile phones. Mobile phone is even used to send money to the group during the meeting by a group member who lives far away. The member through whose phone the money was sent shared the content of the mobile phone message with the rest of the members in the meeting.

Face to face communication is also used by the group members. In one of the homes visited we bumped onto a member who had gone visiting. Members doing business within the town also pass information to one another through face to face communication.

Summary Conclusion about the Group

Kiambiriria can be said to be a big success. From a tiny KES 200 (EUR 2) the group's financial strength has grown by leaps and bounds to a sum of KES 606,253 (EUR 6062.53). This huge amount of accumulated savings is very motivating to the members. The amount of money that a member can borrow is limited, not by the groups' financial status but by members own savings. Members are highly motivated in the various income generating activities and are hopeful of expanding their sources of income through money borrowed from the group.

It is unfortunate however that this group's rules prevent members from sharing with others about its success, hence making it hard to replicate it in the area. Further the group seems to be lacking management capacity. In the absence of the manager it appears that the group would be unable to run as it has delegated all its management matters to him. The manager seems disinterested in training the members on how to manage the group's meetings in his absence. He would rather send his own representative if he is unavailable than let the group meet in his absence. This could be due to the fact that he earns his livelihood from service fee paid by groups like Kiambirira. Empowering these groups would therefore mean loss of valuable income (employment) for him and his team.

Too much power is also vested in the chairlady of this group. She selected all members, nominates all leaders and has powers to influence even decision on amount of money members should get as loans even if it means violating the groups' rules. She also seems to be having a very close relationship with the manager. This is a threat to the future of this group. The chairlady and the manager can easily collude and embezzle the group's money. In the absence of a strong social cohesion amongst the members, like is the case, it would be quite hard for the members to get to know should such a case happen

A Group Member – Mama Kamau's Story

Lucy Wanjiru or Mama Kamau as most people refer to her is a 58 year old widow and a grandmother, who is educated up to standard six. She is proud of her success in business and children. Having educated all of her four children single handedly after the death of her husband and one of her sons in a road accident in 1984, Lucy feels that she has made it in life. She is an astute business lady who is ready to pounce on any profit making opportunity that comes her way. She operates a shop that is well stocked, by local standards with all types of fast moving items in the area such as maize, school uniforms which she stitches herself, other clothing items, gunny bags and plastic buckets and jerry cans.

She has basic training in book keeping management which she acquired at a Capacity Building Seminar held by the Ministry of Trade in 1994 in the area. This is a skill which she applies to the latter in the management of her small shop. In the shop she is assisted by her brother, a widower who works as a night security guard at the nearby Holy Family Secondary School. Since they share a common experience of widowhood, Lucy feels duty bound to help her brother to deal with the situation as “she is older in the experience”. Her brother works at the shop during the day.

She is also involved in the transport business with three matatus (public transport vehicles) plying the busy Nyahururu-Nyeri route, a skill she learnt from her late husband. Besides these, she owns several plots within Ndaragwa town where she has put up wooden housing structures to let. At the time of this study she was busy pursuing a plot in Nairobi for diversifying her rental houses business. According to her “this is the only way of ensuring that she and her children do not suffer poverty in old age”

Her success in business is greatly admired by fellow members of Kiambiriria Women Group most of who aspire to accumulate as much wealth as she has done. This could be one of the reasons that many of them agreed to join this group, which she founded. She is also a leader in many groups. In the group her leadership position is easily recognized as in the course of this study all of the respondents kept

Mama Kamau in her shop
in Ndaragwa Town



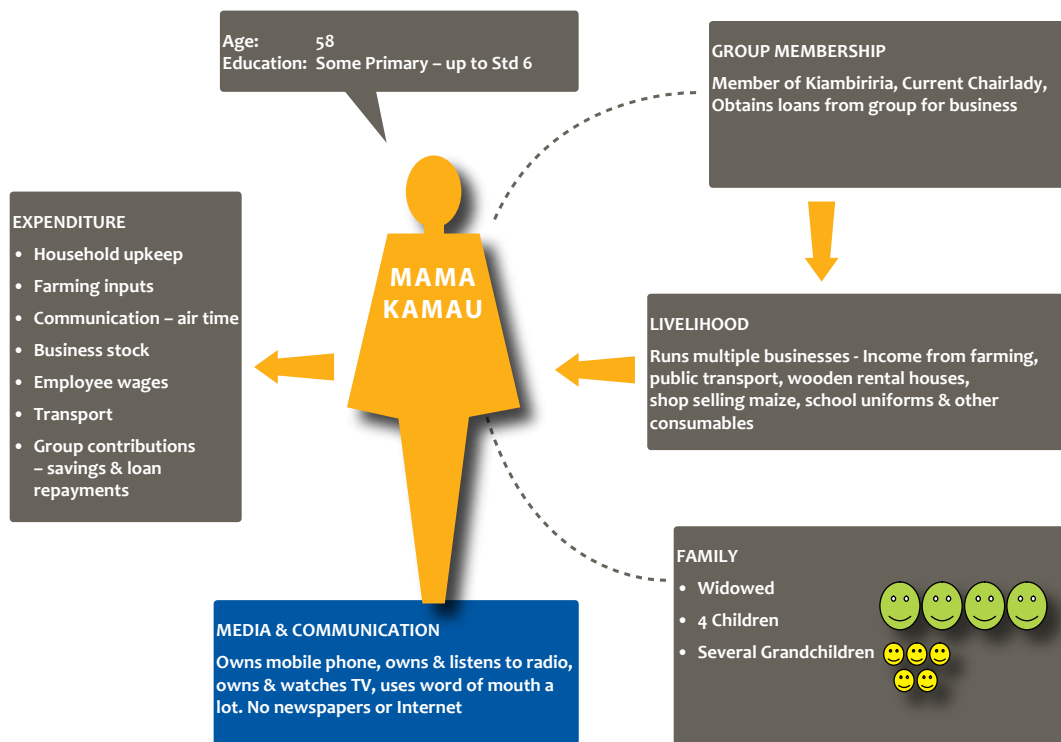
on referring us to her for information which they felt only she could give. This is probably because of the strict rule within the group that members should not leak the groups' secret to outsiders. It is also likely that they understood that she is good at evading giving information about the group to non-members.

During this study it was extremely hard to get her to answering questions. During the interview she acted tired and ignorant of the answers to the questions and sought leave “to go and attend to her other businesses in Nyahururu town”. She promised that

she will be available for the interview the following day. A promise she did not keep. It took us two days to convince her to grant us an interview as she was our contact person to the group. She only agreed to be interviewed after we insisted that we were ready and willing to offer her transport and follow her wherever she intended to go. At this point she tried to brush us off by pretending to be going to “ a faraway place to buy bags of maize for her shop” We offered to take her and she obliged, only to lead us to another members house. It was as if she knew that we would find this member with another one and was planning that we interview her in the company of the other members. It took us a lot of explaining on the purpose of this study and that “the other members were to be equally interviewed at their own time as scheduled” for her to agree to be interviewed alone.

Lucy is also proud of the success of the group in as far as financial growth is concerned. She is also very influential in the group. It is not unusual for her to influence non-granting of loans to members whom she feels may “bring problems in repayment”. She does this by “lobbying the manager and other groups’ officials in a way that the others will not tell that she had a hand in the decision that is arrived at”. She is the link between the group and the manager.

FIG 16: ABOUT MAMA KAMAU





Report on Upendo Group

ABOUT THEIR COMMUNITY | Mathira Division, of Nyeri North District in Central Province

Geography

Nyeri North District comprises Mathira, Kieni East and Kieni West. The main physical feature in the district is Mt. Kenya which rises to 5,199 m above sea level. Mt. Kenya is of volcanic origin and it determines relief, climate and soils in the area.

Mathira is the smallest division in the district covering an area of 389 Km². It has seven locations namely, Ruguru, Magutu, Ngorano, Kirimukuyu, Iriaini, Karatina and Konyu. This study was carried out in Sagana settlement scheme in Ruguru Location.

Climate

The district experiences equatorial rainfall due to its location and being within the highland equatorial zone of Kenya. Long rains occur from March to May, while the short rains fall between October and December although this pattern is sometimes disrupted by abrupt and adverse changes in climatic conditions. In this area temperature ranges from 28 degrees Centigrade January and March to 7 degrees Centigrade in June/July. Kieni East and Kieni West divisions are the hottest and driest in the district as they are located in the rain shadow Zones of Mt. Kenya and Aberdare Ranges. The average annual rainfall is between 500mm in the drier parts of the district and 2,400mm in Mathira Division per annum. Rainfall in most parts of Mathira Division is reliable and suitable for agricultural activities. The district has mainly red clay soils which are relatively deep, generally well drained and fertile.

Demography

The settlement pattern of the district is influenced by rain and soil fertility. Areas, which receive less rainfall, have a more scattered settlement pattern compared to those with ample rainfall. Majority of the population in the district is found in the high potential region of Mathira Division while low potential areas with less rainfall have lower population densities this include Kieni East and Kieni West Divisions.

TABLE 14: NYERI NORTH DISTRICT DEMOGRAPHIC INDICATORS

Total estimated population	326,698
Females	164,208
Males	162,490
Female/male ratio	1:1
Youthful population (15-29 years)	104,737
Total population of primary school going age	66,794
Population age 15+ who can read and write	91.3%
Total urban population	24,685
Population growth rate	0.8%
Average household size	3.9
Total number of households	82,195
Total number of female headed households	33,289

Source: District Development Plan, Nyeri North District 2008-2012.

The population growth rate in the district is 0.8% while the national average is 2.9% and 1.8% for the province. Mathira Division has a population density of 494 persons per square kilometer. The average household size is 4 persons.

Economic Activity

Mt Kenya forest is a source of traditional forest products such as timber, fuel, fodders and herbal medicine. Exploitation of medicinal herbs and traditional vegetables such as the stinging nettle from Mt Kenya forest is on the increase due to the nationally increasing change of attitude towards indigenous herbal medicine and vegetables and promotion programmes on the same that are aired in the vernacular FM radio stations. These herbs are promoted as being capable of curing diseases such as cancer, ulcers and diabetes which have defied modern medicine. Traditional vegetables are reported to be of higher nutritional value than modern vegetables especially kales and cabbages. Consequently there has been an increasing demand for

these products both within Mathira Division and other areas within Central Province and therefore making exploitation and sale of



Pigs reared by one of our key informants in her farm in Mathira.

Rabbits reared by one of our respondents for meat and income.



these products a source of income for some people in the community.

Agriculture is the main source of income in Mathira Division. Majority of the population depend on agriculture and livestock production for their livelihood. Coffee, tea, fresh cut flowers and horticultural farming constitute the bulk of commercial agricultural activities practiced in the area. Livestock reared in the district include: dairy cattle, hair sheep, wool sheep, dairy

goats, poultry, pigs, rabbits and bees. The predominant mode of production is

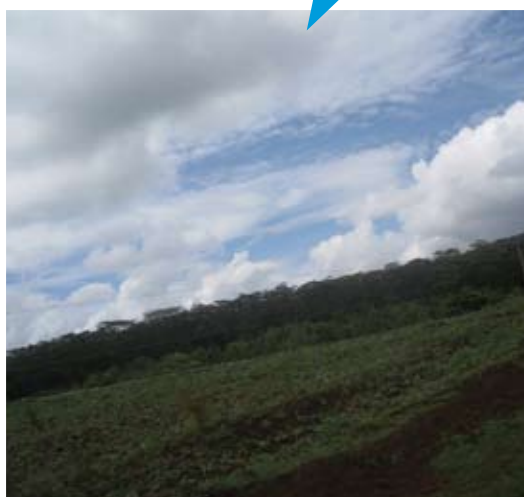
through small scale farming with an average farm size of 0.6 hectares. Horticultural crops grown in the area include: strawberries, French beans, tomatoes, carrots, onions, spinach, snow peas, sweet corn, cabbages and kales.

Dairy farming practiced involves animals being grazed in the forest at a fee of KES 100 (EUR 1) per month. Households living next to Mt Kenya forest jointly employ a

herder who collects all the animals in the morning, drives them to the forest for grazing and returns them in the evening. Kikuyu grass which is the predominant pasture found in the forest is suitable for dairy production. From the information gathered in the field milk production from these animals is lower than that from cattle reared through zero grazing owing to exhaustion arising from the long journey to the forest. A few farmers practice zero grazing. Livestock, in particular dairy cattle, wool sheep, goats, bee keeping and poultry, are reared for food and income. Pigs and rabbits are also kept by a few farmers and women groups.

Mathira Division is a high potential agricultural area. Farming in this area is characterized by intensive use of land holdings for food crops such as maize, beans, bananas, arrow roots and Irish potatoes. Mixed farming i.e. growing of both cash crops and food crops in the same small farm is the type of farming practice that is common in this area. However yields for maize and beans, the staple food in the area are low and are normally imported from neighbouring districts such as Nyandarua, Kirinyaga and Meru.

Mt Kenya forest which is a source of income for the community in Mathira division. Note the electrical fence that is meant to prevent elephants and other wild animals from raiding crops in people's farms. Note also the food crops intercropped with tree seedlings in part of this system through the practice of the "shamba system" in the forest.



Macademia nut has been newly introduced in Mathira Division and is normally intercropped with coffee.

Arabicum Saundersae are the fresh cut flowers produced for export by the small farm holders in Sagana settlement scheme within Mathira



A typical farm in Sagana Scheme. Note the sectioning of the farm into small plots where same crop is grown. Note the strawberries section, napier grass, empty portion that is left furrow until the dry season when the owner intends to plant carrots, the portion with maize and lastly one with trees. Except the trees the other crops are rotated around these portions in different seasons. Strawberries are uprooted and transferred after five years.

constrain its production. Most people in the area do not consider fish a good source of protein. The community prefers eating beef, chicken and pork. However with increased sensitization of the community by the agricultural extension officers in the area, fish consumption “as an alternative and superior” source of protein is gaining acceptance. The district has several rivers; dams

padlocks are found in shops , along the pavements or on the roadside of the busy Karatina town streets. Around the busy bus termini are young men touting for customers informing them the destination of the public transport vehicles plying various routes. Hand carts are also found in plenty waiting to transport heavy luggage especially commuters’ farm produce.

There is also a big service industry within Karatina town which serves

Arabicum Saundersae, the fresh cut flowers popular in Sagana scheme irrespective of their poisonous nature which is a threat to dairy farming. Comparatively they fetch higher income than milk



Division. Though a good source of income, these flowers pose a huge threat to livestock production as they are reported to be highly poisonous when eaten by animals. Many blind animals were noted in the course of this study and respondents reported that this had been caused by these flowers. After treatment from the poisonous effects of these flowers an animal does not regain its sight. They are also a threat to humans especially children.

Fish farming is slowly picking up in the district especially among women groups as a source of income. Although fish farming is an old practice in Nyeri North District because of the existence of Kiganjo Trout Hatchery (within Kieni East Division) which was established in 1945, traditional food eating habits

and individual farmers’ fish ponds where fish farming is done.

Karatina Town, within Mathira Division is a major urban center in the District. It is strategically situated along the Nyeri-Nairobi road. The Sagana-Nanyuki railway line traverses this town. Being a large economic hub in the area, major financial institutions have branches in the town. It is a vibrant commercial center where hawkers of fruits, vegetables, green grocers and other horticultural dealers are found selling their commodities. Traders dealing with new and second hand clothes, knitting wool, shoes and sandals, copper bead necklaces and earrings, household utensils and appliances, farm implements, door hinges, locks and

the entire district. Bookshops, photo studios, electrical goods shops, transport, animal feeds, hardware stores, wholesalers; lodgings and printing presses are other forms of trade found in Karatina town. The town is also the divisional headquarters.

In view of the above, Karatina Town acts as the agricultural input-output center. It harbours network of major crops buying points, has a good road network, several consumer goods distribution points and is a center for provision of government and financial services in the district. It is the largest town within the district.

Nyeri North District is a popular tourist destination owing to Mt. Kenya National Park. Mountain Lodge which caters for game viewers on the Southern face of Mt. Kenya is right at the border of Mt. Kenya with Sagana settlement scheme.

Infrastructure

Roads in rural areas of Mathira Division are in a poor state owing to poor maintenance. During the rainy season a good number of rural-access roads are impassable as they are neither graveled nor tarmacked. This constrains access to markets for agricultural produce and services.

Nyeri North District is well served with educational facilities. There are 242 primary schools in the area. Out of these 164 are public schools while the rest are private (Nyeri North District Development Plan 2002-2008). Nyeri North District residents are comparatively more aware of the importance and quality of education for their youth. The residents being aware of the

importance of education are ready to sacrifice and take their children to relatively better schools within the Province.

There are fairly good health facilities in the district. These facilities are provided by the government, missions, private institutions and individuals. In total there are two hospitals, Karatina General Hospital and Tumutumu Mission Hospital, in the area, 3 health centers, 38 dispensaries and 76 private clinics.

All the major rural market centers are served with electricity through the national rural electrification programme. However most homes are not connected with electricity and therefore they use kerosene for lighting while a few use solar power. Wood fuel, dry maize stalks and charcoal are the main sources of energy for cooking in homesteads. With the government's national restrictions imposed on exploitation of natural forest produce fuel wood and charcoal are increasingly becoming scarce.

All the major financial institutions in the country have branches within Karatina town. People residing in rural areas have to travel all the way to be able to access these financial services.

In the strongly dissected, deep v-shaped valleys in Mathira Division, flow small permanent streams which join further down

eventually forming Sagana, Hombe, Nairobi and Ragati Rivers. These rivers and numerous other streams make the district self sufficient in surface water for domestic and agricultural use. However owing to the degradation of Mt. Kenya forest arising from human activities within the area especially, logging, charcoal burning and animal grazing the area has started experiencing water shortages.

Mathira Rural Water Supply Projects serves people within Mathira Division with piped water. However water demand exceeds production. Numerous self help water projects have also been started in this area but due to financial constraints and mismanagement they have not been completed. Accessibility to water in Nyeri North District is not a problem for the population except for the dry divisions of Kieni East and Kieni West where rivers are seasonal and unevenly distributed.

The main concern that people in Mathira Division have about water is that the volume of water in rivers has been diminishing day by day. Rivers that were once very huge and impassable during the rainy season have become small streams owing to degradation of their catchment areas by human activities. Hence there is a problem of water for irrigation especially during the dry season.

Most houses in Mathira Division are constructed with timber and roofed with corrugated iron sheets although a few mud houses exist. The average family size is four persons sharing a four bed roomed main house. Kitchen units are detached from the main house since most household rely on wood for fuel. All male children who have

A member of Upendo Group in her strawberry farm. Note the timber house which is typical of the housing structures in Sagana Settlement Scheme



been initiated into adulthood have their own rooms away from the parents' houses.

These houses are well furnished with sofa sets, coffee tables and wall units which are used by women to display utensils accumulated with money from merry go round groups. A few of them have black and white television sets.

Culture and Religion

In Lari the dominant ethnic community in the area is the Agikuyu people whose culture is very patriarchal. Gender inequality in ownership and access to productive assets is prevalent. Women, although not discriminated by any written law, are given unsatisfactory rights over land which is registered in men's name. There is gender inequality in ownership and access to productive assets. Ownership and control of productive assets such as livestock and land is vested in men and women have only user rights which are granted by men. There is a perception among Agikuyu from other districts of the Central Province that women from Nyeri in general are hard to control as they beat their husbands. This has led to an increase in the number of single women in the area.

There is traditional division of labour within the households: collection of firewood, fetching water and feeding the animals, child care, sowing, weeding and cooking is a woman's preserve at household level. The role of a woman in this area is therefore strongly tied to her function of providing food for the family and managing the household's farm.

Traditionally, dowry payment is highly valued among the Agikuyu people. This is one practice where some men in this area seem not to take seriously. Consequently women are getting impatient with their husbands inaction in as far as dowry payment is concerned and therefore have resulted in forming groups to help them meet this important and highly valued cultural obligation in an attempt

"to acquire marital stability or reduce chances of them being sent back to their parents with their children where they do not have any claim on land by virtue of having married"

Group Member, Upendo

Among the Agikuyu people children are expected to take care of their parents in old age so as to get their blessings. Neglect of one's parents is abhorred. In this respect, women groups are being formed not only in Mathira but all over Central Province with the intention of perpetuating this cultural institution. Women who form such groups contribute money specifically for the purpose of visiting their parents on a rotational basis. During such visits a lot of eating, praying, sharing from the Bible, dancing and singing in praise of parents for the role they played in bringing up their children takes place. Parents and one's siblings are also given presents in the form

of expensive clothes as a symbol of appreciation. At the same time the person whose parents are being visited seeks their forgiveness for any pain she may have caused them as she was growing up. Such groups are called "Kamweretho" groups and the ceremonies they hold in their members parents' homes are called "blessing seeking" ceremonies.

However most of the other cultural values and practices have been greatly eroded by Christianity and modern education. The Presbyterian Church of East Africa is the dominant Christian denomination in the area. The Catholic Church has made substantial contributions in the development of the area through its participation in various activities. It has established and operates various educational facilities such as the Sagana Primary School. A health center and an information technology training center are under construction in the Sagana Catholic Church's ground. Anglican Church of Kenya, African Independent Pentecostal Church of East Africa, Deliverance church, Redeemed Gospel, Full Gospel Churches of Kenya and other locally initiated Christian churches are among the many other churches with following in the area. However it is not clear whether the church has helped establish any self help groups in this area.

Politics, marital status and religious affiliation do not provide much leverage in the community. Personal character, hard work and adherence to Christian values matter most. In social relationships the way one relates with others in own family and community at large counts a lot. Most people in this area view politics as a waste of time and see

politicians as greedy people who are out to exploit them during campaign periods only.

Communication and Media Consumption

The dominant source of national information in this area is the radio. People tune in to their radios during news bulletins which normally air at 7:00 am, 1:00pm and 9:00 pm so as to catch up with the political events in the country. Since the Kenya's current president hails from Othaya which is part of the larger Nyeri District the community in this area identify closely with him and are therefore very eager to know what he has said in any given day.

As in Ndaragwa since most homes are not served with electricity old car batteries and dry cells are the main sources of energy for the radios and the few black and white televisions sets used in the area. Programmes on current national political issues, death, funeral and other public announcements and farming issues are most popular. There is one particular programme which is on the lips of all the respondents, "Mugambo Wa Murimi" (Farmer's voice) and is aired in one on a local radio station, "Inooro" FM every morning. This programme educates the listeners on modern farming and dairy rearing methods. Successful farmers who have adopted these methods share their experiences while the radio presenter keeps on challenging the listeners to discard traditional farming methods for the new ones for better income.

Communication on issues affecting the local community is usually done by word of mouth, written notices, mobile phones or public meetings organized by chiefs or village elders. Village elders have a lot of power and influence in this community. Administratively each sub-location is divided into villages headed by village elders or headmen. These elders are used by chiefs to pass information to community, members within their respective villages. They are also instrumental in passing information from the community to the chiefs and politicians. The chief gives information to these elders who in turn call by phone chairpersons of the various self help groups in the area and request the to pass the same information to their members. Groups chair persons are widely used by the village elders and other organizations to pass on information to their members.

Besides making phonecalls, mobile phone handsets are also used to calculate sales from their agricultural produce send and receive messages and money and for leisure by playing games when people are resting after work.

Schools, churches and formal meetings organized occasionally by chiefs serve as useful information dissemination points in this community. During school days and Sundays written notices on important or urgent matters like vaccination of animals against foot and mouth disease, invitation to sensitization seminars or meetings on health and sanitation, use of herbicides and pesticides, new farming methods and environmental issues are hand delivered to the head-teachers and church leaders of the various primary schools and churches in the area. They in turn announce the content of such notices to the children in school to go and pass the same information to their parents. In case of churches such notices are part of their Sunday announcements programme and are reserved for the last part of the church service.

Owing to the high income earned from horticultural farming, mobile phone usage is very high in this area. On average the respondents reported that they spend at least Kshs 50/= every day on mobile phone services i.e. calls or SMS. Besides making phonecalls, mobile phone handsets are also used to calculate sales from their agricultural produce send and receive messages and money and for leisure by playing games when people are resting after work. Mobile phones were also used to source markets for farm produce especially by brokers. The area assistant chief reported that mobile phone is very useful in his work.

Mobile phone i.e. the M-Pesa money transfer service was also reported as a

"I use it to mobilize people for particular courses and information sharing. However the high charges prevent me from giving full details while sharing information. At the same time there is a tendency by people not to take full note of information given through mobile phone as some are inattentive and in a hurry to get the information which makes it hard for them to grasp the information given. This is unlike when I use written notices where full details are given..."

Key informant – Area Assistant Chief

"safe place for keeping money not immediately needed or while travelling and for sending and receiving money from relatives"

Group Member, Upendo

In this community mobile phone communication is a very useful tool in information flow as people perceive it as faster, convenient and time saving than the other means of communication. It has not only helped them economically but also socially as they reported that in case of death of a relative,

"It no longer takes dispatching a person to go far places to inform relatives which used to delay burials. Thanks to the mobile phone mobilizing close relatives in such a case takes less than a day"

Group Member, Upendo

However print media and the internet are not widely used. Only a few people in Sagana Settlement Scheme are able to access newspapers as the nearest distribution point for the same is Karatina town which is about 30 km away and one has to pay Kshs 80/= by public transport to reach there. This limits this community access to print media. Majority of the people in the area also lack IT skills which limit their utilization of internet services.

Community Challenges

The community within Sagana settlement scheme is very aware of the problems which limit their full exploitation of the high potential in horticultural farming in the area. All of the respondents kept complaining of how they are exploited by "brokers" (middlemen) especially with regard to fresh cut flowers, French beans, snow peas and strawberries. These are products for which they do not have direct access to the market. Poor rural access roads, lack of properly organized marketing system for agricultural produce, exploitation of farmers by middlemen from Nairobi and other urban areas, lack of sufficient marketing information and decline in the coffee industry are some

of the challenges experienced in the area. In most cases farm products are sold at farm gate prices which are below the prevailing market prices. Farmers lack exposure to prices outside their homesteads.

Most parts of Mathira Division grow coffee which is mainly marketed through co-operative societies. Mismanagement of these cooperative societies has led to poor and inadequate marketing arrangements for coffee thereby hampering productivity in this sector. Some people in the area have become so frustrated by the poor performance of the coffee sector that they are uprooting coffee and replacing it with napier grass as the dairy sector seems to be more promising than coffee.

Institutions offering credit and financial facilities are based in Karatina town but are inaccessible to most people in the area given the transport costs. Inadequate access to credit and farm inputs such as pesticides, herbicides, seeds and fertilizers are reported to be the major causes of low agricultural productivity and poverty in the area. This community is very receptive to new ideas pertaining new farming methods and seed varieties as long as they promise better income. Without access to credit and farm inputs their ability to implement these new ideas in horticultural farming is constrained.

Land holding sizes are diminishing in Mathira Division owing to subdivision arising from increase in population over the years. Traditionally, ancestral land is subdivided amongst all sons in a household once they get married and start their own families. As the

extended family continue to grow, the land size per nuclear family household decreases owing to this cultural practice.

The outlawed Mungiki sect is a major cause of insecurity in the area as in some other parts of Central Province. At the time of this study about 29 people were reported to have been murdered by the sect in Mathira Division in one night. Unemployment and underemployment is common among the youths making it easy for the sect to recruit some of them who are frustrated with the situation. However the community in Mathira is closely knit and determined to deal with the challenges that face them. This explains why they have formed vigilante groups as a counter-measure against the Mungiki group. Most people in the area reported that they would rather die than let their own children, who are unwilling to work in the farms (instead preferring to idle about in the shopping centers and bus termini), exploit them by demanding part of what they have worked so hard to achieve. Idleness is greatly abhorred in this area. This community is very hard working so as to be self sufficient in food as “they fear hunger” as reported by many of the group members of Upendo.

Groups within the Community

Participation in groups is reported to be very high among both men and women in this area. There are over 1,500 women groups in Mathira and 1,800 self-help groups with a membership of 45,000 and 54,000 people respectively (Nyeri District Development Plan 2002-2008). On

the basis of information gathered from the field in the course of this study, the relationship of members in these groups is based on trust and performance at community and church levels. The fact that one is a member of any of the churches in the area and participates in most of the churches activities gives a lot of leverage when it comes to one gaining acceptance in self help groups in Sagana settlement scheme. The code of conduct is the same in these groups – trustworthiness and honesty. One gets introduced into the group on the understanding that she or he will abide by the rules (constitution) written or unwritten, of the group. These rules are concerned with: the regular contributions, which may be either weekly or monthly depending on the group; borrowing and paying; attending meetings; and performing any other activities that the group may be involved in. Members of these groups support each other in times of need.

According to the respondents majority of men in this area do not like women joining groups for fear that they will learn bad ways. However, it also came out that women do not share with their husbands about the benefits they gain from these groups. They stated the reason for keeping the gains from the groups to themselves as the fact that they earn money for contributing to these groups through casual labour while their husbands are engaged in drunkenness. The fact that men do not know the benefits of these groups in their families’ or wives lives could be one of the reasons for which men do not support their wives. An incident that happened in the course of this study illustrates this:



Some members of Sag Greens Farmers Self Help Group grading and packing fresh cut flowers from their farms for export

A lorry bought by Members of Sag Greens Farmers Self Help group for transporting their flowers to the Jomo Kenyatta International Airport for export to Holland.

I had gone to interview one of the group members. I found her busy weeding their farm with her husband. The purpose of the visit was explained to both husband and wife and the interview done well. The following day, I went to interview another respondent, who happens to be a sister-in-law to the previous respondent. In the evening as we were leaving, the husband to the first respondent, who was drunk stopped us and sought to know the amount of money that I had given his wife. He claimed that he never gets to know when the wife gets money from the groups she is involved in. He only let go after I assured him that I would not like to be involved in any secret deals with his wife (12th May 2009).

Through groups community members are able to access training on how to improve their farming practices such as how to produce new types of crops introduced in the area such as flowers and snow peas, acquire seeds like French beans and sweet corn, and market their produce directly to consumers like in the case of Sag Greens Blooms which exports the members' fresh cut flowers directly to Holland. Mixed

membership (male and female) is common in groups involved in agricultural activities.

Village self-help groups are also common in the area, they are

are other activities carried out by groups in this area. Others are involved in dairy goats breeding and rearing where they share bucks and help their members improve the breed of dairy goats for more milk production.

Groups in this area are important entry points for social, economic and political mobilization. Agro-chemical companies use groups to market their products in the area. Companies involved in production and exportation of horticultural products such as Homegrown

instrumental in mobilizing resources (financial and in kind) to cater for social events such as funerals, weddings and graduation ceremonies affecting their members.

Members in these groups are recruited informally from the same neighbourhoods such as Iganjovillage in Sagana Settlement Scheme.

Several groups in the area are involved in tree nursery projects from which they earn income. This is from sale of tree seedlings to the forestry department or to individuals. Fish farming and bee keeping



reach producers and suppliers of the same through groups. Several micro-finance organizations such as Faulu Kenya, Kenya Women Finance Trust and others have formed groups in Mathira Division.

Dairy goats belonging to a Women Self-Help Group in Sagana Settlement Scheme



The Group Upendo

TABLE 15: INTRODUCTION TO UPENDO GROUP

Group Name	Upendo Women Self-Help Group. “Upendo” is a Swahili name meaning love.
Age	Started in 2004
Location	Iganjo village within Sagana Settlement Scheme, Ruguru Location in Mathira Division
Type	Self-Help and ROSCA (cash and foodstuffs)
Membership	16 all active members
Activities	Both Self-Help and Rotating Savings and Credit Association

Short History of the Group

This group was started after an informal discussion held by its members after a meeting by the Wendani Village Self-Help Group. Wendani group’s members had met to organize a funeral for one of its members who had passed on. It has a large membership, covering about 400 homesteads within Iganjo village. Wendani group only caters for members’ welfare in times of death by offering emotional and financial support and sharing in the performance of various tasks involved in preparations for funerals such as buying food, cooking and serving guests who visit the affected family during the mourning period, washing utensils, erecting tents, arranging chairs, digging the grave, fetching firewood and water for the affected household.

Hence in the discussion held, Upendo members felt that they needed to have a forum through which they could maintain regular contact with one another. They therefore defined the geographical boundary within which its members were to be drawn. Within this boundary were 14 women who came together to form Upendo Women Group. Later on two of the members’ sons got married and their wives joined the group by virtue of being within the said boundary.

Initially the group was only offering welfare services. In case one of them fell sick or delivered a baby the rest used to bring along firewood and foodstuffs such as cooking oil, sugar, potatoes, cabbages or any other farm produce that any of the deemed fit. Illness and child birth were not frequent occurrences amongst the members. Hence it was felt that they were not good reasons for sustaining the desired regular meetings by the group’s members. Consequently the idea of regular contribution (weekly) in kind was introduced and adopted by the members. This involved buying

foodstuff such as maize and wheat flour, cooking fat, sugar and bar soap and taking them to one of the members' home on a rotational basis. Each member brought an item. Four members brought wheat flour, another four brought maize flour while cooking fat, sugar, and soap were brought by two members per item. The following week they repeat the same procedure at the home of each member until all have had their share of the round.

Later the idea of raising a fund for buying the groups' utensils i.e. a big sufuria (cooking pot), cups and kettle by each of the members contributing KES 100 (EUR 1) monthly was introduced and adopted. This went hand in hand with the in-kind contribution. Having achieved this goal, another idea of contributing KES 500 (EUR 5) per member and the total sum being given to one of them on a rotational basis was introduced. It was expected that after benefiting from this money the members needed to see some development from money given in the form of furniture, table clothes or new utensils in the beneficiary's home when they went visiting. After the members had done the

KES 500 (EUR 5) rotational saving and credit for two years some of the members felt that there was need to increase the monthly cash contribution to KES 1,000 (EUR 10). Some of them felt they could not raise this amount. Hence those who could were allowed to take two shares.

Initially the member hosting the group used to cook food which was shared during the meeting. Food was then found to be too expensive and this practice was stopped. Nowadays only tea is served in meetings.

Cash beneficiaries of the group's funds remain unknown until lots are cast among members after which cash contribution is done. Such meetings are held once a month. Casting of lots involves each member who is yet to benefit from a loan taking a piece of folded paper with either a "Yes" or "No" vote written on it - only one piece of paper has a "Yes" vote. The member who picks this ballot paper gets the total amount of money raised that day. The total amount contributed at such sittings is KES 12,000 (EUR 120). All members are expected to bring

in their contributions on time (every last Wednesday of the month) and not later than a day after. Failure to meet the set deadline attracts a fine of KES 100 (EUR 1). While for in kind contributions a member who brings her in kind contributions late (after the meeting has ended) is expected to add half a bar soap as fine for the delay.

Membership to the group is strictly exclusive to the current members. However daughters-in-law or members' own daughters can join if they so wish. The group does not have written rules. By virtue of being neighbours and close relatives they have had adequate bonding time to understand and appreciate each other. However, they have informal rules which all members follow such as trust, keeping time, ensuring that their contributions are done on time and members attend all meetings.

Leadership in the group is highly democratic. All members are free to express their views, opinions or suggest new ideas. In fact it is hard to tell who the leaders of the group are in their meetings unless one is shown.

Typical Group Meeting

The group's meetings take place every Wednesday afternoon from 3:00pm. These meetings are held in members' homes on a rotational basis. The meeting described herein below is one that was attended on 13th of May 2009:

Members started streaming in to the venue for the meeting as early as 2:00 pm carrying the various types of food stuff in paper bags to be given to the host as their in kind contribution.

A lot of laughter, jokes and discussions in jovial tones are shared by the members before the meeting starts.

Prayers were said by the host before the meeting began formally.

This is because tea was served before the meeting was called to order and had to be prayed for before it is taken. Being a special day, as there was a “visitor” (the researcher) tea was served with bread. Each member had contributed KES 20 (EUR 0.2) for buying the several loaves of bread that were served. In ordinary meetings tea is served without bread.

The treasurer, who carries the record book for the items that each member is supposed to buy, was late for the meeting. The chairlady called her through her mobile phone wanting to establish the cause of her lateness. The call went unanswered. A few minutes later the treasurer came in. She explained her reason for not answering the chairlady’s phone call “as that she did not want to “waste” the chairlady’s phone airtime while she was just a few meters to the venue”.

At exactly 3:00 pm the chairlady called the meeting to order.

The “guest” (the researcher) was introduced to the members.

It seemed the group was expecting me as the researcher to give them some form of training as they kept on referring to me as “teacher”. I therefore had to clarify to them the purpose of my visit.

Members were then called upon each at time to put the specific item they had been asked in the previous meeting on the table. Wheat flour and Maize flour in 1kg packets was placed on the table by eight, members each according to the specific item read out by the treasurer from the record book. Bar soap, cooking fat and sugar were also placed on the table.

Members of Upendo in a Meeting. There are foodstuffs placed on the table which are the contributions for the day. The item wrapped with old newspaper is a bar soap. Also note the hardcover note book held the second member on the left hand. This is where the recording of what each member should bring in the next meeting is done.



After all members had placed their items on the table, the chairlady sought to know from the members whether there was any among them who needed to be considered for the next round before balloting was done. No one responded.

The treasurer was then asked to prepare the ballot papers which she did. These were very tiny pieces of paper which were folded and passed round for all members to pick. One member got the yes vote. It was decided that the next meeting was to be held in her house the following Wednesday.

One of the members had a daughter who had been hospitalized.

In spite of the fact that the group had visited the sick daughter in hospital it was unanimously agreed that each member contributes KES 200 (EUR 2) for a second visit. The money was to be given to one of the members by 27th of May.

There being no other business the meeting ended with a word of prayer at 6:15 pm, led by the member who got the “Yes” vote.

Group Functions

The main activities of the group are offering emotional and financial support to its members in the event of sickness involving them or their immediate nuclear family members, rotational savings and credit contributions in cash and kind, socializing and prayers. It meets every Wednesday afternoon. For ROSCA activity the members contribute in cash and in-kind and the sum received by the members on a rotational basis. However on the basis of information gathered from the members the group's main function is offering emotional and social support to them. This is not surprising given that the group initially started out as a self-help whereby they sought to support each other in times of need such as funerals.

"When we meet we are able to share and laugh off stressful experiences that may have occurred in our relationships with our husbands and children in the course of the week. This way we are able to keep young, healthy and live long"

Member Upendo Women Group

Money from the ROSCA has enabled all the members improve their homes through buying furniture

utensils and buying farm inputs such as strawberry seedlings, fertilizer or hiring labour for cultivating their small horticultural farms.

Skills and Knowledge in the Group

From observations of members and response from interviews

A table cloth embroidered by one of the members of Upendo Women self Help Group (Photo taken on 14th May 2009 in her house).



the group's members are very good horticultural farmers. They have all attended training on horticultural production organized by the agricultural extension officers employed by government.

Baking and cake decoration, embroidery, fruit juice and fruit jam processing, herbal medicine, leadership, cooking, public health management, housekeeping and environmental conservation and management are some of the other skill members in the group have. Dairy cattle keeping and dairy goats rearing is also known and done by majority of the members in the group.

Some of these skills are shared within the group informally through members sharing their new experiences with the others. Individuals in this group are also very inquisitive which makes them seek to know from one another how to apply the skills that they are good

at. In the course of this study I found two group members at another member's farm being trained on a new method of sowing carrots. Instead of digging furrows these members were being shown how to mix carrot seeds with sand and then broadcast them. The broadcast seeds were left uncovered, which

according to the member doing the training enables them germinate faster than when they are planted in a furrow and covered. Being all neighbours and relatives, Upendo members are privy to any new skill that any one of them has acquired.

Social Dynamics

Within this group there are varied ages, mixed Christian religious affiliations and income levels. Members in this group are all related. They are members of the same extended family and related to one another by marriage. All of them are married except one member who is a sister-in-law to three of the members. Two members live in rental houses. One lives in the Iganjo PCEA church compound as her husband was disinherited by his father and used to live in Hombe forest before they were evicted by the government. The other one lives

with her husband at the shopping center where he operates a small business as her father in law is unwilling to give them their share of the ancestral land.

Although these two members do not own land they cannot be said to be different from the others as they have access to land in the forest from where they get their food. However their sources of income are limited as they cannot engage in horticultural farming like the rest. Their source of income is casual labour in others farms. Despite this, this group has an open system and no one patronizes the others. Decisions are agreed upon after consultations with all the others. Members interact freely with one another irrespective of the age. In one of the members home visited a mother-in-law and daughter in law were found preparing strawberries

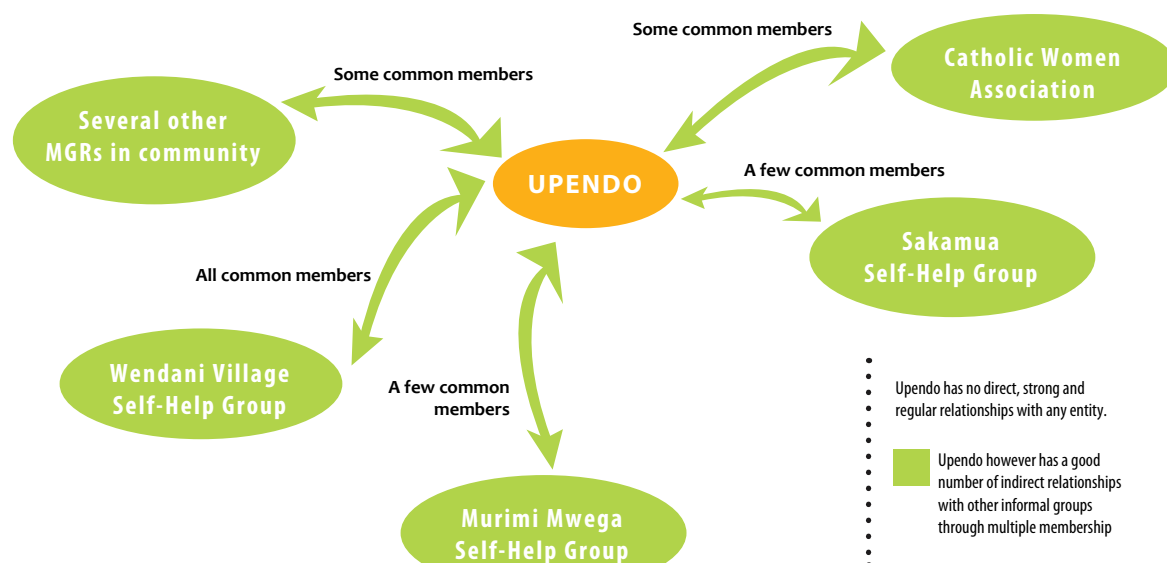
for juice processing together. In another home, a member was found taking care of her grandchildren while their mother, her daughter-in-law and a member of the group was busy weeding her own portion of the family land an indication of shared responsibilities in these homesteads and amongst these close relatives.

Although some members are better off than others the group tries as much as possible to ensure that all are treated equally and at times gives special considerations to those with urgent needs. In case one has difficulties in obtaining food, she is free to request the group to grant her special consideration rather than wait for balloting. Balloting for the beneficiary of the next round of "in kind" contribution is done after it has been established that none of the members need this special

consideration.

This group does not interact with other groups in the community. It is not even registered with the Ministry of Gender and Social Services as the members have "never thought of doing so." In the meeting members however expressed their desire to obtain a registration certificate so that they can access funds being provided by the government. The idea of converting this group into an ASCA i.e. accumulated savings and credit association is in the minds of the members and they felt that to be able to implement it there was need for them to have written by-laws, a bank account and a group's registration certificate. Indirect interaction between this group and others takes place. All members belong to Wendani Self-Help group and are involved as individuals in the activities of this group and others

FIG 17: UPENDO GROUP INTERACTION



Hopes and Aspirations

The key inspiration of the group members is to have reliable persons in times of social needs like when they are sick, lonely or having difficulties in their families. This group is a helpful social network where members support each other in times of need. This is their greatest inspiration for joining the group.

All the members aspire to better their lives and those of their families. Through the financial gains from the group one member reported that she was able to participate, like the rest of her brothers and sisters in the rebuilding of their mother's house. Financial benefits from this group have enabled its members to improve their living environment at home. The members also attributed the neat furnishing of their houses to this group.

Information on market and better prices for their agricultural produce was reported as the most pressing need that this community has. Farmers in the area are at the mercy of the exploitative middlemen (brokers) who buy their farm produce at a very low price. These middlemen intercept traders wanting to buy farm products directly from farmers so as to prevent them from accessing information on the prevailing market prices. They are also instrumental in the collapse of many groups that are formed by farmers for marketing

their farm produce. The group members wished that they could have a way of marketing their farm produces directly.

In view of this problem members of this community wished that they could gain direct access to market prices for the agricultural produce. The collapse of Igamuka group, in which Upendo members were also part of, due to financial management by the officials, seems to have adversely affected strawberry farming. This group had been formed by farmers in the area to market strawberries. Since its collapse farmers are at the mercy of middlemen from Nairobi. Through Igamuka, they had learnt how to pack strawberries, process and pack fruit jam and juice and sell directly to supermarkets in Nairobi. They hope that a similar group can come up. Upendo group does not help them in this area.

Wealth accumulation and education of children up to university level are viewed as measures of a successful family in this community. All respondents hoped that they would be able to give their children the best education possible.

Money Flow

Each member contributes an average of KES 800 (EUR 8) a month. This is the total in kind and cash contributions. The total cash contributed and given to members on a rotational basis is KES 12,000 (EUR 120).

The group members use the mobile phone a lot in communicating.

Media and Communication

The group members use the mobile phone a lot in communicating. They reported that they normally call one another in the course of the week before the next meeting just to find out each other's well being. This is

possibly due to the fact that their busy and demanding tasks in their farms prevent them from visiting one another. Strawberries, which all of them grow are harvested thrice in a week. On such days strawberries have to be harvested and readily packed by 2:00 pm, the time when middlemen come to collect them for delivery to the market. This keeps the farmers very busy.

Ideas gained from the radio, television or other groups are freely shared amongst the members in their group meetings.

Summary Conclusion about the Group

The fact that members in this group are all relatives and neighbours and have been together for the last five years implies that they have had adequate bonding time to understand and appreciate each other. Consequently they are able to share their personal experiences with one another without inhibitions. This is one unique group in that even differences involving mother and daughter-in-law are shared and dealt with by the group members.

Financial benefits gained from the group are kept secret. Majority of the members do not inform their spouses about it. The only benefit that is open to other family members' knowledge is the in kind contribution "as they see it when it is brought in". This could be one of the reasons why members do not get financial support from their spouses. The furniture and household items that they buy when they get their financial benefits cannot be kept secret and it is likely that their spouses get to know indirectly.

Owing to the great potential within its members this group has capacity to grow. Its greatest strength is that there is great respect, care, concern and trust amongst the members. There is also a willingness to share ideas and learn from one another's experiences and from external sources. The fact that this group has been meeting weekly consistently, sharing and introducing and implementing new ideas successfully for the five years it has been in existence is an indication of its capacity to evolve into a bigger organization in future.

A Group Member - Veronica Muthoni Machia's Story

Veronica Muthoni is 42 year old, married mother to a girl and a boy aged 15 and 12 years. She is a horticultural farmer producing spinach, French beans, tomatoes, strawberries, cabbages and food crops in the 2 acre piece of land that has been allocated to her husband by her parents-in-laws. She also rears dairy cattle and goats.

Having gone to school and dropped out in form three due to "lack of school fees", Veronica is determined to ensure that her two children get to the highest education level possible. This is why she has taken both of them to what she termed 'the best but costly boarding schools in Nyeri'.

She is one of the founders and chairlady of Upendo Women Group and several others in the area. She chairs Murimi Mwega Self-Help Group, a mixed group that deals with the collection and delivery of milk from farmers to Kenya Co-operative Creameries (KCC) for processing, packaging and marketing. She collects money from KCC on behalf of the other members and distributes it to them every month at no cost. She is also the chair of the local Catholic Church's Catholic Women Association and the chairlady of Sakamua Women Self-Help group that deals with dairy goat rearing and breeding. Veronica is highly trusted by the local community. She is the custodian of goats for Sakamua group and the fact that she is entrusted the role of collecting money on behalf of Murimi Mwega group members attest to her trustworthiness.

Veronica, the chairlady of Upendo Group with some of the dairy goats kept in her compound by members of another group she leads (Photo taken on 15th May 2009 in the afternoon).



She is also very generous, religious and a homemaker. For the entire period that I was carrying out field work Veronica was always found at home with her husband, who works in Nairobi but was on leave from work. She also ensured that a cup of tea and lunch were always ready for her husband and farmhand before she left for any of her many leadership duties in the groups and at church. Being the key contact person between me and Upendo Group, she willingly showed me all the group members' homes beforehand.

All the group members respect Veronica and seem very free when dealing with her. She gave all members an equal chance to contribute in the group's meeting and on the last day of

this study we bumped into her at the home of one of our key informants. She had gone to deliver money from milk sales by KCC for Murimi Mwega Self Help group members. In view of this Veronica is a leader who understands her role as that of serving others.

FIG 18: ABOUT VERONICA MACHIA

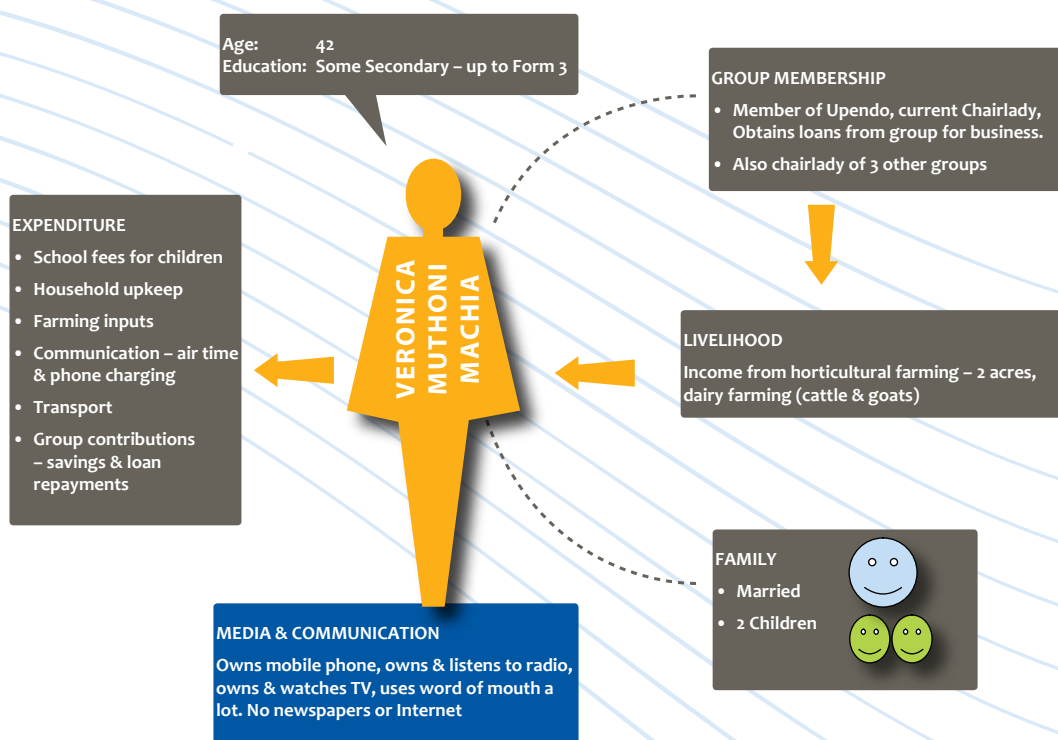


TABLE 16: COMPARISON OF GROUPS STUDIED IN CENTRAL PROVINCE

	Kiambiriria Women Group	G4 Women Group	Upendo Women Group
Livelihoods	Small business such as hairdressing, milk hawking, small shops, dressmaking and horticultural farming of crops such as tomatoes, onions, french beans and dairy cattle and goats rearing	3 members are employed as teachers. The rest are horticultural farmers - kales, cucumbers, cabbages. Also engage in casual labour in neighbours tea farms and fetching firewood for sale	All entirely depend on farming. They grow kales, fresh cut flowers, carrots, cabbages and strawberries. Only one of them is in other small scale business.
No. of members	30 but 27 are active	30 but 29 are active. All of them are relatives	16 all of them relatives
Contribution	Minimum of KES 200 (EUR 2) but maximum depends on ones ability	Minimum of KES 200 (EUR 2) but maximum depends on ones financial ability	In kind contributions of foodstuffs and cash contribution of KES 750 (EUR 7.5)
Meetings (how often)	Once every last Thursday of the month.	Once every last Wednesday of the month	Every Wednesday afternoon
Gender of members	Female Only	Female only but one male inactive member who sends his mother	Female only
Type of activities	ASCA. Meetings, monthly savings, loaning money to members from the accumulated fund at an interest	ASCA. Monthly contribution of money and loaning to members at an interest	ROSCA that also has self help activities –social support and money contributions for members in need.



CHAPTER 5



Rift Valley Province



Nokia Research Center





About Rift Valley

Rift Valley Province is one of Kenya's eight administrative provinces. It is the largest and one of the most economically vibrant provinces in Kenya. It is dominated by the Great Rift Valley which passes through it and gives the province its name. It runs from the North, around Lake Turkana, and goes down through Kenya.

This region is important for understanding the roots of human evolution. Many hominid fossil finds occur within the rift, and it is currently thought that the rift's evolution may have played an integral role in shaping our development. The structure and evolution of the rift may have made East Africa more sensitive to climate changes which lead to many alternations between wet and arid periods. This environmental pressure could have been the drive needed for our ancestors to become bipedal and brainier as they attempted to adapt to these shifting climates.

The Rift Valley Highlands provide adequate rainfall for farming and agriculture which is the economic base of the Rift Valley people. Tea highlands are lush in Kericho. Besides this, there is horticulture which also brings in the needed economic empowerment to Rift Valley. Dairy farming is also practised here to a large extent. However, the economic potential of Rift Valley is immense and has still not been fully exploited.

The people of Rift Valley are a meshwork of different tribal identities. Most of Kenya's top runners hail from the Kalenjin community. The Maasai People serve as Kenya's international cultural symbol. The Maasai community have the most recognizable cultural identity in and outside Kenya. Cities and towns have sprung up over the years to contain the rural-urban migration. (Source: Wikipedia)

Rift Valley province is divided into three major regions, North Rift, Mid Rift and South Rift, with North Rift being the upper part around Lake Turkana, the mid being around the centre and the South at the lower parts. There are currently 36 districts in Rift valley after 24 new districts were created in the year 2007. Two of the areas studied in Rift Valley province (Turbo and Kwanza) now fall under new Districts, Eldoret West and Kwanza that were formerly Uasin-Gishu and Trans-Nzoia respectively. These two regions fall under North Rift while Kericho is in the mid region of the Province.

Climate

Some regions in Rift Valley Province have adequate rainfall for agriculture, which is the economic lifeline of the Province while other regions are drier and practice cattle ranching and other activities. The areas around the Rift often have sufficient rainfall. The climatic differences determine the economic activities of inhabitants of various parts of Rift as indicated by the specific details of the districts under study.

Demography

The Province population was 3,858,776 persons by 1999 Population Census with 1,610,413 male and 1,748,363 female (Kenya National Bureau of Statistics 1999). Exact population figures will be available following the National Population Census exercise to be carried out in August, 2009. The average density is about 400 persons per square kilometer. According to the 1999 Census, the Province covers an area of 173,854 km² for a population of 6,987,036 inhabitants, being the largest and most populated in the country.

Socio-Economic Indicators

Rift Valley has the largest population of Kenya's eight provinces, with an estimated poor population of 2.7 million in the rural and 450,000 in the urban areas. Several of the provinces' 18 districts, with relatively low poverty according to District-level welfare estimates, exhibit huge spatial variability within them. Magadi Division is the poorest in Kajiado District, with 57% of the population living in poverty. But even within Ngong Division, its nine locations have rural poverty rates ranging from 11 to 64%. Below are some indicators for education and health.

TABLE 17: RIFT VALLEY / NATIONAL EDUCATION AND HEALTH INDICATORS

	R/Valley	Kenya
Education		
Enrolment in primary school (%)	80	67.6
Enrolment in secondary schools (%)	20	23.5
Tertiary Enrolment (%)	3.8	4.3
Literacy rates (%)	74.6	70.9
Health		
Infant mortality rate (per 1,000) (%)	48.3	77.3
Under 5 mortality rate (%)	72	116
No. of health institutions	498	4,235

Source: Kenya National Bureau of Statistics; 2000

Economic Potential

Tea growing and horticulture are a great economic activity that gives the Province very high potential for economic growth. There was however a decline in agricultural and entrepreneurial activities in 2008

due to internal shocks like post election disruptions, unfavorable weather conditions, high cost of food and fuel prices and continual political bickering. External shocks namely high crude oil prices and global financial crisis also affected the economic activities. High school enrolment levels help increase the potential for the region.

The people of Rift Valley are hard-working and, were the economic conditions in the whole country to improve, they would benefit to a great extent. The people of Rift Valley are a mesh work of different tribal and ethnic identities.



Tea farming in Kericho District is a major economic and developmental springboard. In the tea bushes are tea pickers, some picking and some weighing tea in readiness for transportation by the tractor. The weighing shed is called 'tundubari' in some tea zones and 'banda' in others.

Maize farming in Kitale. Kitale is a major source of maize for Kenya. It is favored by climate, good soils and large tracks of land in the rural areas.



Report on Lakwet Bursary Group

ABOUT THEIR COMMUNITY | Kapsoit Location, Ainamoi Division of Kericho District in Rift Valley Province

Geography

Kericho District is one of the 43 districts in Rift Valley Province. It is situated in the southern part of Rift Valley. Kapsoit location is found in Ainamoi Division of Kericho District. The other Divisions are Soin, Belgut, Sigowet and Kabianga. Overall, the District has five divisions, thirty-six, (36) locations and sixty nine sub-locations.

Kericho District is bordered by Uasin Gishu to the North, Koibatek to the North East, Nandi to the North West, Nakuru to the East and Bomet and Bureti to the South. It also borders Rachuonyo and Nyamira Districts to the South West and Nyando District to the West. The total area is 2,110.6 km². It lies between 350 02' and 350 40' east and between the Equator and latitude 00 23' south. Kericho District lies in the Lake Victoria basin. It is characterized by undulating topography. It forms a hilly shelf between the Mau escarpment and the lowlands of Nyando District. The Kericho plateau forms the central part of the District sloping gently from about 2,500 M to about 1,800 m above sea level. Vegetation cover helps reduce soil erosion despite the hilly nature of the District. The rock formation in the District fosters exploitation of ballast, building stones and sand thus making the District self reliant in building materials.

Climate in the District can be described as highland sub-tropical with moderate temperatures, low evaporation rates and high rainfall in lower highland areas. Rainfall patterns generally follow altitude.

Rainfall is highest in the lower highland zones. The upper highland zone which is mainly forest is drier with low rainfall. The upper midland zone which lies west of the Rift Valley experiences uniform rainfall. Temperature varies from 200 C within the highlands to over 280 C along the border to Kisumu District. Mean annual rainfall varies from 1,800 mm to 2,200 mm around Kericho town and around the forest area between 1,400mm to 1,800 mm. There is good distribution of rainfall throughout the year however.

Ainamoi Division covers an area of 302.3 square kilometers. It has 10 locations and 17 sub-locations. The locations are Kapsaos, Ainamoi, Tendwet, Township, Kipchebor, Telanet, Kapsoit, Sototwet, Chepkoinik and Kenegut.

Demography

Kericho District population as per the 1999 population census is 345,497. The density is 307 people per square kilometer. Ainamoi Division is the most densely populated with 424 people per square kilometer.

TABLE 18: KERICHO DISTRICT DEMOGRAPHIC INDICATORS

Total estimated population	345,497
Females	170,446
Males	175,051
Female/Male ratio	1:0.97
Youthful population(15-25 years)	111,255
Total population of primary school going age	80,798
Total population of secondary school going age	44,061
Urban population	65,365
Rural population	206,895
Infant mortality	77 per 1000 live births
Average household size	4.2
Total number of households	27,037
No. of towns with population >2000	1

Source: District Development Plan, Kericho District 2008-2012



Economic Activity

The main economic activity in Kapsoit location is agriculture. Tea is the main cash crop planted. The average farm size for small scale farming is 2.5 ha and 100 for large scale farming. Small scale tea farmers take their product to central collection points to be collected by the Kenya Tea Development Authority (KTDA). Some farmers sell their maize to agents who buy from the collection points and sell directly to factories. Maize and sugarcane are the other cash crops that support the economy of the area. Maize is sold to business people while sugarcane is transported in tractors to the nearby Soin factory for processing. Tomatoes, green vegetables, bananas, millet and wheat are grown for domestic use.

Small-scale livestock farming is also done. Dairy cattle, sheep and goats are the main animals found in most farms. Some farmers sell their milk to individuals who come to buy milk within their homesteads while others sell their milk to the Kenya Co-operative Creameries (KCC). Chicken rearing is also practiced.

A recent economic activity that many people now practice is commercial tree planting. Most homesteads have some trees planted around

Tea farming in Kericho. This is owned by a tea company. The round structures are houses constructed for tea pickers called 'ronda' from the word round.

A business man trading in readymade tailored clothes in Kapsoit shopping centre. Goods are from Kericho town and its environs. Second hand clothing all the way from Nairobi's Gikomba market is also traded alongside a wide range of other goods on market days.

tree planting. This has translated into a strength for the community in that there is availability of building material. Tree planting readily avails building material for housing, firewood for cooking (which almost all families regardless of class use to a large extent), a source of income as wood fuel and timber is sold to individuals and multinational tea companies, and is a measure against soil erosion.

Income

The main source of income in Kericho is employment in commercial, social and personal service which employs over 12,000 people. Agriculture

(farm and off-farm) employs over 7,900, processing employs over 8,000 people while construction and wholesale and retail trade employs over 2,000 people each. Employment, especially in the service sector is often found in urban centers especially, while agriculture is done in the rural areas. The other sources of income are found across the rural-urban linkage.

Infrastructure

Kapsoit location is served by the busy Kericho-Kisumu road which makes it easy for residents to access and to trade



both in Kericho Town and Kisumu City. Within the four villages there are murram roads that are quite accessible even in rainy seasons. The road that goes directly to Sondu from Kapsoit via Sosiot area also enables traders to get fish, pottery and other products from the neighboring Luo community. Trade and agriculture are therefore boosted as transportation of goods and agricultural products to and from Kapsoit is made much easier. Access to foods such as fish, ground nuts and sweet potatoes from



Horticulture in Kericho. This is only practiced by companies and not individuals. Most of the flowers are for export but some are sold to the local market especially in occasions such as weddings and valentine season.

Next is poultry farming. Notice the farm with bananas and maize behind it. Households strive to be food secure and to also produce a little extra for sale.



Next is a posho mill. This is where dry maize is seaved and ground (using the green machine inside that is powered by diesel or electricity) to make maize flour for ugali and sometimes porridge.

neighboring communities brings about good change of diet and better nutrition.

There are four primary schools within the area, 1 public and 3 private. There is only one secondary school, Kapsoit secondary school and one college. Pupils walk between 3-5 kilometers to get to school and well off families send their children to schools in Kericho Town. One public dispensary has been constructed and is almost ready for use. Residents go to Kericho District Hospital which is about 10 kilometers away and Sosiot Health Centre which is about 7 kilometers away from Kapsoit shopping centre. There is one farmer's Savings and Credit Cooperative (SACCO) that serves groups and individuals within the local community. The SACCO even opens accounts for individual farmers hence providing banking services to the community. There are no bank branches however and residents have to travel to Kericho Town to get these services.

The rural electrification scheme has enabled many households within 5-10 kms from the shopping centre to be supplied with electricity from the national grid. About 90% of households however use kerosene for lighting and about 80% use wood fuel for cooking. With electricity, some families are able to not only watch and listen to news but also other programs since they do not have to be worried about dry cells. Refrigeration is also possible for traders who sell drinks and hotel owners who need to keep their food fresh for their customers.

Availability of wood from trees grown around the farms helps prevent complete deforestation.

Almost every homestead in Kapsoit area is served by long drop pit latrines made of wooden walls, mud floors and corrugated iron roofs. One pit latrine often serves one family. Every son makes his own bathroom and toilet within his own homestead.

Some homes have been able to access piped water from Kericho County Council but most homes rely on boreholes that are found almost in every homestead, and it is also common to find supplementary water tanks for harvesting rain water. It is not unusual for families to have at least two sources of water, given that Kericho has adequate rainfall to

A stack of wood fuel in a homestead in Kapsoit. This wood is for domestic use and also largely for sale to schools, hospitals, companies and organization that require it.



Tree harvesting in one of the multinational companies in Kericho.



Good quality tea is dried by fuel wood, making trees of great necessity. It is therefore typical to see trees grown between and around tea farms as in the picture.

supplement other sources. Availability of water helps save time especially for women who have both household responsibilities and are also expected to contribute to family income by getting involved in trade and / or farming. Access to clean water has also contributed to good health due to sanitation as water borne diseases such as cholera and typhoid are not common in the area.

Typical homes in the region have the main house and a kitchen. Material used for building depends on the economic status of families. A kitchen for a middle class family is mud walled with a grass thatched roof while the main house would be brick or stone walled with a roof of corrugated iron sheets. Well-to-do families would have two to three bed roomed houses with an internal kitchen. Their roofs would be either made of corrugated iron sheets or tile roofs. One or two of such homes could still have an external kitchen that would either be wooden or made of stone. A poor family would still have both the kitchen and the main house, both of which would be mud walled. Most homes (the main house at least) however are made of stone due to the rock formation in the district that fosters exploitation of ballast, building stones and sand thus making the district self reliant in building materials. Tree planting within homes and the vast forests in the district have availed timber at affordable prices, enabling most middle class homes to have wooden main houses at the least. Toilets and bathrooms for most homes, regardless of the class would be built outside. Some houses have bathrooms within but the detail and expense of a sewer and drainage for internal toilets discourage many families from having internal toilets.



Some of the sources of water in the community. On the left is a water tank for harvesting rain water and to the right is a typical borehole. The rope is tied to the 20 liter can and the knob is turned round clockwise or anticlockwise to either pull out water in the can or dip in the can. A borehole is usually 20-30 feet deep depending on the topography of a farm.

A group member's home; this represents a well to do family. The house would have an internal kitchen (notice the chimneys), about three bedrooms and a bathroom. Ownership of a car gives a hint of the class the family belongs to.



Culture and Religion

A typical homestead has the main house which belongs to the parents and is later inherited by the youngest son. A home consists of a 2-3 roomed cemented stone house or a well plastered mud house depending on economic ability. There is also an external well plastered mud walled kitchen that also

serves as the girls' bedroom. As soon as the eldest son is old enough to be initiated into adulthood a small one roomed house is built for him and his younger brothers (who move in as soon as they are of a certain age). This house is used by all the sons until they are old enough to marry and build their own houses and start their own families. The patriarchal leader shows each son where to build his house, but land will not be sub-divided until the leader is either very old or dead. With increase in population and fading tradition though, able sons buy land elsewhere and leave only the youngest son in the homestead.

One tradition that has been maintained by the people in the community is the naming system. All children are given names according to time of birth or circumstances or seasons around the time of the child's birth. Boys are given names that are later on dropped after circumcision and the father gives his sons a new name which then becomes their surname. When the sons get their own sons they give them the names that they themselves dropped after circumcision. The tradition of keeping families closely knit and having sons named after their fathers has served to make people close. This probably explains the way groups in the region that have been in existence for long have introduced their children into these groups. At least three groups (Koptigei, Kopserio and Lakwet), have had their founders introduce their children to these groups when they become of age. Koptigei group for example started in the 70s and some of its founders are no longer alive but their children and grand

children have maintained the group with time and continued to support their families with proceeds from investments made by the group.

The society is patriarchal and the men are expected to pay dowry for their sons. There is great respect for the elderly, and they are often consulted on issues of marriage, land and in settling disputes. Assets are owned by men. Land may be accessible to women but they have very little control of the same. Men's roles are to herd cattle, supervise large scale farming and do a few repairs within the homes while women take care of the smaller gardens, ensure that the family is well fed and also pick tea. Proceeds from the tea however belong to the men, despite the fact that they rarely go to work in the farms.

Christianity is the main religion practiced in the region. The most popular Christian denominations however are the African Inland Church (AIC), African Gospel Church (AGC) and the Seventh Day Adventist (SDA). Church leaders are respected and are listened to by most people. This is because they are thought of as trustworthy and truthful people. One of the Key Informants interviewed is a pastor and apparently had been approached by several youth groups to help them register their groups so as to apply for the Youth Enterprise Fund. The projects however did not materialize because they did not get the funds but the pastor keeps their certificates to date as they await and hope for funds in the future. This is an indication of the trust awarded to church leaders in matters not religious. Church elders are even

invited to groups to pray for and speak encouraging words to groups as they are seen to be supportive of groups.

Security

Kapsoit is a relatively safe place save for the 2007-2008 post election violence. Mixed ethnic groups have settled within the town centre and these were the affected people during that time. Violence was especially fueled by the death of their area Member of Parliament before peace and calm could be restored. There were also rumors that made the situation worse. At some point before elections all chiefs were called to a meeting and this made the people suspicious. It was rumored that the chiefs had gone to strategize on how to ensure that President Kibaki obtained at least 25% votes from every polling station. Our contact person who is a Chief was therefore also among those that got into trouble with the locals as a result of this despite the fact that she belongs to the Nandi community which was largely supportive of the ODM Party. Government administration was therefore not one of the options for trying to calm down the people. At the time of study however all was calm and displaced people of various ethnic groups had settled back in the town.

Communication and Media Consumption

The main source of national information in the area is radio. The most popular FM station is KASS FM, which was later accused of fueling

the violence by inciting people. Kass (which means listen or hear) is quite popular with the people as it discusses matters that are closer to those at the grassroots or location level. Other than the familiarity in language, the radio station has captivating presenters who not only speak to the people at their level but also broadcast issues most relevant and important to them like farming, family issues, political issues that revolve around their area, Members of Parliament and other political leaders and religious issues. Members of Parliament from the Rift are often invited and opportunity given for people to call in and ask questions. Many people listen to both news and other programs. Unemployed youth often own a radio or sit near a shop with a radio to listen to local news. There is reception of a whole range of FM stations though most prefer Kiss FM, Citizen Radio, KBC and Hope FM. Many homes own TV stations that they use to watch news and sometimes other programs as well, especially due to availability of electricity in many homesteads. It is worth noting however that listenership and choice of particular stations depend on age of the listeners, activities engaged in and source of power. People who use dry cells on their radios would rather save the cells and tune in to their radios at prime time (between 7 - 9:30pm and between 6 - 9am). They would be seeking to listen to news and announcements at this hour. The kind of advertisements posted at such times would be on farming and farming equipment especially during planting seasons

because the local population mostly constitutes farmers, small or large scale) Women are often busy in farms and do not have the time to listen to the radio at times other than prime hours. Youth who have time switch from one radio station to another during the day. They have their favorite programs especially on Kass at particular times but only tune in to other stations when their specific programs are over.

Word of mouth is also used to pass news and information in the community. The subject could be an event in the community, local and national issues from the radio and other sources like mobile

Some of the youth use their mobile phones to access their mail and to keep in touch with their friends by Facebook.

phones and other face to face communication. For example as we sat in our Key Contact Person's house and interviewed her, she would mention to almost everyone that came to her house that a neighbor had had an accident and they would all be interested in the details. "Do you know that Dorcas had an accident?" she would ask, almost as a greeting. She would then give the then keen and curious listeners details on the accident and assure them that there were no casualties. There are also many idle

youth who sit by the roadside and get news on happenings in Kisumu and other places from travelers and drivers who pass by. They then pass such news by word of mouth to other people.

This community also makes use of the mobile phone a lot compared to other communities we visited during the research. Many people have mobile phones and with availability of electricity in many homesteads and M-Pesa services in the shopping and town centers, many people have embraced mobile phones, young and old. Those who do not own them are the few that cannot afford them. One Key Informant gave an example of an incident where he alighted at the Kapsoit shopping centre at about 8pm. There was a lady that had also alighted from the next vehicle, and the lady told him as they walked home that she had seen a man who had a gun alighting from the vehicle she had used. He then decided to call one of the people that run late night taxis around the area to alert him. By the next

morning everyone that the man met had heard (by mobile phone calls) about the man with the gun and they kept asking about it. It is often thought or assumed by many Kenyans that communication by the youth who were involved in post election violence was by mobile phones. It is however interesting that during the research; some of our respondents refuted this thought completely. One young man, a son to one of the group members and who is a university student, told us that he was angry

when he heard that his leader of choice had not won and this caused him to leave the house and go to the road. There, other people had also gathered, not because they had been called by someone, but they each had come on their own and when they met at the roadside, they then decided what course of action to take. In any case, he said airtime was not available at the time so communication by mobile phone was not a reliable option. The pastor who was also one of our Key Informants gives a good explanation as to how the gathering of young people then turned to violence. He explains that whenever any group of people is gathered, there emerges a leader who then controls or determines the activities of such a group. He said that the youth that were gathered in various places acted after they had met, following the leadership of their emerged leader.

Information in the community is also communicated through schools. Anyone who wishes to pass on information to the community can send it to the schools, it will be announced at the assembly and all the children will pass on the information to their parents and other people at home. This is a very common means of communication in this community. The Chief's office is also used through the Village Elders although some respondents commented that this is to a lesser extent as it has been some time now since a Chief's Baraza was held. Information within the community is therefore passed and controlled by government administrative leaders, religious leaders, village elders and individuals who are in a position to receive information by way of newspapers, TV sets, radios

and mobile phones. Internet as a means of communication is not often used, as the nearest cyber café is in Kericho town. The older generation is also not very familiar with the Internet but some of the youth use their mobile phones to access their mail and to keep in touch with their friends by Facebook.

The community admits that there are advantages and disadvantages of increased communication flow in the community. They all agree that flow of communication has improved over time. Most people think that it is much easier to receive and relay information due to availability of mobile phones, availability of radio and TV in homes and availability of transport to access other parts of the District. This saves on time and increases the convenience with which people relay and receive information. There are however some inadequacies in receiving information in the community. Two Key Informants who are Social Development Assistants in the area explained the inadequacy in information (which is more or less linked with ignorance) when it comes to group registration. They say that there are times when a group would be asked to bring their constitution for registration but some bring their minutes instead. This means that more needs to be done in educating and enlightening MGR members as to what a constitution is. Sometimes assistance is offered to groups but they are limited in their knowledge of the kind of documents or conditions that they as groups should have. Groups with relevant information seem to have held such information to themselves, probably due to class factor or lack of interaction between various groups which could be as a result of the 'secrecy code'. Lakwet for example has been registered for over 10 years but the community does not seem to know about this group. Lakwet members should therefore be informing people how groups are registered and the kind of documentation needed for a group to run well since they seem to have managed to do this for their group quite easily. Two women from this group belong to other groups with market women and typical village women who are of lower classes. It would be expected that such members would educate their local market friends, who would then pass it on to others. One young man admits to difficulty in getting information on job opportunities like the coming national census. He wonders where and when such openings are posted because he only realizes when other people have been recruited and work is in progress. Individuals seem to only convey such information to other people selectively either due to friendship, family ties or other close relationships.

Community Challenges

The challenge that the community faces is unemployment among the youth who then sit idle all day and turn to alcoholism and other vices. This is a waste of productive labour and brains that should be helping build the economy of the larger community.

The community largely practices farming and therefore has been largely affected on the increase in cost of agricultural input, especially fertilizer. This has not discouraged farmers from planting. With ugali as the staple food, most people had their shambas all planted and weeded or awaiting weeding. Ugali is made from flour that is ground from maize, that is why

it is important for every household to have enough maize, at least for domestic consumption in order to be food secure.

Groups within the Community

There are registered and unregistered groups. There are some very old groups in the community which existed from the 80s. Their members have made investments like real estate and they now do not do much activity as they are reaping the returns - they obtain their share of profits at the end of the year. There are also smaller groups in the market centre that consist of as few as 6 people who contribute a small amount daily. Many groups are women groups but men also participate in merry go rounds.

There are also many groups in the area that have been started by micro-finance institutions such as Kenya Women's Finance Trust (KWFT) and K-REP Bank and these basically operate through saving of shares and loaning to members who also act as guarantors for each other within the small groups. Most members of these groups are small business people who are able to borrow, invest in their businesses and repay back with interest in a relatively short period of time. Groups in the area have been quite instrumental in uplifting the livelihoods of the people according to some of the Key Informants interviewed. Belonging to such groups challenges the individual members to start up their businesses and work harder to make enough profit to earn a living as well as pay back the loans borrowed from their groups with interest.

According to information from the Social Development Office (SDO), many groups exist but some have limited progress and some die out with time. They attribute this to some challenges that the groups face some of which are lack of know how in certain investment related activities and sourcing for funding e.g. lack of skills in proposal writing. Groups also lack well written and implemented constitutions which lead to problems in governance and operation of the groups. The Social Development Assistants (SDAs) of the Kapsoit SDO explained how some groups would be called for proposals or asked to submit their constitutions but then they would come with their minutes, which are the only documents they have kept in the group. There is lack of knowhow on how and where to source information for groups especially for the smaller groups that still struggle. Another reason given for dying out of groups is lack of implementation of by-laws. The SDA especially stresses the importance of these by laws severally during our interview with her. She believes groups would perform better if they made and abided by by-laws.

"Disagreements, decision making, money and resource handling and leadership all depend on the bylaws and their application in group activities..."

Key Informant - Social Development Assistant, Kapsoit

We also talked to a woman who belongs to a group that mainly targets single mothers and single women. The group was started in a different town (Kapkatet, which is in Bureti District) but they now have a branch or sister group within Kapsoit. This group sells handmade items like key holders and brooches made from beads of different colors.

"Sisi tunajaribu kusaidia wasichana wenye wako kwa bar. Tunawaongelesha watoke kwa bar na watengeneze shanga na sisi badala ya kujinza kwa bar..."
(We try to help girls who are in bars. We talk to them so that they leave these bars and make beaded items with us instead of selling themselves in bars).

Member of beaded handicrafts group, Kapsoit

Some groups such as this that the lady belongs to therefore target more than economic development, but also the social and physical well being of their members. This particular group also teaches HIV positive women how to live healthy lives and encourages them to earn a living decently. They meet regularly at an open ground in the area to learn from and encourage one another.

Groups in Kapsoit also serve the purpose of compelling their members to work hard. The Pastor tells us that whenever youth or any other people join groups, they get compelled to work hard to be able to afford group contributions. Whenever they take loans they are forced to even work harder to be able to afford to service these loans. Groups therefore serve to instill discipline and hard work in the people of the area.

There is an element of class and a feeling of belonging in the choice of who belongs to a group and who does not. Ability to contribute group money and the needs of specific people in groups depend on class, although there are some groups that have mixed classes. Another of our key informants (male) was once in a group and most of the members were women. He felt he did not belong in the group and therefore left. The Pastor also said that he did not belong to any group but if he were to join one, he would most likely consider joining one that has members who are more or less of his same class. People from other classes could easily disrupt group activities, he says. If he were to join a group with members from a lower economic class he might find the issues they discuss boring or such people could look up to him to run the show in the group all the time.

The Group Lakwet Bursary Fund

TABLE 19: INTRODUCTION TO LAKWET GROUP

Group name	Lakwet Bursary Fund
Age	Fourteen years
Location	Ainamoi Division, Kapsoit Location
Type	Hybrid of Accumulating Savings and Credit Association (ASCA) and Rotating Savings and Credit Association (ROSCA)
Membership	13 couples (one member is single but she joined with a relative)
Activities	Group savings and loan through an accumulated fund, ROSCA contributions

Short History of the Group

Lakwet Bursary Fund started when a few families saw the need to pool resources together to help educate their secondary and post secondary level children in January 1994. Lakwet is a Kipsigis name for child. Members registered as couples because the group believes that children's education is a family affair and therefore should be handled by both parents

The group is registered with the Kericho Town Social Development Office and has a well established constitution. At the time the members were hoping that they would, by registering the group increase their chances of receiving funds from external sources. They however did not succeed in this. They then decided to find ways to help one another raise school fees for their children. By-laws are read to a new member as they join but they do not get a hard copy of the by-laws and neither do they sign a copy to agree to abide by the laws. This in a sense disempowers the members as it is unlikely that they will internalize and memorise everything that is read to them. Denying them a copy of the constitution is denying them the chance to read it critically, understand it and internalize it and in so doing enable them participate more actively and constructively in the group.

At the beginning they had 12 members to fit into a calendar year and they would replace a couple whenever one left the group. They started as a ROSCA by making contributions of KES 2000 (EUR 20), giving KES 1000 (EUR 10) to the host and banking the rest of the amount. At that time they would have some sort of fundraising because the host would call up

some friends and relatives to give their contributions to top up the amount that would be received from the monthly contributions of the group members. Items would be brought in for auctioning to make more money and it was a by-law that every member buys at least two items from the auction. Group members also bought one item that would be agreed on by members such as blankets and every member family would benefit from the same item when it was their turn to host.

Fundraising and auctioning have however ceased now and group members concentrate on table banking instead. Later they thought that their money was not increasing by being in the bank. In essence the interest earnings in commercial banks in Kenya are so minimal such that bank charges are likely to exceed any interest earned unless one has very large sums of money to bank for considerable periods of time. A small MGR would therefore not likely benefit from just saving their money in a bank account. Lakwet group therefore decided to stop banking the money and instead

loan it to members at 10% interest repayable in two months. The group now contributes KES 2,500 (EUR 25) monthly. They then give KES 1000 (EUR 10) from this amount to the host and loan out the rest of the money to members at an interest rate of 10% repayable in a period of two months.

Older members have introduced their children to the group so that they also have younger members in the group now. Since some members no longer have children in school, the group is considering turning to other investments to make more money for the group. The 12 member rule also changed and the area chief was accepted into the group. She says it was due to the respect accorded to her that they accepted her. Members then became thirteen until one member decided to contribute double, making the number of memberships 14. Later on she withdrew from the double membership and started contributing like all other members.

The group has three officials, the chairman, secretary and the

treasurer. The chairman's role is to basically chair meetings. He delegates when he is not available but technically he is to attend all meetings. The secretary takes minutes and reads them to members at meetings. It is however interesting that on the day the meeting was observed it was the treasurer that played this role as well as his own role as treasurer. He only delegated money counting to two members but did all the record keeping by himself. Officials are only changed when one leaves or chooses to retire.

In order to exit this group, a member is required to give at least three months notice to the group in order for the group to prepare financially and otherwise for the member's exit. A member has to wait until a complete cycle or rounds of contribution is done i.e. all members have received their share before they can leave. Replacement members only come in at the beginning of a given cycle or round of contributions.

Typical Group Meeting

A typical group meeting is held in one of the member's residence i.e. the one whose turn it is to receive the group collection. At the beginning of every year a balloting exercise is done so that every member knows which month of the year they will be hosting and receiving the contributions from the other members. Members seem not to be very good at keeping time given that the meeting observed started (unofficially) at 3:45pm with only 3 members present yet it was scheduled to start at 3pm. The host's daughter therefore busies herself serving tea and the present members seem a bit nervous in our presence. The treasurer asks how and when they should run the program now that we are there but we tell him to conduct it the way they would normally do it as if we were not there.

At 4:25pm, there are 5 members present (all men) and the chair receives numerous phone calls of apologies for non attendance and lateness. Mobile phones seem to be used a lot for communication between these group members and this is one such example. It is quite obvious that the group does not take action on lateness and non attendance as no one is asked to pay any fines.

The procedure of the meeting observed is as follows:

The meeting begins with a prayer by one of the members.

The secretary then reads out the previous minutes then opens the floor for any comments or additions to previous minutes. Members discuss briefly but there seems not to be much to discuss.

Names of members with loans are read out and they are asked to bring the repayments one by one as their names are read out. One member counts the money to confirm as the treasurer checks against his records. The term 'escort' is used often to mean interest repayment earned from the loan

Tea serving and casual talk continues amidst repayment of loans

More members arrive (women) and they are greeted in a friendly manner and asked if they knew whether some members were already on their way. There is no mention of fines for lateness. Instead people greet one another and continue with social chit chat amidst the official meeting which is still in progress

Members bring in their monthly contributions as the treasurer takes record of this

After all members have contributed the host is given his share of the money. Two members at this point are asked to count the rest of the money on the table and a small calculator and a mobile phone are used to sum up the totals.

The host has a relative present who is not a member of the group but is there awaiting a family meeting after the group meeting. He nonetheless sits in the group and is even asked to help confirm the totals and when he does the treasurer seems to readily agree with his calculations.

Members (ideally) give written applications for loans and negotiations and discussions are done to ensure that each member is served justly. Priority is given to members who need loans for school fees. However no one makes a written application but instead shout out the amounts they wish to borrow.

On this day there is an elderly member who is referred to now and then whenever there is need to make a decision. She states that she needs KES.20, 000 (EUR 200) to buy maize for sale and her request is not met with any objections or questioning. She is given the full amount and the rest of the members who needed loans begin to negotiate on the remaining amount.

A final prayer is done after the money business is completed and the meeting is adjourned. Members leave the house and interact more in smaller groups outside the house. The meeting is adjourned past 6.30 due to lateness in starting the meeting.

Group Functions

Lakwet bursary fund initially started as a Rotating Savings and Credit Association (ROSCA). Monthly contributions were made, 50% of it given to the host and the remaining amount saved in the bank. At the end of a given year the members would take the money from the bank and divide it amongst themselves. At the time they also had other activities like buying household items for members. They would decide what item they would all want to have in their houses and buy the same item for each member during the year's round. They did not have to contribute extra cash for these contributions but they used a given amount from their contributions to purchase the items. Items such as blankets and kitchenware were preferred by members.

At the time the hosts would also have a fundraising on the day of the meeting whereby they would invite their friends, relatives and special guests of honor to chair the fundraising. Part of the fundraising involved auctioning goods (which would have been bought by the host) and it was mandatory for every member to purchase at least two items from the auction.

The activities of the group started taking a different shape as the group evolved and started to explore other ways to raise school fees for their children. They stopped the fundraising and started having their activities on their own without having to invite other people into the group.

At least three members of the group claimed that they are the

ones who came up with the idea of loaning money to the members at an interest because money in the bank was not multiplying (at least not as much as they would have liked). By the time of the study the group was discussing ways of making more serious investments and was considering one of two options: buying transport trucks or real estate. Most members thought that transport would require a few people on the ground to supervise the business and to employ a number of people. This they felt was going to be expensive in the long run. The idea of real estate seemed to be

The group is motivated by the need to educate their children. The large number of educated members in the group is a strength.

taking the lead but they had to think of ways of making money to buy land and construct rental houses in a convenient place.

The group is motivated by the need to educate their children. The large number of educated members in the group is a strength. Many members are retired teachers and civil servants. Some younger members also help to bring in new ideas which, linked with other experience from the older members, also gives strength to the group.

The one observed weakness of the group is failure to make members follow all the by-laws to the letter.

Only the by-laws on money are followed but those on time keeping and attendance of meetings are not taken very seriously. Many members did not attend the meeting we observed and even at some point during an interview with one of the members, her husband's responses indicated that he had not been to meetings for a very long time. We asked about the group activities and how much they contributed and the old man said it was KES 2000 (EUR 20) and that the whole amount is given to the host. His wife corrected him politely saying that things had changed and proceeded to explain to us the current situation.

Skills and Knowledge in the Group

Most of the members are educated and have training on skills such as accounting and teaching, which give good leadership, public speaking, good understanding of the operations of the group and good book keeping. At least four of the members interacted with had training in teaching at various teaching colleges. The treasurer had accounting and secretarial skills which he also learnt at a college. Teaching, with time has made them good public speakers and they also have good people skills.

The Chief is a good public speaker (which she has been trained to do as a public administrator) and has also had training on counseling by an NGO called Samoei that sponsors, trains and works with a CBO she belongs to. The group treasurer and his wife are also called upon to help resolve domestic issues within

the families as they have good counseling skills. They were not trained but they naturally seem to have the skill that is helpful to both the community and the group.

With constant training from open field days and from the community farmer's SACCO, some members, especially the chairman have acquired good farming skills and even train other farmers in the community. The chairman offers information on the farming skills to both members of the group and the community as a whole since he was chosen as one of the representatives of the community that were trained.

There are also business skills from members who have brought up their children and sustained livelihoods by small business. One of the members runs businesses in the shopping centre with her husband and has influenced her daughter (who is now a group member also) to start her own business. The business skills were self taught combined with natural wisdom, experience and observation. None of the members we interacted with has undergone

any business training, but they have sustained their livelihoods by it.

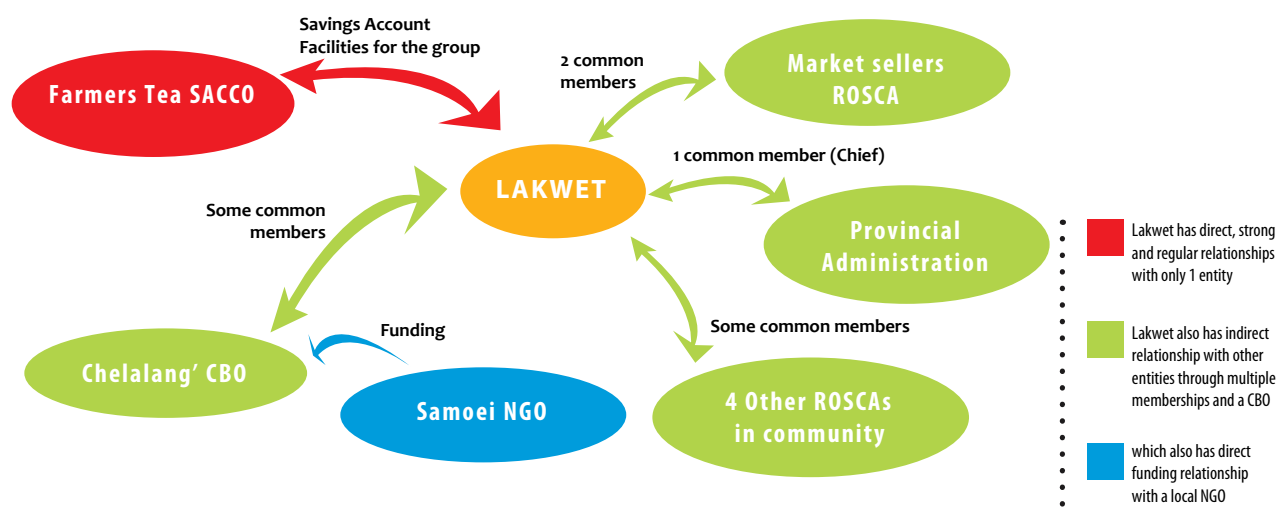
Social Dynamics

Lakwet is a thirteen couple group with three officials. Its members are fairly well off as compared to other members of the community and this is evident from observations of their homes and lifestyles. There are different age groups ranging from over 70 year old couples to younger members in their early thirties. The newest member is still single and learning the ropes of the group and helps to count money at meetings and to pass items from one member to another. Perhaps this is an indication of the changing nature of the group. Now that the primary goal of raising school fees is more or less achieved, they may continue to accept more members like these so long as they are useful to the group.

The group is not known to the rest of the community in spite of its existence for 14 years. Key informants and members of the community who were asked about

this group had not heard about it. As such this is a rather closed group and it has not interacted with other groups. They once tried to invite the area MP for a fundraising who gave a disappointing contribution that made members decide to work on their own. They have not interacted with government or any other organization. There is minimal interaction between the group and other groups and the group and other organizations. The only form of interaction with other groups is at individual level where some group members that belong to other groups as well get and share ideas from and to the various groups they belong to. The group seems to be very comfortable and can run its activities on its own without involving other members of the community. Some members are called upon in the community to help in activities such as counseling and sharing in special activities done by other groups. Such involvement again is at individual and not group level. The Chief for example is sometimes called upon as a guest to other groups in her capacity as a government administrator.

FIG 19: LAKWET GROUP INTERACTION



It was observed however that group members appreciate the injection of new and good ideas into the group, and about three members that were interviewed claimed that the idea of issuing loans to members was theirs. They are proud to be associated with good developmental ideas and if they interacted more with other groups they could benefit from this. It was observed at the meeting that elderly people are taken seriously and respected and considered to be wise. One elderly woman was consulted a number of times, and during our interview with the chairman he mentioned that it was this particular woman who had recommended him as chair and the group members agreed.

Members of Lakwet are keen to have their houses looking good, up to date and presentable to the best of their abilities. Some members said that when one is hosting they try their best to see that their houses look good and are neat and clean. Many see this as a benefit of belonging to the group as it challenges them to be good housekeepers knowing that people will be coming to their home. They even borrow ideas from other member's houses when they attend meetings. The houses that we visited had almost similar interior décor and furnishing that proved that they actually borrow ideas on the appearance of the house from one another.

Despite all the members insisting that both male and female members

are equally active in the group, it is evident that the male members tend to take charge more. To some extent the female members take a back seat and allow them to lead. On the day of the meeting, all the 5 or 6 members who arrive first are men with a few women trickling in much later. Even the chairman's wife at whose house the meeting is being held does not sit in the meeting at all, despite the fact that she has her daughters to help with preparation and serving of tea. She only comes in at the very end. Interestingly also, none of the other members attend as a couple; either the wife or the husband attends. This implies that for each couple there is one who is stronger and more active in the group and is the one who often deals with the group issues on behalf of their family.

Sharing ideas and skills is done, especially on matters agricultural but due to the limited time, members do not get to share much. They only meet once a month for a few hours and even then, not all members attend meetings. Descriptions by the members of typical meetings and group activities by members did not have any indication of opportunities to share. There is therefore minimal sharing in the group, possibly at individual and not group level.



Group officials continue their responsibilities as long as members feel they are doing a good job. It is only when a member opts out of the group or decides to take leave from their duties that a new leader is chosen to take up the position. It is also interesting that as much as the group is now working to bring in the younger members into leadership, older

members seem to be clinging to some of these responsibilities. We asked the secretary, who is a lady in the younger generation to give us a member's contacts and she did not have any of her records. She says the treasurer (who is one of the older members) keeps all documents. Even when she takes minutes at meetings the treasurer takes them all and keeps them at the end of every meeting. It was also interesting that the treasurer had all documents belonging to the group in his house, including the constitution. Such documents would be expected to be found with the secretary but the treasurer seems to be holding on to the group activities. At the group meeting, the group chair keeps giving the treasurer responsibilities like welcoming visitors and making them feel comfortable. He says his Kiswahili is not good, but you can see that the treasurer seems to have a firm grip on group activities.

Hopes and Aspirations

Given that most members are doing well economically, their major aspiration is to live better lives and to give their children the best possible education. The Chief plans to take her children to a good school in Kericho and was contemplating renting a house in Kericho town to avoid all the commuting for her children. Her eldest son is soon to join university later this year and she has organized to get her group money around that time to facilitate his tuition and other expenses. Most members have good housing (stone walls) complete with electricity, enough food and only seek to do better than that.

Member's hopes and aspirations have effect on the activities of the group.

As they seek to give their children a bright future, they look for ways of accessing loans for school fees. Sometimes members switch their turns to receive money when one member urgently needs school fees. This demonstrates the flexibility in such informal groups and explains why such communities prefer these groups over formal financial institutions which do not offer such flexibility and personalized service. Lakwet's plans to invest in real estate are also geared towards having a stable source of income that would give the group more money.

Family members of those that belong to the group admit that they have enjoyed great benefits from this group. The son of the treasurer is a bright young man who values education a lot.

"Education does not give you life..."

He says. "...It is life itself". He is one hopeful youth thanks to his parents' involvement in a group that is concerned with education. The chairman's daughter went through secondary school and college and is now a teacher. He says that the group contributed a lot to what she is today.

All group members in Lakwet have mobile phones and they use them more than they do face to face communication in group related issues.

Money Flow

Lakwet group members each contribute KES 2500 (EUR 25); part of it goes to a group member and part to the accumulated fund for members to borrow loans from. Members are given two months to repay their loans with 10% interest. At the meeting that was observed, there was KES 46,000 (EUR 460) on the table to be loaned to members, none of which remained. Any remaining money would usually be taken to the SACCO in which the group banks. All members are aware of the monetary position of the group and would readily answer financial questions. Discussions are underway to decide what investments should be done as a group and how to raise money for the investments.

The amount of money borrowed by the members is not related to the shares they hold. This is different from the way it would be done in a typical ASCA. Amount borrowed is influenced more by extent of need e.g. for school fees rather than amount of shares held by the particular member at any given point in time.

Lakwet has lost money in the past to a pyramid scheme that collapsed. A member had suggested that they join the scheme to make more money and they all agreed to it. Members however seem not to blame the member who suggested it as some members had also invested individually in the same scheme and lost. They decided to let go of the loss, learn from it and continue their activities.

Media and Communication

All group members in Lakwet have mobile phones and they use them more than they do face to face communication in group related issues. As the host waited for other members to arrive on the day of the group meeting, he kept calling members to ask where they were and to ask them to hurry up. He also received phone calls from members giving apologies. It appears that the higher the socio-economic class of members of a group, the more likely they are to use their mobile phones more since they can bear the associated cost. This may enhance efficiency of group matters as members can quickly be reached and decisions made but on the other hand lack of direct face to face interaction may negatively affect the depth of social

interactions which are key to the unity of a group.

Out of the group members interviewed, the treasurer is the only one who buys newspapers daily. Other members read newspapers at their work places like the secondary school teacher and whenever else they come across papers. Television and radio are more reliable here in receiving information. None of the members uses the Internet for personal or group communication. The Internet is generally not popular as many are not computer literate in the first place or are not very familiar with its use. As such main sources of information for the group members are TV, radio, individuals through mobile phone and face to face conversations.

The diversity of the members in career and the people they associate with as individuals gives them an upper hand in receiving information. A number of them have children who work and school in various parts of the country and they are good sources of information for them. Having a chief in the group also gives them an upper hand in reception of public information. None of the members claimed to have needed any information as a group or as individuals and were unable to find it. Members of the group seem to be abreast with information in the community. However, the officials and the Chief seem to control information quite a

bit. This could be true to some extent as when we went to interview the Chief at her house, she had a printout of all the members in the group, their phone numbers and their months of hosting yet she is not even a group official.

Information and knowledge is shared in the short time the group meets. During the meeting, the first three members that arrived shared about dental health which is information that could be helpful to members who can then pass it to the rest of their families and friends in other fora.

Face to face communication is used once in a while amongst members who can easily send their children to pass a message to the neighbor. During the study, one of the member's sons came to the other member's house to pass a message and on visiting the treasurer we discovered that the chairman of the group had been there earlier to discuss some matters.

Group members are of the opinion that flow of communication has become easy, faster and more reliable mainly because of mobile phone services. The disadvantage is that sometimes these phones become a source of insecurity. The group chairman says that sometimes people withhold their mobile phone identity and call to find out where you are and that gives him a feeling of insecurity. Whether communication has become cheaper or more expensive is debatable amongst various people.

"Mimi niliambia familia yangu simu ilipokuja hii kitu itatumaliza..." (I told my family when mobile phones came that they will finish us).

Female Group Member, Lakwet

in response to her opinion of increased flow of communication. She says she does not buy airtime unless she really wants to call. She receives calls but rarely makes any herself. Many people however find it cheaper especially when making a comparison between travelling to a place to relay information and calling to relay the same information in the comfort of one's home. M-Pesa, a mobile phone money transfer service is used by individual members but not in the group as it would discourage members from actually coming to the meeting. It is very important for them to meet and catch up albeit once a month and M-Pesa would discourage such meetings. Members of the group spend between KES 300-1500 (EUR 3 to 15) on mobile phone communication per month.

Summary Conclusion about the Group

Lakwet Bursary Fund is a well cemented group of relatively well to do couples who seek to get themselves and their children better lives. They seem to have minimal struggles and have carried out their activities quietly that the community does not know much about them as a group. They have ambitions to invest and make more money for the group, which will help them have more for school fees for those who still have children in school and also simply to live better lives. It is interesting that this group is a success story in its own right yet little known in the community. Perhaps the secrecy code has worked well for this group or else the socio-economic status and exposure of its members has also added to its success.

The group is doing quite well and the fact that it has been in existence for 14 years shows the commitment of the members. Perhaps exiting from such a group would be a real social loss to such a member since they seem to derive a certain social identity and standing by being in this group.

The group's hunger for good ideas is a sign that it would have good reception to ideas. Asking us as the researchers to give them ideas and a short analysis on what we had observed from in their group is indicative of this; they want to excel as a group. They however need to research more on their investments so that they do not fall into ideas like that of the pyramid scheme again. Injection of new ideas into the group could help them do much better as this group has evolved over time because of ideas from members who are also members of other groups and also have exposure from other places.

The group has developed into an ASCA but does not have the full characteristics of an ASCA yet. Loaning in ASCAs is often dependent on the number of shares a member has. Adapting new ideas such as these could help the group do better. The group still remains a hybrid of an ASCA and a ROSCA.

Implementation of by-laws should be taken seriously. If all the 26 members had attended the meeting, richer discussions and better ideas would have come up. Since the original idea was to have couples working together, this could be a good test of couples demonstrating their commitment to, not just their children's education but also the group and each other. Had fines of KES 50 (EUR 0.5) been taken on that day for example, the group would have made at least KES 800 (EUR 8) on non-attendance and even more on lateness and phone conversations during the meeting which would have been added on to the funds available for loans to members.

A Group Member - Jonathan Kirui's Story

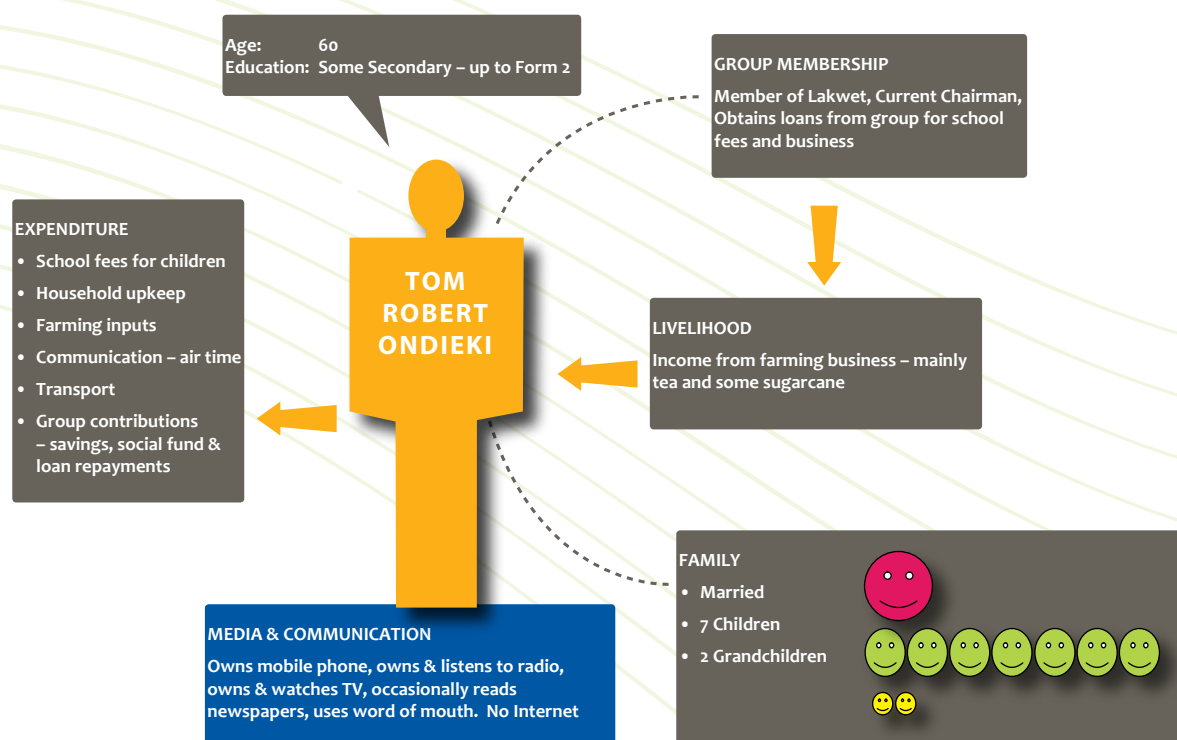
Jonathan Kirui is a 60 year old father of seven children and grandfather of two. His youngest son is in university. His highest level of education is form two (secondary school). He has never been in formal employment but is a farmer and has worked hard in his tea and sugarcane farming. Jonathan is the current group chairman and his main responsibility is to conduct group meetings as they are supposed to be. He has been in the group since inception in 1994, and though he claims to be a bit soft spoken, handles his group quite well. He lives in a stone walled 3 roomed house with an external mud walled thatched kitchen with his wife and some of his children and grand children.

Jonathan was a very co-operative respondent who received us in his home kindly inspite of no previous arrangements or knowledge of our coming. He readily explains the activities of the group and sits down to respond to questions very patiently and kindly, wondering if he has given all the information required. He even calls up some of his group members to book appointments for us and gladly welcomes us to the group meeting which is to be held in his house. His wife serves us tea but barely speaks a word other than welcoming us to her home.

At the meeting, Jonathan at some point asks the treasurer (who seemed quite nervous or uneasy) to talk to the visitors as we await more members to arrive. He tells the treasurer that he should speak more as he (the treasurer) knows more Kiswahili. He seems to sometimes consider differences in academic levels attained and formal employment experiences of group members and so feels that his members are better off than he is. When he notices the treasurer is a bit nervous to take up this task, he starts a conversation himself and keeps us entertained in between phone calls to and from members.

Being in the group has enabled him to educate all his children. On the day of the group meeting he had asked some of his relatives to come to his home to discuss plans to travel to his last born daughter's graduation ceremony which was to be held the next weekend. He has clearly been able to save up through the group and supplement his income from farming to educate his 7 children.

Jonathan aspires to live a long life and his greatest achievement as an individual is bringing up his family well. His family's happiness and unity is the most important thing in his life.



Report on Upendo Christian Women Group

ABOUT THEIR COMMUNITY | Tapsagoi Location, Turbo Division in Uasin-Gishu District of Rift Valley Province

Geography

Turbo is found in Uasin-Gishu District which is one of the 43 districts of Rift Valley Province. It extends between longitudes 34° 50' and 35° 37' east and 0° 03' and 0° 55' north. It shares borders with Trans-Nzoia District to the North, Marakwet and Keiyo to the East, Koibatek to the South East, Kericho District to the South, Nandi District to the West and Kakamega District to the North West. It has 6 divisions, Ainamoi, Kesses, Moiben, Kapsaret, Soi and Turbo. Turbo covers an area of 324 sq kms. (District Development Plan Uasin-Gishu District 1996-2001). There are 35 locations and 67 sub-locations. Turbo has 5 locations and 9 sub-locations (DDP 1997-2001). The major town in the district is Eldoret Town and the smaller towns are Turbo, Moi's Bridge, Soy, Burnt forest, Lemook, Simat and Magoom.

The region is a highland plateau with an altitude that ranges between 1,500 meters above sea level to 2,000 meters above sea level. Eldoret town at an altitude of 2,085 meters marks the boundary between the highest and the lowest altitudes of the district. The land is higher in the East and declines towards its western borders. The terrain in the district allows for easier construction of communication infrastructure and use of modern machinery for farming.

Rainfall is reliable and evenly distributed with an annual average of 960mm over the last 5 years. It is bimodal and occurs between the

months of March and September with two distinct peaks in May and August. Ainamoi, Kapsaret and Kesses Divisions are the wettest areas. The other three Divisions of Turbo, Moiben and Soy, though not dry, receive relatively lower amounts of rainfall. Temperatures are relatively low due to high altitude – 25°C highest and 8.8°C lowest. Humidity is moderate, averaging 56%. Average temperature in the District is 18°C during the wet season with a maximum of 26°C during the dry season and a minimum of 8.4°C in the coolest season. February is the hottest month of the year while June is the coldest. Variations across the district can be explained by differences in altitude.

There is very high urbanization in Turbo area due to the subdivision and settlement of the landless on what was formally East African Training and Extract Company (EATEC).

Demography

The population in Turbo Division from the 1999 Census is 108,408 while the 2008 projected population is 144,891. The projected urban population of Turbo is 48,123. About 35% of the local population is employed in agriculture while wage employment takes about 37%.

TABLE 20: USAIN GISHU DISTRICT DEMOGRAPHIC INDICATORS

Total estimated population	644,394
Females	330,245
Males	314,145
Female/Male ratio	100:103
Youthful population(15-25 years)	134,241
Total population of primary school going age	150,680
Total population of secondary school age	59,882
Urban population	281,588
Rural population	362,806
Infant mortality	60 per 1000 live births. The rate has decreased due to improved health services and nutrition, to as low as 18/1000 live births
Average household size	5.2

Source: District Development Plan, Uasin-Gishu District 1997-2001

Economic Activity

The main economic activity in the area is agriculture. The average farm size is 3 hectares for small scale farming and 12.5 hectares for large scale farming. Maize and beans are the main crops grown. Maize and beans are sold to neighboring and distant districts especially when demand is high and prices are up. Turbo is one of the areas where people did not experience hunger during the 2008 countrywide famine in Kenya. The only burden felt was the increase in price of maize per 'goro goro' (a 2 kg container that is used to measure maize quantities for sale). The highest price the people had to spend was KES 75 (EUR 7.5) per container while in some parts of the country prices went as high as KES 150 (EUR 15) per 'goro goro'. Bananas, green vegetables, and sorghum are some of the food crops grown on small scale. Turbo is food secure, thanks to its fertile soils and adequate rainfall.

Livestock keeping is also practiced where sheep, goats, pigs and dairy animals are kept. A little beekeeping and fish farming is also practiced but this is minimal as these activities are still new to the region. Poultry farming is also practiced and some farmers rear up to 3,000 chickens for sale of eggs as well as meat.

Various small businesses are also conducted within the town and along the main road. Shops, posho mills, hotels, open air fruit, vegetable and cloth markets, boda boda (bicycle and motorcycle transport), tailoring, hair dressing and hotels are some of the businesses that can be found. Much as there are still some idle youth found along the road,



A tractor used for ploughing large scale farms. Usually smaller farmers employ manual labour in their farms as shown in the next picture where father and son prepare land for planting vegetables.



A section of a typical farm with a variety of crops. Bananas, vegetables, sweet and Irish potatoes, onions and a little maize would be found in small farms for household subsistence.

one can see that entrepreneurship has significantly enabled self employment and has contributed to the urban economy of the area. Situated along the Eldoret-Busia-Uganda highway, and on the border of two districts (Uasin-Gishu and Lugari), entrepreneurs are able to

access a variety of goods for trade ranging from food to clothes.

Income

Agriculture and wage employment are the main sources of income for the population. About 35% are in Agriculture and 37% get their livelihood from wage employment (DDP Uasin-Gishu, 1997-2001). Rural and urban self employment serves less than 10% of the population.

Infrastructure

Turbo's urban centre is situated along the well tarmacked Eldoret-Uganda road, making easy to access neighboring towns and across the border into Uganda. Constant movement of long transit trucks and public passenger buses are characteristic of the place. Towards the hinterland, roads are not tarmacked and this sometimes makes it difficult for farmers to transport their agricultural produce to the market. Being 38 kilometers from Eldoret town, there are many public service vehicles and within the area there are also motor bicycles and bicycles (commonly referred to as boda boda) for transport within the region.

The town and its neighboring regions have electricity supply from the national grid, making it easier for business to be conducted. Schools, and the clinic within the region are also served by the national grid, but most of the rural population do not have electricity in their homes and have to go to town to charge their phones at a cost. Rural electrification has



A dairy cow in Mwamba. Milk is used for both domestic consumption and for sale to the community for a little income.

Next is some carpentry done by young men along at the Turbo shopping centre. The Eldoret-Uganda road in the picture enables easy access of raw materials for entrepreneurship.



Pig farming by one of the UCW group members. Pig farming is not common but since her livestock was stolen after the post-election crisis she resorted to pig farming as an alternative as according to her pigs are less likely to be stolen.

enabled a few households to get electricity but this is for the few who are financially better off. It is a little unusual though that even the county council rental houses in the town do not have electricity. The residents are willing to make use of the rural electrification program but even then their houses do not have the appropriate wiring to enable electrification.

There are 3 primary schools (one public and two private), two secondary schools and one clinic that serve the area. For better health services, residents go to Eldoret town which is 38 kilometers at a cost of KES 70 (EUR 7) by public transport. There are no bank branches in Turbo and again Eldoret town is the nearest place to get banking services.

Houses and many shops within the town are mud walled with slightly rough finishing. This may be because the land is government owned and the public uses it on lease and do not therefore see the need to construct permanent buildings. Away from town where people own homes, permanent cement floored, stone walled and corrugated iron roofed houses are characteristic of the area. Average family size is 5, and the people live in nuclear families.

Water is not a problem within the location. There is a water plant

within the town that served by the nearby Sosiani River. As such, many homesteads have been able to get piped water. Some villages are served with wells and some rely on rain water or a combination of water sources for the various domestic needs.

Within the town there is a public eco-toilet that charges KES 5 (EUR 0.05) for use. Homesteads within the town either use mud walled pit latrines with iron sheet roofing and earthen floors. The council houses have stone walled shared toilets with plastered floors and iron sheet roofing. Away from town, households use pit latrines of either of the above types depending on economic ability and class in the community.

Culture and Religion

Christianity is the main religion and is evidenced by numerous churches that are spread out within the town and its hinterland. From interaction with the people it is easy to see that many are committed Christians with a majority belonging to the Catholic denomination. Christianity seems to have imparted kindness and love to the people as they keep attributing their achievements and hospitality to God. Christianity has also played a role in groups within the community. First, some groups are

Motor cycles used for transport into the Turbo hinterland. There are 2 types of Boda boda, the motor cycles and bicycles. They cost between KES 20 and 50 depending on the distance travelled.



Long trucks that transit goods to Uganda from Kenya are a common sight in the town.



A section of the Nairobi-Eldoret-Kitale railway that is often used for transport of agricultural products and other commercial products.

formed through the church. Songa Mbele is a countrywide organization that has promoted the formation of informal self-help groups all over the country. When seeking to form one such group in Eldoret, the officials approached the church to make announcements and ask interested people to register. The registration exercise was performed at the church. Commitment to Christianity also brings an element of trust in groups and helps to strengthen ties between the group members.

Turbo is highly cosmopolitan due to the different tribal and cultural inhabitants of the region. Deep cultures of the different ethnic communities have therefore faded off as immigrants have lived there for up to three generations. Most families conduct their ceremonies in a Christian manner but some people and the original inhabitants (the Nandi especially), still hold

on to and practice their original cultures to some extent. The mixed nature of the community has led to the formation of groups with very mixed ethnicities of members who are open minded and appreciate their differences. The group that was studied in Turbo for example visits members' parents as one of their activities. The practice of women going to visit their parents comes from a practice by the Kikuyu people called 'kamweretho' whereby women (especially single women who have no one to pay dowry for them) go back to visit and appreciate their parents with gifts and money. Although majority of Upendo group members are Kikuyu, there are some members from other ethnic groups but they all participate in the visiting of parents even their own parents though the practice is unheard of in their own cultures.

Security

Turbo was a fairly secure place before the 2007 December General Elections. Election campaigns were in the first place done along tribal lines. Immediately the winner of the presidential elections was announced, the security situation changed especially for the Kikuyu residents of the community and has never remained the same. Houses were burnt down some with their owners inside, property stolen, people displaced from their homes and others killed. This was because the perpetrators felt betrayed by the Kikuyu (they were for one assumed to have voted for the announced winner) and they were also deeply angered by the alleged rigging by the winner who belongs to the Kikuyu ethnic group. The Kikuyu were displaced to Internally Displaced People's (IDP) camps with the little they had managed to salvage from their homes. Kikuyu who were married to Luhyas or other 'safe' ethnic groups were also not spared. One lady was told that she and her children were in deep trouble because they had the wrong blood even though her husband is Luhya. She and her children had to flee from their home to her parent's house until calm was restored. This eventually happened but the victims



More entrepreneurial activity. She shoes made from vehicle tires is called 'akala' and is brought from Eldoret West market where they are sold on large scale.

are still trying to pick up the pieces of their lives. To date, whenever there is tension in the political arena, this also spells potential trouble for the people. For example when the area Member of Parliament who belongs to the Nandi ethnic community was undergoing a censure motion in parliament early this year, the same Kikuyus were warned that they were going to be in trouble should things go badly for him. The area MP is mentioned by many as a key influential person in the community.

"Tuliambiwa Ruto akishindwa tutaona siku hiyo. Hata hatukulala siku hiyo"
(We were told if Ruto lost, we would be in great trouble on that day. In fact we were unable to sleep that night)

Group Member UCW.

Insecurity is also heightened to some extent by the location of Turbo. It is right at the border of two districts (Uasin-Gishu and Lugari), two provinces (Rift Valley and Western) and two constituencies (Eldoret North and Lugari). The Lugari Western side is predominantly Luhya community, increasing the number of people who would be against the already outnumbered Kikuyu community in Turbo. One family member when asked what was most important in her life had peace at the top of her list.

"Amani ni ya muhimu zaidi. Kama kuna amani mtu anaweza kufanya shughuli yake yoyote vizuri" – (Peace is most important. When there is peace one can do their activities well)

Family Member of a UCW Group Member

Communication and Media Consumption

The dominant source of information in this area is the radio. Many people tune in to vernacular FM stations of their own tribe while some (especially younger people) tune in to Citizen FM. The Kikuyu prefer to listen to Kameme FM as it communicates in a language most familiar to them and also gives them a homely feeling as they now live in a land they migrated to. At the time of election campaigns as well as post-election, vernacular radio FM stations (many of which were later accused of fuelling post election violence) always spoke well of and campaigned for political leaders of their



Some of the effects of post-election violence in Turbo.

The next photo is/was an Upendo group member's house that she only moved into on 4th December 2007. This is what became of it 15 days later. She is separated from her husband with 3 children and had worked hard for years to build the house.



To the extreme right is where she currently lives with her brother and sister-in-law who were also affected. The tent on the left hand side of the picture is the temporary roof they put up as they wait and see what happens; they are not sure it is safe enough to rebuild. They also sent all their children to live with relatives in Central Province for the time being.

ethnicity and gave people of their respective ethnic communities a sense of togetherness. The same vernacular FM stations also discuss matters closest and most relevant to the ordinary citizen in the rural areas. For the Kalenjin, Kass FM and Chamgei FM are popular but Kass is more popular for the same reasons Kameme is popular amongst the Kikuyu. Citizen FM is also popular as it broadcasts both national and regional issues that are relevant to people in this region. Other stations that people tune into from time to time are Kenya Broadcasting Corporation and Fish FM (a Christian station). Most listen to news and general announcements to find out what is going on in the country. Since many are farmers and traders, they often listen to the radio in the evening (7pm to 9pm) when their busy daily schedules have been attended to.

Some people also own television sets. Those without electricity in their homes use rechargeable batteries to power their televisions. TV sets are mostly used to watch the 7pm and 9 pm news due to busy schedules and also to save on power for those who use batteries.

Word of mouth is also very popular with the people of Turbo. News and local events are shared whenever and wherever people meet. People of Turbo prefer to talk face to face and if phone calls have to be made they are often for the purpose of passing short and urgent messages. For longer conversations, phone calls are only made to agree on a place and time to meet so as to discuss or talk at length. During the study, we would often go to the shopping centre where one UCW member had a shop to obtain directions from her to other members' work places or homes. We realized that members of the group would go all the way to the market to check if someone was there or send a child to find out as opposed to making a call to get the same information and hence save on time. Most likely they do this so as to limit expenditure on airtime. However the extra benefit of personal touch in face to face communication is also a contributing factor.

Chief's barazas are often held whenever there is information related to national issues to be passed on to the people. Chiefs also have Village Elders to work with. The Village Elders pass word to a few people and ask them to pass it on and the news eventually reaches all homesteads. After the post election crisis, government administration was used a lot to help in re-settling the people, counseling them and also encouraging those that were affected. Some traders lost their trading space at the market places and some even lost their shops but the Chief helped to find them other spaces and to start over so that they would not cause more tension by trying to get back what was theirs. Face to face communication was used a lot during this time. Red Cross officials also came in to counsel the affected people and this proved to be very useful; based on our interaction with the people in this community, there was absolutely no trace of bitterness and anger amongst

those who were directly affected by the violence. The people just seem grateful that they are alive and wish that they never experience such a situation in future.

*"Tulikuwa huko jum
kwa tinga lakini
wakati tuliporudi
tulipata watu
wengine wamechukua
hata pahali pa
kutandika huko
soko. Ni chifu ndiye
alituambia tusijali.
Alitusaidia kupata
pahali pengine pa
kufanyia biashara"
– (We were in the
Posho mill but when
we came back other
people had taken
over. Even some spots
in the market had
been taken. It's the
chief that told us not
to pay attention to
this. He helped us
get other places to do
our businesses).*

Group Member, UCW

Sometimes posters are also used by entrepreneurs and organizations to pass information to the public although this is not common.

Newspaper reading is more common among people who spend their time at the shopping centre and among teachers. There are two newspaper vendors in the town centre, one of whom is a UCW member and according to one of them they more often than not sell out their papers.

Mobile phones are used for short conversations and also for M-Pesa services. Some shops at the shopping centre charge phones at KES 20 (EUR 0.2) per phone for those with no electricity in their homes. Most people prefer to make phone calls as opposed to writing short messages. One young lady said that it takes longer to write messages and it is cheaper to make phone calls when one has a lot to say. At some point there was a chief's baraza and the people were being encouraged to use mobile phones as a means of communication. There were two phones that were being given out for free and the residents were to decide who was to be given the phones. An elderly member of UCW was one of the beneficiaries despite her resistance to the same citing that it was going to be too difficult for her to use. She eventually accepted it after insistence and persuasion from other community members and is now grateful that she has it. Although she says she is unable to write messages and save new numbers in her phone book, she always charges it and buys airtime regularly as it has helped her in her business transactions especially with her suppliers. Mobile phones are quite popular and regularly used for short conversations. Not

even age and the feeling of being technologically challenged has stopped some people from using mobile phones.

"Mimi sijui kuweka pesa. Ninanunulia tu kwa Rose halafu ananiwekea" (I do not know how to reload my airtime. I just buy from Rose and she re-loads my phone for me)

Group Member, UCW

There are no cyber cafes in Turbo. Use of Internet is however only popular amongst the youth who have to go to Eldoret town to access it or else use service provider modems which are only owned by a few. Use of mobile internet would be an alternative but does not seem popular amongst these youth.

The community enjoys a number of advantages due to the increase or improvement in flow of information that has resulted from availability of mobile phones and improvement in infrastructure. Some of the advantages are easier, faster, more efficient and cheaper communication. For residents who relocated to Turbo from other parts of the country, it has become much cheaper for them to communicate with their loved ones at their places of origin. One group member's close relative had passed away just when we arrived in Turbo to conduct the study. She was able to receive this information in good time as well as

pass it to other relatives, thanks to her mobile phone. They were also able to contribute money for the coffin and send it home in advance via M-Pesa which is a mobile money transfer service offered by one of the mobile phone service providers in the country. They only travelled home a day before the funeral yet they had participated in the funeral arrangements from a long distance. Nonetheless increased communication through mobile phones is also thought to be disadvantageous particularly when mobiles are used to communicate negative information. During the post-election violence for example, it is alleged that the youth who blocked roads and went from house to house driving out the Kikuyu people used mobile phones to communicate their plans and course of action in a synchronised manner.

There are some instances when people in the community seek certain information but are unable to get it. One 19 year old says that she would like to find information on available scholarships and job opportunities but she does not know exactly where to find such information in the area. This information is most likely passed on by word of mouth. Those who are able to access certain information (related to opportunities and resources) from one source or another only pass it to people they know, often relatives and friends. Flow of information seems to be controlled by certain individuals with access to the information and they decide how far they want it to go and who they want to reach depending on the content and the potential benefits from such information.

Community Challenges

The community is still grappling with insecurity that resulted from tribal divisions for political reasons during and after the 2007 general elections. Many people would like to settle down and go on with their developmental activities but every time there are political hick ups at the national level the people feel insecure.

Another challenge is the inadequacy of information pertaining to career / job / business / educational opportunities because when opportunities come up, the information only reaches a few people who are well connected and not others, putting the latter at a disadvantage.

Groups within the Community

There are many groups within the community which are multi-ethnic and of different economic ability ranging from those that contribute up to KES 3000 (EUR 30) per month to those that belong to market women who contribute KES 100 (EUR 1) once or twice a week, on every market day. There are registered and unregistered groups some of which meet regularly while others do not. Market groups are often made up of small business people often not registered and are much more flexible in terms of joining or leaving. Members know whom to give money at the end of a market day and the person whose turn it is to receive the lot picks up the money from the collector. The registered groups on the other hand are more structured; they have by-laws that govern them and members do not just join and leave at their pleasure but instead have to follow the laid down procedures of doing this.

Women are the most active players in groups. Even where there are mixed groups, majority of the members are women. According to one Key Informant, there are no serious male only groups in the area, and when attempts are made to form such groups, they die out in a very short time.

"Hakuna group za wanaume peke yao. Ni wanawake ndio huanzisha groups. Sisi wanaume hata tukiamna kutoa pesa hatukai sana" (There are no male only groups. It's women who start such groups. When we men decide to come together and contribute money as a group, it does not last long)

Village Elder – Key Informant

In mixed groups the men are often fewer and are given some roles but are not allowed to take over or run group activities. Songa Mbele group in the area has only one male official. The rest are women. Men are also quite

supportive of their wives belonging to these groups. This is because they have seen and experienced the positive attributes that come about especially the developments in their own homes e.g. furnishing of homes, capital for business which is how they earn their living, among other benefits. They allow their wives to join these groups and sometimes give them money to contribute when they do not have enough.

"Hata ni yeye alikuwa ananiharakisha siku ile jumapili. Alikua ananambia 'umachelewa mkutano'". (He is the one who was telling me to hurry up on Sunday. He kept telling me 'you are getting late for your meeting')

Group Member UCW
(in reference to her husband)

Many groups in Turbo are also mixed in terms of ethnicity of members unlike those in Kericho and Kitale. This is due to the mixed nature of the community in terms of ethnic groups. It is however common that a group would have more members from a given ethnic group than others depending on whose idea it is to start a group. One UCW member who is Luhya is also a member of a group called Sweet Mothers. A Nandi friend of hers introduced her to the group. Most of the members

are Nandi and she says sometimes they converse in their language during group meetings so she does not like to attend their meetings although she still benefits from the group activities.

Some groups within the community feel the need to have persons of a higher class as part of their membership. They approach such persons once they have decided to start a group, and they end up appointing them as leaders and looking up to them as role models and advisors. One Key Informant in this study who is a secondary school teacher belongs to many such groups. She says women just ask her to join them and they make her the leader. At some of the meetings in such groups, there would be more divisions along the lines of class and ethnic groups and she says she encourages them to sit together and not in cliques of friends and ethnic groups during group meetings.

"Hiyo iko (this exists). Sometimes it even causes disagreements and discomfort among group members"

School Teacher – Key Informant.

She says this with a hearty laugh when asked about the differences in class and how poorer members feel when other members come to their humble homes.

Groups seldom interact to share resources and activities and they rarely get trained in specific skills. It is up to individual members to learn their own skills and pass it on to members if they so wish. Strength of groups seems to depend on the strength of some of their members who are more knowledgeable, exposed or experienced in one way or another and therefore tend to take charge within the group.

Members of particular groups are also willing to help other people in the community who are interested to start their own groups but people want to be in the particular groups which seem to be doing well.

Apparently, some groups in the area are not very serious in their goals and commitment to group activities. One respondent says that at some point she completely lost interest in groups as over the years she had seen many that lacked seriousness. They would be started, one round of contributions made and then they

would just break up or start losing focus and instead spending more time in idle gossip and chit chat. She had completely given up on them until she came across UCW when she was ill and the social support extended to her despite her not being a member yet inspired her to join. The same respondent had also seen many agriculture based groups formed and ended in short periods of time without having achieved their objectives and she had even lost money to such groups.

Another category of groups that is quickly losing popularity amongst some people in Turbo is the MFI initiated groups. These groups tend to break up as MFIs have very harsh punishments for defaulters. Whenever a member of a small group defaults on their loan repayments for some reason, money is taken from other group member's shares even without their knowledge or consent. It is only later that they realize they have fewer shares and on inquiring, they are told that certain members of their group defaulted. Equity, Faulu Kenya and Kenya Women Finance Trust are some of the MFIs that serve Turbo.

The Group Upendo Christian Women

TABLE 21: INTRODUCTION TO UCW GROUP

Group name	Upendo Christian Women
Age	5 years
Location	Turbo, Eldoret
Type	Female only Self-Help that has evolved to accomodate ROSCA and ASCA functions
Membership	Currently 14 as some re-located after the 2007-2008 post-election violence but still 20 in total since the 6 still send contributions via M-Pesa
Activities	Group savings and loan, visiting parents, agriculture

Short History of the Group

Upendo Christian Women (UCW) group was founded in the year 2004. Members of the group are spread out across two neighboring Districts: Uasin-Gishu and Lugari. This makes the group and the larger Turbo community a mixed tribal and cultural community because of the different ethnic groups in the District and also the immigrant traders and farmers that have settled there.

UCW was formed out of Jumuia (Small Christian Communities within the Catholic Church). Jumuia in the Catholic Church are formed by members of a particular out community that live within the same geographical area. Members meet regularly to pray, study the Bible, get information from and about the Church and also to help one another in time of need. Many of the members of UCW belonged to the same Jumuia. One of the members of the jumuia - who is the current leader- was bereaved at one time and experienced tough challenges. She thereafter saw the need to have a smaller group of people who cared for, loved and uplifted one another so she talked to a few of her friends in the jumuia about the need to form a smaller group. This explains the largely Catholic membership of the UCW group. Most of the non-Catholic members are those who joined the group later.

The primary goal of the group therefore was to simply help one another but with time the group registered itself with the Social Development

Office (SDO) in Eldoret town and also adopted other activities. With registration came the need for a written constitution and election of leaders in the group. The members sat together and wrote a constitution and also elected leaders. Leaders were actually appointed by members depending on their personality and how they conduct themselves in the community. The lady who came up with the whole idea of the group was appointed chairlady. The other leadership positions were vice chairlady, a treasurer and her assistant and a secretary and her assistant. Treasurers are usually members who are thought to be trustworthy and who are financially stable (hence would not be tempted to steal from the group) and even for UCW, they were elected on this basis.

Visiting member's parents became one of their self-help activities but with time, members, most of who belong to other groups as well came up with the idea of contributing money and loaning it to members with an interest. At first they contributed KES 50 (EUR 0.5) per month but they later increased the amount to KES 150 (EUR 1.5).

The group also extended a philanthropic hand to orphans within the community. To date, they give food and support to specific needy families that they know well although this is not a regular activity of the group since they have limited resources. It is only done when they feel that the orphans are experiencing particular difficulties that they come in and make personal

contributions not from the group kitty which they then give to the orphans as a group.

Agriculture is also a serious consideration as an activity of the group. The group has had funding from Njaa Marufuku Kenya (NMK) and had proposed to do some mushroom farming but they are considering dairy farming instead.

At the moment the group has 14 active members but others who relocated to other areas during the post-election violence still send their contributions and loan repayments via M-Pesa although the by-laws dictate that members must be physically around to participate in group activities.

Typical Group Meeting

The group meeting attended was held at Mama Tonie's house. The venue rotates from one member's house to another every month. Members try to alternate from homes of members that live on the Turbo side and those that live in Mwamba, which is in the neighboring District. Meetings are held on the third Sunday of every month. Below is a description of meeting proceedings based on observation of one such meeting during the study.

On arrival, members exchange very warm and cordial greetings and seem to have very strong social bonds.

The meeting observed starts at 3.40 which is quite late as they say they usually meet at 2 or 3 pm. At this time there are only five members present.

The present members sort of start the meeting unofficially or casually. Two members hand pieces of paper to the secretary with amounts written down from other members who sent them with apologies. They also give her the money.

There is chit chat as members wait for more people to arrive in order to start officially.

They mostly speak in Kiswahili since the group consists of mixed ethnic groups.

The host busies herself in the kitchen preparing tea then comes out & asks if there is anyone else they are expecting. Some more apologies are given then they ask the host to get some Bibles. At this point two more members have arrived.

There is more social chit chat as the secretary receives a personal call on her mobile phone.

One member complains that nowadays the group does not keep time and says they need to get serious

The meeting starts officially at 4pm with a prayer then Bible reading led by the secretary in Swahili. The host then leads a chorus before the secretary discusses the Bible reading.

The assistant secretary takes notes as the meeting continues.

The secretary apologizes that there were no minutes of previous meeting as the member who had taken notes at the previous meeting is not available. She decides to give the previous meeting's minutes from memory.

Only 3 members are very actively contributing to discussions while others remain silent. They seem to be afraid to take responsibility as duties are divided for an up-coming environmental day.

After discussions are held for some time, contributions are made as the host goes to prepare tea. One of the secretaries receives money as the treasurer takes records. Money from non-attenders who had sent other members is also received.

The secretary counts all the money and separates the host's money and puts it under the table cloth, leaving the remaining money on top of the table.

The treasurer asks all members one by one if they have outstanding loans and if they are repaying anything. She also asks those who are repaying loans if they are repaying last year's or the current year's loans. She does not have records of this. Expressions like 'Ni ile ya zamani ama ya mwaka huu' (it is the old one or this year's) are common.

Secretary counts all the money on the table. It comes to about KES 25,400 (EUR 254) in total (both group contributions and loan repayments). The total is announced. The host tells members to pay their contributions for visiting parents and even refers to her own note book to see the members who had not given her money for parents. Members don't seem to know who had paid for this money and who had not. It is also not clear whether all absent members had sent their contributions. They seem to be working on memory and not on records kept.

Members are asked to request for new loans and a few do so.

The latest member to arrive who begs to take them a few steps back brings a large amount of money and says its for her long term loan repayment. Many members assist to count. It totals to KES 12,100 (EUR 12.1) together with her monthly contribution.

Members who take loans sign for them. Very little is borrowed as a large sum remains on the table. The treasurer announces that their financial books are going to be closed in July and for that reason, only short term loans can be borrowed so that all members will have repaid by then.

A young lady who we later learn sits in for her mother in the group is often called upon to assist the host in serving tea.

Discussions on the chairlady who had lost her baby at childbirth are held. Some members are called upon to represent the group in visiting her and discussions are held on how much needs to be contributed for her. They finally agree to contribute KES 150 (EUR 1.5) each.

Some of the group members with the researchers after the group meeting



Discussions are held on who is to host the next meeting and this time they need someone from the Mwamba side. The member who is asked to host declines as her house (as well as her borther's where she now resides) is still in ruins after the post-election violence. She does not have enough furniture, cutlery and crockery and is adamant that she will not host the group in such a state despite them saying that they undersdtand her situation. Finally someone else volunteers to host the next meeting.

A final prayer is done by one of the members and a chorus is sang as members walk out for more chit chat and catching up.

Group Functions

The first aim of the Upendo group was to help one another. They are therefore concerned with the social life of the members and their well being. They look out for one another especially in time of need. One of the social activities that they

do is visiting parents of members just to appreciate them. When visiting parents, all group members contribute an equal amount of money (often 2000 shillings) and the money is all given to the person whose parents are to be visited. The person decides how the money is to be spent. She decides what gifts

are to be bought and how much is to be given to the parents. If she so wishes she retains some of the money the idea being that she is still likely to be called upon by her parents when they have a particular need. Two members of the group do not participate in the parents activities for personal reasons but

they are free to contribute the money and keep their full share if they do not want to go visiting their own parents.

Table banking is the other activity that the group is involved in. Money that is put on the table at a group meeting in terms of monthly contributions (shares) and loan repayments is then loaned to the members at a 10% interest rate. There are long and short term loans. Long term loans can be any amount but members are given three months period to repay the loans. Short term loans are re-paid within one month. They both are given at 10% interest. The group also plans to do some agriculture. They wrote a proposal to the Ministry of Agriculture's Njaa Marufuku Kenya Programme and received a grant of KES 120,000 (EUR 1200). This was about two years ago. The initial idea was to start mushroom farming but they later on realized that this was not feasible. They have proposed to change to livestock farming but the plan is still underway. The money has been lying idle in their bank account for close to two years now. Part of the reason is that they have to go through certain procedures to change their project from mushroom to dairy and the members also want to be absolutely sure before they make this change. The post election violence that sent other members away is also a contributing factor to the stalling of their project as some of the members even had their cattle stolen just after they came back.

Skills and Knowledge in the Group

Upendo Christian women are involved in various economic

activities as individuals which amount to a variety of skills and knowledge, some of which are useful to the group. Majority of the group members are business women involved in a range of entrepreneurial activities ranging from running shops to selling grains and clothes in the market. Most members are also small scale farmers who produce agricultural products for both domestic use and trade. The exact number of traders and farmers is a bit hard to distinguish as some do a little of both depending on seasons and economic abilities at any given time. The business skills are self learnt as none of the members has been formally trained in business.

About two of the members are in formal employment; one agricultural officer and a secondary school teacher. Both of them have formal training as the agricultural officer has a diploma in Agriculture and the teacher also has a diploma in education and is doing further part time studies to get a degree in education.

Good farming or agricultural skills are evident in some of the group member's farms. Agricultural skills are shared by members from time to time and good tips are brought to the group by the agricultural officer on poultry farming and any other skills that the members may require from time to time.

One of the members is good at cake baking and also has skills on liquid soap making which she learnt at a seminar and was planning to teach some group members to make the soap for sale and for domestic use as well. Meanwhile she makes the soap and another group member sells it and they share the profit.

A few members showed public speaking skills and good leadership skills during the meeting and from some of the duties that they were assigned as they planned to have the group environmental day. One representative member is a trained tailor and runs a business in turbo town. She started with one machine and now she has bought two more and employed people to help in her tailoring business.

Social Dynamics

Upendo which means love in Swahili is the 'cement' that holds the members of the group together and seems to be at the core of their activities. Members are motivated by love for one another, which amounts to help and trust amongst them. It is however interesting that the love seems to have led to too much trust in the group to the extent that no one seems to be interested to confirm loan repayments against records, contributions and balances to be banked. Members that were interviewed, when asked where group money is kept, also gave very different responses, meaning they do not keenly follow up on group money and monetary issues in general. The same love and resulting trust that seems to be a disadvantage in the group is also a strength to the group in the sense that it serves to keep the group members together and dissipate any small disagreements. Because of the strong love and trust, unity and continuity of the group is not threatened.

The group membership consists of female members only who are of different ages. The contact person is in her 70s while most of the members interviewed ranged

between 30-60 years. There is one young lady in her mid twenties who sits in for her mother at the group after her mother relocated due to the post-election violence. She seems a bit quiet and even admits to getting bored with some of the conversations that the other women have and their lack of discipline particularly with time keeping. Being the youngest member, she is also often called upon to help serve visitors, which she gladly does as it helps keep her occupied.

Except for two or three members, most of the members of the group are Kikuyu. Group meetings are however conducted in Swahili so that all members can understand. The group greatly appreciates the importance of equality amongst the members and one of the ways that they try to maintain this is by every member contributing the same amount of money, regardless of one's ability to contribute more. That way all members have equal shares and they all earn the same amount of dividend at the end of each year.

There are six officials of the group who were appointed by the members based on personal character and judgment of ability by members. Essentially, yearly elections are supposed to be done to change office bearers but this has not been the case as members say they have been satisfied with the job done by the current officials and have urged them to continue.

There is minimal interaction between the UCW group and other groups. They interact in social events such as weddings, whereby a few individuals from the group

are called upon to participate. The group is keen to keep its own secrets to the extent that it was a challenge convincing them to allow us as researchers to attend their meeting. The group has interacted with the Government through the Ministry of Agriculture's project - Njaa Marufuku Kenya (NMK) - that granted the group KES120, 000 (EUR 1200) for mushroom farming. A week before the study UCW hosted a guest who advised them to make themselves known to the community and the general public so that in case an organization is looking for a group to work with they stand a chance to be selected. Hence why the plan to clean up the environment and even involve the press for coverage was under deliberation at the time of the study. The group members interviewed also said that they are keen to mentor other individuals who are interested to form their own groups since UCW is no longer accepting new members; they have had some requests and interest from individuals in the community but so far this has not translated into anything partly because of the post election crisis.

Before closing the membership, UCW carefully chose their members and did serious investigation before they could allow them to join. One official of UCW said that there were two women (both of whom were coincidentally key informants in the study) who had wanted to join the group but were denied the opportunity because one was thought to be too proud because of her wealth and another 'ni mtu wa mdomo' as one UCW member put it (gossips or talks too much).

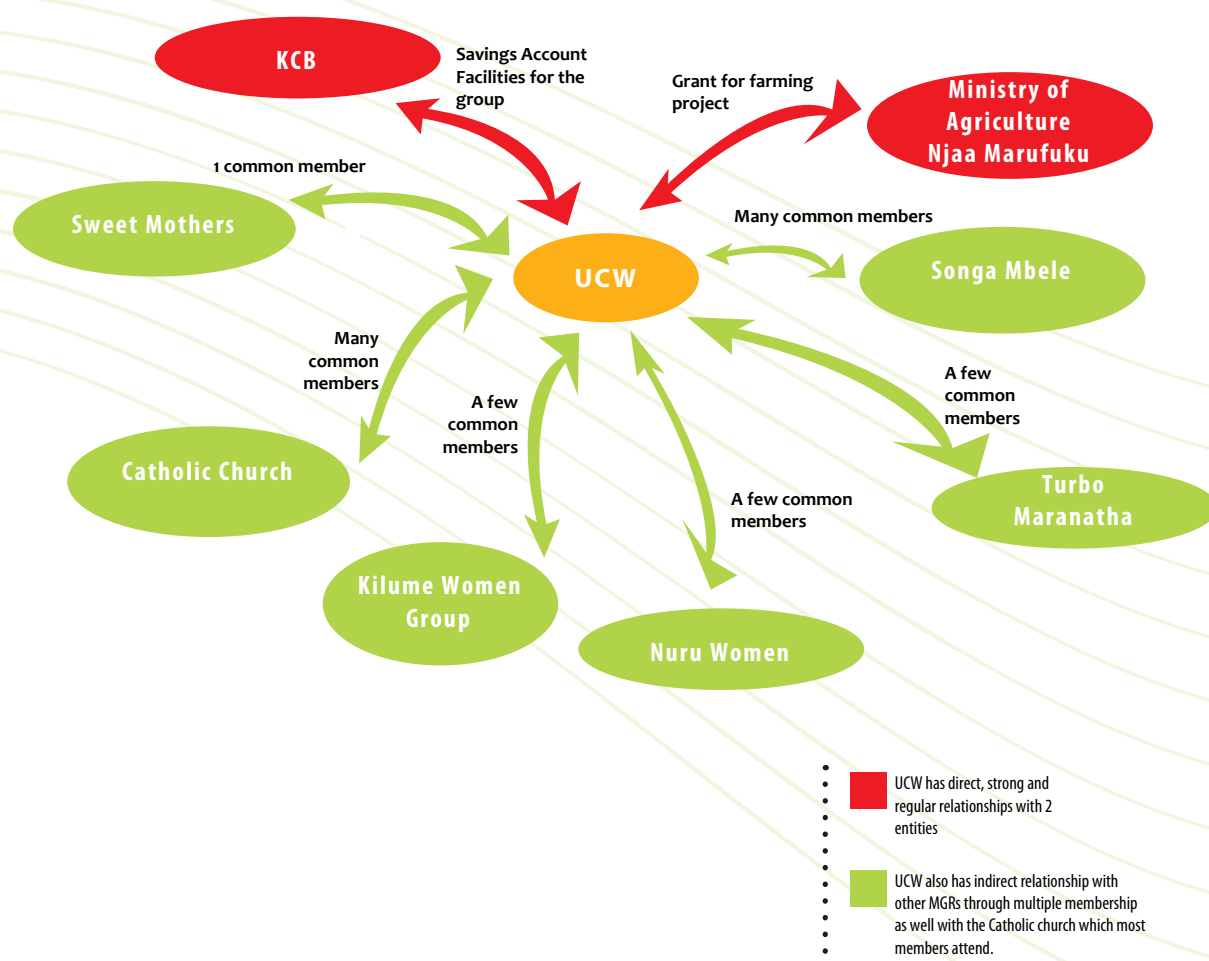
There is also indirect interaction with other groups in terms of sharing of ideas on group operations and sharing of skills and knowledge which is brought about by multiple memberships. UCW group members who also belong to other groups in the community are able to borrow ideas from those groups and share them with other UCW members. All members of this group are also in two or more other groups. Much as they say they keep the group issues within the group, the members must be giving ideas from UCW to their other groups as well.

It came to our knowledge through discussions with the officials that they (group officials) discuss group matters on their own and make decisions before raising the issue for discussion by the whole group. Later the members are asked to discuss but the officials try to steer the decision skillfully towards the decision they had already made. The members therefore think group decisions are handled democratically but in the real sense there is no democracy in the group.

"Saa zingine inabidi mtu mmoja afanye namuzi for the benefit of the group"
(Sometimes it is necessary for one person to make decisions on behalf of the group)

Group Official UCW

FIG 21: UCW GROUP INTERACTION



Hopes and Aspirations

Given that most members are self employed and have been directly or indirectly affected by the 2007-2008 post election violence, most group members hope to be able to make a living for their families and to improve their living standards. Education of children is also core for the development of most of the group members interviewed. One respondent who is a family member of one UCW group member said that peace is most important to her because then she would be able to do her business and improve her livelihood without worrying about

hers and her family's safety and security.

Table banking is one of the ways by which group activities meet the members' hopes and aspirations. Members are able to take loans, inject the money into their businesses in order to meet their larger goal of improving their livelihoods and educating their children. One member was able to buy a cow from a loan taken from the group and now her family enjoys milk every day. The cow is such a source of pride and a feeling of achievement for her such that she lists it as her biggest achievement.

On the day of the interview we did not find her at the market place as she had gone home. Her cow is a priority and she did not send her daughters to water the cow but she instead left her business to them to personally attend to her cow. The group has indeed helped the members take strides towards their aspirations.

"Nilikuja kupatia ng'ombe maji" (I came to water my cow)

Group Member UCW in explaining why she had left the market place to go home.

Money Flow

Equal monthly contributions of KES 150 (EUR 1.5) are made by each group member. KES 100 (EUR 1) from this amount goes to the member's shares and KES 50 (EUR 0.5) is given to the host to help cater for tea and snacks expenses. Loans are given to members at an interest rate of 10% for both long and short term loans so as to make money for the group. Long term loans are to be repaid within 3 months while short term loans within 1 month. Dividends are shared equally to all members regardless of the amount of loan they each borrow per year. Extra money that is not loaned to members is banked with their Kenya Commercial Bank (KCB) account that has three signatories and one witness member who sees to it that the money is actually banked by the treasurer.

The KES 120,000 (EUR 1200) that was granted to the group by NMK has been in the bank account for about 2 years as the group tries to decide on the best project to use the money for. In total there is about half a million Kenya Shillings in their bank account. Total contributions made on the day of group observations were KES 37,500 (EUR 375).

Media and Communication

The most commonly used means of communication in the group is word of mouth and face to face communication. Members update one another when they meet in the market area and share any news, especially on group matters and about other group members, face to face. News on the group chairlady's death of newborn was shared at

the group meeting and even after, members discussed further updates of the situation. At first the group only knew that their leader had had a baby by surgery but on one occasion at the shopping centre two members discussed further the details of how the baby died and where they buried it.

*"Mimi niliongea
nayeze kwa simu
ndio akaniambia...."
(I spoke to her on
phone and she told
me)*

UCW Group Member in giving news to another
group member

Most members have mobile phones which they only use when they cannot meet to communicate face to face. Often, phone calls are used to pass urgent messages and to perhaps agree on where to meet so as to discuss issues in detail. Short messages (SMS) are used by some members but some especially the elderly members do not send such messages. One member said she does not know how to even reload her airtime and she relies on a trustworthy shopkeeper to reload it for her. M-Pesa money transfer service is used especially by displaced members to send their contributions and loan repayment to specific members, who then get cash to take to the group meeting.

The radio is also a very important source of information. Many members listen to local stations such as Kameme FM and Citizen FM, depending on their vernacular language and personal preference.

News and announcements are looked out for. Kameme FM is popular as it discusses issues closest to the people. One group member listens to Citizen especially as she especially looks out for programs that discuss relationship issues.

Most members are not keen to read newspapers daily except for one who is a newspaper vendor and another in formal employment who has access to a paper in the office every day. The vendor peruses through one of the papers daily just to get an overview of the headlines before she sells the paper.

The Internet is not familiar to most respondents from the group. This is because of cost, lack of internet services within the Turbo small town, low educational levels of some members and also lack of knowhow.

Available means of communication, especially the mobile phone has made communication easier, cheaper and more efficient. Members are able to communicate even with those who re-located and to get urgent news regarding the group and its members whenever they want to. The group however seems not to know how to find information on potential projects and their feasibility. They have been waiting for 2 years to decide what to do with a grant as they had not chosen their first project well. Other than this, the group seems to have most of the information they need given that they have a government official on board and easy access to government offices within Turbo and in Eldoret town. Good infrastructure has also helped them get easier access to information.

Summary Conclusion about the Group

UCW is one of the groups that can be considered a success in Turbo. Many women seek membership with them as they have seen its strength and development in members' lives but members are keen to keep the membership closed. They only offer to help other women start their own groups. In spite of the group's success however, the members



seem to be too trusting of one another and there may be need to introduce what some would refer to as institutionalized suspicion. This way democratic decision making will become more of a reality in the group and members will be empowered to monitor group finances and other activities at a personal level for their own benefit as members.

A group member - Beatrice Wambui's Story

Beatrice Wambui, well known as Cucu (which is Kikuyu for grandmother) is an over 70 year-old mother of 5 children. She migrated from her original land in Central Province of Kenya just after she was married and separated and settled down in Turbo, on government owned land. This is where she brought up her children who are now adults. Cucu went through the old Kenyan system of education but only primary education up to class two where she learnt basic reading and writing skills and which she now uses a lot in her business. Cucu is a member of UCW and has been in the group since inception. She is a kind hearted mother who warmly received us when we first arrived in Turbo and introduced us to other group members. She currently lives in a new house after her old house that was very near the shopping centre was destroyed during the post election violence. She is one of the many residents of Turbo that were displaced and lost a lot of property. At the shopping centre she showed us two shops where her children had put up their businesses but lost them to other people. She however is not bitter with the happenings, but wishes that all Kenyans could understand that they all need one another and that it is important to be peaceful. She did not even mind that I belong to the Nandi tribe which caused all the loss to her, her family and her friends.

Cucu sells grains for a living. She buys from farmers within Turbo who produce a lot of maize due to the conducive climatic and topographical conditions. Sometimes she buys her grain from the neighboring Lugari District when prices are low. She trades in a wooden shop within the town

with a younger business partner (who is not a member of the group). UCW has helped her restart her business after the post-election chaos. She initially sold her grain in a posho mill where she would get customers easily, but she has found customers with time and got back on her feet, thanks to table banking within the UCW group as well as the Songa Mbele group which she also belongs to. On the many occasions that we passed by her shop she would be at the entrance with her checked red and white apron and a long stick in her hand, which she uses to chase chicken and goats away when they try to feed on her maize. During the 2 hours that we sat to do her interview she patiently answered all the questions as her partner took care of business (which seemed rather low on that day). She exhibits good business skills. At some point a child comes to buy wheat worth KES 10 (EUR 0.01). She does not have a measuring container for such a small amount but she looks for the smallest container does some measurements and divisions until she gets the amount of wheat that would be worth that much; quite an impressive and creative business skill. She gives us her blessing on the last day of the study before we leave and hopes that the rest of the research will be just as successful as it has been in Turbo.

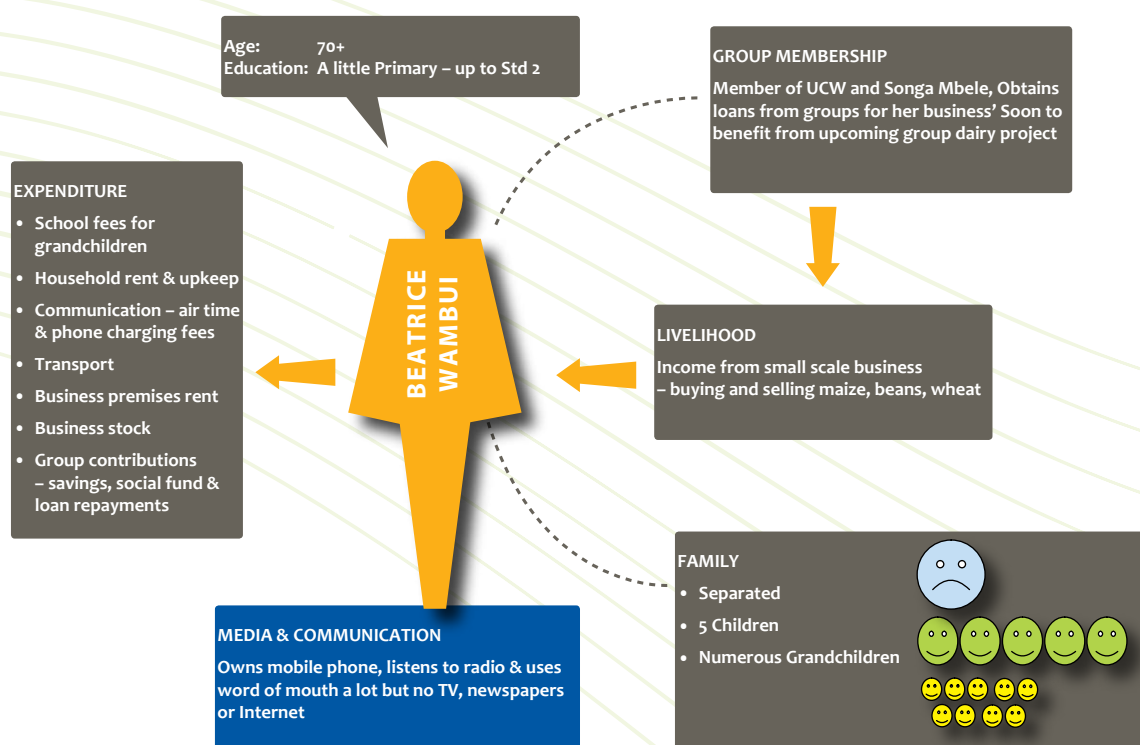
During the group meeting, Cucu remains silent most of the time but speaks when she explains to the group how she met the visitors. Her silence does not signify dormant presence in the group. As we tried to convince group members (who never allow strangers into their group) to allow us to attend the group meeting, Cucu gives one statement that changes everyone's mind;

"Huyu ni mtoto wetu. Tukimfungia hapa, watoto wetu wakitumwa pia huko kwao kericho hatutapenda wakifungiwa pia. Haniwezi kujua mtoto wako atafika wapi siku moja" (This is our child. If we close the door to her, we will not like it if our children one day visit Kericho where she comes from and also have doors closed at them. You never know where your child will go some day)

Cucu, Group Member UCW

Cucu's wisdom is a resource to the group. Whenever there are disagreements, Cucu is called upon to privately talk to the members in disagreement so that their personal issues do not disrupt the group unity. Two members at some point had domestic disagreements and Cucu together with other officials successfully counseled them to their benefit and to the benefit of the group as a whole.

FIG 22: ABOUT BEATRICE WAMBUI



Report on Bahari Widows Group

ABOUT THEIR COMMUNITY | Kwanza Location, Kwanza Division of Trans-Nzoia District in Rift Valley Province

Geography

Trans Nzoia District is one of the 43 districts in the Rift Valley. Administratively, the district has two divisions namely Endebess and Kwanza. It has 6 divisions, 25 sub-locations and 50 sub locations. The divisions are Kwanza, Saboti, Cherangani, Central, Kiminini and Kapkoi. The sub-locations were formed according to the farming settlement pattern in the district hence some divisions have fewer sub-locations in comparison to the number of locations.

The district is characterized by large farms owned by ADC, Kenya Seed, Suam Orchards among other private farms. The district also hosts Mt. Elgon National Park. It however has various settlement schemes which have been created to settle the landless. The population is therefore scattered and only densely populated in the schemes.

The district has a highland equatorial type of climate with fairly distributed rain throughout the year and annual precipitation of 1242mm. Mt. Elgon region receive the highest rainfall. The rainfall pattern in the district is bimodal in nature with long rains falling from the month of March to July while short rains fall between September and November.

The mean temperature of the district stands at 28.6oC but varies between 10oC and 30oC which gives the district a favorable climate for both agriculture and livestock production.

Demography

Kwanza Division of Trans-Nzoia District has a population of 599,168 persons according to the 1999 census. (KNBS 2000). The high population growth rate of the district can be attributed to two main factors, one being the sub-division of large farms which have attracted a substantial in-migration to the district of people searching for land. With the sub-division, the second one is in-migration in search of job opportunities which exist in the small and large-scale farms and the industries that are coming up in the district. These two factors combined have contributed to the rapid population growth.

TABLE 22: TRANS-NZOIA DISTRICT DEMOGRAPHIC INDICATORS

Total Estimated Population	599,168
Females	298,008
Males	301,160
Female/Male ratio	99;100
Youthful population (15-25 years)	126,853
Total population of primary school going age	149,004
Total population of secondary school age	57,989
Urban population	56,218
Rural population	542,950
Infant mortality	73.3 per 1000 live births
Average household size	5
Total number of households	26,931

Source: District Statistics Office, Kitale 1996 in District Development Plan, 1997-2001

Economic Activity

82% of land in the district is used for agricultural and livestock production activities. The district is a high agricultural potential zone due to favorable climatic and soil conditions. More than 80% of the land is classified as suitable for arable farming. (DDP 1997-2001). Since the opening of the former 'white highlands' after Kenya's independence, there is now both large and small-scale farming in the district. This study was done in Lunyu farm, which was a white settlers' land that was later sub-divided and sold to small scale farmers according to sizes they could afford. Average farm sizes are 4 acres for small scale farming and 100 acres for large scale farming.

Large scale farmers employ tractors, harvesters and other machinery in their production while small scale

farmers employ human labour and ploughs for their farming. Ox-drawn ploughs were initially used by many households but with the rise of cattle rustling, many oxen are now not available for the work. Previously, agriculture was dominated by maize production but now the district has diversified into mixed farming. The main food crops in Kwanza are maize, beans, wheat and potatoes. Maize is used to make ugali (a solid food substance made from maize flour), porridge and it is also boiled or roasted for consumption. Wheat is also used for ugali and porridge while beans are either boiled with the maize to make an African dish called 'githeri' or sometimes cooked on their own and served with ugali. A variety of vegetables: tomatoes, sweet potatoes and arrow roots are also grown for domestic use. This variety of crops has ensured food security and nutrition for most households. Some farmers have learnt to use homemade manure for farming to boost their production. Continuous use of small pieces of land calls for use of farm yard manure and industrial fertilizer to boost soil fertility. This is because land is not left fallow to replenish its fertility. Farm yard manure is made from food remnants, cow dung, leaves and household biodegradable litter. Both homemade manure and manufactured fertilizer is used in the area.

The main cash crops grown in Kwanza are sunflower, tea and coffee. Cash crop farming is however found in larger farms, as most small scale farmers give priority to food crops because of the size of land. Livestock keeping for milk production is also practiced. Kwanza has two zones: the cattle, sheep and barley zone and the maize, wheat and barley

zone. The livestock zone is the area further away from the West Pokot boundary where cattle rustling is much less. There is also poultry farming for sale of eggs and chicken and domestic use of both meat and eggs. Indigenous chicken is more popular with the residents as they feed on readily available household remnants making them cheaper to keep, and they are also considered much sweeter. One 'Mkasa' (village elder) had a pilot chicken rearing project that he was trying out with the Ministry of Agriculture. Its success will be used to teach and encourage other farmers to try it out. While interacting with groups in the area, it was observed that many people are barely liquid in terms of cash (especially small scale, middle and low class farmers). Part of the reason for this is that many households get most of what they need from their farms. They do not need much money to sustain their livelihoods from week to week, thanks to agricultural production, albeit small scale.

Part of the land in the location is steep topographically and farmers have had to plant trees and take other soil erosion measures such as terracing. The trees are often blue gum but an agroforestry NGO called VI has introduced a type of tree that is used to feed farm animals, and also used as wood fuel. Large trees are sometimes cut and sold when there is dire need for cash. Tree planting is not only a source of income but also a useful resource for use around the household. Deforestation has been curbed by the trees that give wood fuel as households no longer have to cut down trees for this purpose.



Maize farming in Kwanza. Notice the trees grown all around the farm and the Napier grass grown across the farm to reduce soil erosion in the farm.

Making of farm yard manure. Contents of one hole are transferred to another as a way of mixing and airing it. Some residents argue that crops planted with this manure do better than those from industrial fertilizer.



Poultry rearing. For safekeeping the chicken are in a room inside the household and not a chicken pen outside.



Part of a farm with sweet potatoes. A typical farm would have such a small piece allocated to each food crop needed by a household.

A typical granary. Poles are erected in a circle and a readymade often purchased body inserted. It does not have a door. The space between the thatched roof and the body is used to climb in or a small hole is made at the top for security purposes.



Tree nursery owned by a youth group. Seedlings are sold to villagers and some are taken further away from the village to farm.

Income

The main sources of income in Kwanza are agriculture and livestock production. The percentage population that depends on this agriculture by either tilling their own land or providing labour in farms is 68.3 for agriculture and 31.5 for livestock production (DDP 1997-2001). A small part of the population gets its income from the informal sector and self employment. Incomes here depend to a great extent on distribution and large ownership of land.

Infrastructure

Most of the roads in Kwanza are either earth or gravel making them impassable during the rainy season. Kwanza has the shortest length of classified or bitumen roads in the district but the longest length of unclassified roads. During the study we had to walk up to 4 kms to get to the study area. Interviews had to be conducted in the morning hours before it rained otherwise the roads would become impassible. All roads in the district are utilized for carrying farm produce and inputs. Heavy traffic, especially lorries contribute to the fast wearing out of the earth and gravel roads, especially in Kwanza Division. To get to the group members during the study, it took about 27 kilometers on the road shown in the picture below to get to Centre Kwanza (for some reason the residents of Kitale don't just say Kwanza but Centre Kwanza). From Centre Kwanza it took another 3-4 kms of a road that gets worse as you go further away from the centre. From there was a turn at a place called Kengele that led to a Kenya assemblies of God (KAG) church which is a landmark. The church is used as a school on weekdays. On our first day we had to stop at the church to ask which way led to 'soko mjinga' as there were two roads at the junction. Before we had found someone to talk to children ran out of class jumping and shouting 'gari, gari' (meaning car, car). They had even left their teacher in class to come to see the car. It was actually to our advantage since the teacher gave us directions as she came to call back her students to class. We were lucky that it only rained in the afternoon and group members told us to always come in the morning before it rained, otherwise roads would become impassible. On one occasion it rained heavily in the evening and we had to leave our car in a homestead slightly beyond the KAG church. Again children ran from school to the homestead and the lady in the home had to tell them to go back to school. We had to walk about 5 kilometers to get to the study area. In the mean time the lady's 3 year old daughter had a very bad day as she had to lock herself up in the house all day because she was scared of the car. It was such a relief for her when we took away our 'monster' at the end of the day! Lucky for her (and us too) the rains favored us the rest of the week so we never had to leave the car at her home. This shows how vehicles are rarely seen beyond the main road on Kengele. Part of the reason for this is the terrible roads that lead to the hinterland and also the levels of poverty are so high that people live



A section of the Kitale Town-Kwanza road. This is the better part of the road. Roads get impassible deeper into the hinterland, especially during rainy seasons.

A section of the same road on a rainy day. Bicycles are the most popular means of transport and they are commonly referred to as 'boda boda.'



from hand to mouth. Owning a car for the people of Kwanza is almost a distant dream.

Kitale is the terminus of the Nairobi-Nakuru-Kitale railway line. This is an important means of transport, especially for ferrying agricultural inputs and produce. It is also used for transporting consumer goods such as sugar, building materials and livestock to various destinations. There is however no passenger trains service to Kitale. Generally, the railway is underutilized during off peak agricultural seasons. There is one airstrip in Kitale town. Its utilization is low as it cannot accommodate large aircrafts. There is only one airline serving the area.

There are mainly surface and sub-surface sources of water obtained from rivers flowing from Mount Elgon and Cherangani Hills. The main river is Nzoia, which is joined by a number of streams on its way to Lake Victoria. Availability of water for domestic use is a major problem in the district as there is no piped water. Residents of the location rely on bore holes and distant rivers for domestic use and for watering their animals. Some walk very long distances to access water from water pans. An organization called



Bahari (the dam). This is where the group name originates. The group's school is built near this dam.

A permanent natural well. Residents say it is very deep and never runs out of water. The Mkasa on whose land it is uses it for irrigation and watering animals.



A CCS cost sharing borehole. The metallic knob is turned round and round. Water comes out through the pipe. It's about 40 meters deep.

Western Christian Community Service (CCS), a development of the Anglican Church of Kenya in the region, introduced a cost shared project in the study area whereby members of the community were asked to choose what they needed most between a bore hole, a water tank and a toilet. A number of homesteads are still grateful for the clean water they are now able to access.

Within the location there is one health centre at Centre Kwanza and one dispensary at Maridadi. Residents have to walk up to 8 kilometers to access health services. There are no bank branches in Centre Kwanza.

Electricity is only available at shopping centers. Major energy sources are wood fuel and petroleum. Kwanza Division has not been covered by the rural electrification programme as it is not part of the centers that were identified and prioritized for rural electrification. Over 90% use wood fuel (DDP 1996-2001) and demand for it is growing even more due to the rapid population increase. Charcoal is used for cooking and heating in households and commercial enterprises. To make wood available

on a sustainable basis, expansion of agro-forestry is underway.

Most homesteads have mud walled long drop toilets, some with roofs and some without. CCS however came in handy when they helped people construct toilets (complete with a water can for washing hands after use) and boreholes to increase hygiene and increase convenience for the people.

Most houses in the area are iron sheet roofed with neatly plastered walls and floors. The plaster is a mixture of fine clay soil which is readily available in the area and cow dung which makes it long lasting and smooth. The cow dung is believed to help reduce jigger infestation. The main house would have at least three rooms, one of which would be used as an animal shed for security purposes – people live with their cows inside the house so as to minimize theft. There is also an external kitchen which is sometimes used as a bedroom for children depending on the size of the main house. Most kitchens have grass thatched roofs but for poorer families all buildings in a homestead have grass thatched roofs as the grass for thatching is readily available by river sides at almost no cost. In spite of food security, residents of Kwanza, especially Sirende Village seem poor. A brick or stone walled house is a rare sight to behold and even then it would be an old one belonging to a ‘rich’ person.

Culture and Religion

Compared to Eldoret and Kericho, Kwanza residents seem to have maintained more of their traditional cultures. Burials for example are

taken very seriously in Kwanza to the extent that there are groups that have been formed to take care of burial for the residents. Every 10 neighboring households make a group, and all other groups are expected to participate in funerals. In Kericho for example, loss of a loved one would be a family affair and not a community affair. In Kwanza, it was also observed that the patriarchal leader of a homestead is buried just outside the door to the main house. It is believed that he watches over the home. This belief could be what encourages widows to work hard and bring up their children knowing that their late husbands are still supporting them and watching over them at least in terms of security.

Extended family is taken more seriously in Kwanza than it is in Kericho and Eldoret. Every homestead we visited in Kwanza consisted of the main house, which is the parents’ house, and the sons’ houses. The last born’s house is built closest to the parents house. A homestead would therefore consist of 4-7 houses depending on the number of sons there are in a family. In Kericho and Eldoret, nuclear set up of families is more common. Sons tend to buy their own land away from the original home and settle down with their children. The extended family set up plays a role in a group such as the one studied in this community. One home we visited belonged to a woman who was not originally a member of the group but since her mother-in-law (who is over 90 years old) was unable to continue group activities she took over her responsibilities in the group and continues to do so faithfully on her behalf. She has to work hard to get money to afford her contributions and participate in group activities. The commitment to extended family is therefore quite close. It even goes beyond personal help to representation in groups as in the case of this woman and her mother-in-law.

Male circumcision is taken quite seriously amongst the people of the area. Given that the main inhabitants are of the Luhya ethnic community, boys are still circumcised traditionally. Many people in Kericho still follow some of their circumcision procedures but Kwanza residents seem to give more importance to it. Circumcision ceremonies are quite fussy. The entire community joins in song and dance along the road as they escort the candidates from a river to the destination of the circumcision. This is the means by which boys in this patriarchal community become men who later head their own families. The patriarchal nature of this community is evident in the group under study. The women in the group run their own activities independently but they have a male leader to oversee their group alongside two other youth groups affiliated to them. The male leader does not quite play a role in group activities but they inform and call him whenever there are visitors or anything new in the group.

It is however worth noting that many people have embraced Christianity but some cultural beliefs and practices are carried out alongside religion. One of the group respondents for example prayed with us immediately we got to her home then she introduced the man who watches over her home as the one lying in the grave right outside her house. In almost all homes we visited, the first words that would be said after greetings were ‘Na tushukuru’ (meaning let us give thanks). Very enthusiastic prayers would then follow to thank God for bringing us safely to the place. Religion seems to be the

foundation of many groups in the community some churches reach out to the community through groups. The toilet, borehole and water tank program by CCS came through the church and it has made significant difference in the community.

Women in the community seem to have more responsibilities than the men. Apart from household chores, women weed their farms with the children and are involved in many activities. The men seem to be laid back but most of them do support their wives when they join MGRs because they have seen the benefits. The men support their wives by letting them become members and attend group meetings. Single women are not applauded in this community. One respondent when asked about the view of the community on single versus married women said that single women are the ones who 'spoil' people's husbands and bring diseases to families. The community believes in marriage and respects the family as an institution. Widows do not seem to re-marry as none of the members in the group has, but they are accorded respect as married women would be.

Security

The aforementioned doors and animal sheds in the house give a hint to security levels in the community. Kwanza District borders West Pokot District. The nearby pokot, who are pastoralists often come to raid their cattle. Every homestead that was visited has lost heads of cows or even loved ones who try to fight for their cattle and are shot down by the rustlers. For this reason, everyone has a strong door which they hope by the time the rustlers break down, they would have alerted someone by phone or attracted attention from neighbors. This is why residents prefer to live with their animals in their houses. The communities have even mobilized a group of youth to patrol at night. There is only one police post in the area and the police try to patrol as much as possible and have even given some form of curfew so that people are not allowed to walk around late at night.

Communication and Media Consumption

Much as there is clear reception of the Safaricom network, many people do not own mobile phones.

This could be attributed to both the poverty levels as well as lack of electricity to charge the phones. Out of the 12 people interviewed, only 5 had mobile phones. The rest rely on their children and neighbors for mobile phone communication. Reliance on one or two members of the extended family or a neighbor for communication makes it difficult for the community to relay information. There may however be a positive side to this in that social networks may be enhanced through the sharing / borrowing of mobile phones in the community. I would ask the members of the group how I could communicate with them in case I needed more information and they would give me one of their working sons' number. This means that one might have to wait till evening to be able to receive a message from a neighbor or son. One couple went into their bedroom and came back with a very old notebook where they had written contacts of one of their sons who is rarely ever home! The alternative would be to call overall group leader whose house is about a kilometer away from theirs. The main source of information in this community is therefore word of mouth. Word is passed around on goings on in the villages, town and around the country. Reliability and efficiency of such information may be questionable as it depends on who one interacts with on a given day and the memory of the carrier of the message.

A few people listen to radio and even fewer own television sets. Some of the people did not even own radios and they relied on those who had them to know what goes on outside the community.

Typical homestead; Mama Shikokoti stands outside her main house. Her last born's house is to her left while the other son's houses are built around hers.



*"Mimi
nikiamukanga
asubuhi ninauliza
kijana yangu redio
imesema nini leo."
(When I wake up in
the morning I ask my
son what the radio
said today).*

Group Member, Bahari Widows

Unlike other parts of the province visited, this community prefers to listen to Kenya Broadcasting Corporation (KBC) for those who own and listen to radios. This could be attributed to the mix of the different Luhya dialects that have settled in the place. Due to the differences in dialect, many people would rather listen to Swahili which is the neutral language. Most of the community speaks good Swahili although the area is predominantly inhabited by Luhyas. Radio is listened to from 7am to around 9am and also 7-9 pm for news and advertisements. Other than ownership of radios, some people, especially women do not quite have the time to listen to radio during the day as they spend most of the day in the farms. One family member said she only switches on her radio to know what time it is. Men however get news from the shopping centre and from other people during the day and pass word around. Televisions are mostly reserved for news only for those that own them as they have to save on power from batteries or solar power. None of the homes I visited had a television set. Not even the Mukasa's (village elder's) home, who by the way

recently retired from a sales job in Nairobi.

Newspaper reading is rather unpopular in Sirende Village of Kwanza. As earlier mentioned, liquidity in the area is quite low and many households survive on what they get from their small farms. A newspaper would be such a luxury and an expensive one at that seeing as some group members did not even have the KES 10 (EUR 0.1) that is meant for group savings, let alone KES 35 (EUR 0.35) for buying a newspaper. Some of the older generation is also not educated. Most of members of the community we interacted with had only had lower primary education; they had to drop out, mostly for financial reasons. As such, they would not see the need to try reading newspapers as this would be strenuous (for those who can read a little) and expensive. From general conversations, one could tell that members of this community are barely informed on current happenings in the country. Unlike the general view of people in other parts of the country, most people, especially women seemed stuck on the Moi-Kibaki change in power. They are still angry at the former president and happy that Kibaki took over, yet other communities visited now want more change from the Kibaki government to a more people centered government.

When asked about the flow of information in the community, the group chairlady who is also next door neighbor to the area chief said "Tangu Mungu aumbe hii dunia, sijawahi kuona Chief akiita mkutano yoyote. Yeye akipata kitu chochote, unaona tu ikibebwa kwa nyumba yake" (Since God created this world,

I have never seen the Chief call for a meeting. Whenever she gets any information, she just takes it to her house). I could tell that though she had deeper issues with her neighbor the Chief it seemed like government administration was not quite felt by not just this mama but the people in general. This could explain why many had turned to religion which has been referred to as the opium of the people for comfort and hope in life. However the village elder says that information is passed through him and the rest of the village elders. They then pass information by word of mouth.

There is no cyber café even in Centre kwanza (which is about 7 kilometers from the study area). One would have to travel to Kitale Town which is KES 200 (EUR 2) to and fro by public means to get such services and even then almost everyone we interviewed was not familiar with such technology including the younger generation. When one asks about the Internet they seem a bit lost but when you call it computer then they say, "Oh computer, hiyo iko Kitale". (That one is in Kitale) A few younger people however knew about the Internet but do not use it themselves.

In spite of the seemingly limited means of communication in the area, flow of information has increased in this community. People seem to receive and pass information, albeit by word of mouth and by the available mobile phones in the community. For those who have mobile phones, communication has become much faster and cheaper especially compared to the time they had to travel long distances to pass information. There is however more room for improvement in

communication, part of which would require improvement in infrastructure.

There is a lot of information, especially on farming that the community would like to access but they are limited by ownership and access to radio and televisions and also by the limited channels of flow of information.

Many people are hungry for useful information and they really appreciate it whenever an NGO or the Government reaches out to them to teach them more on how to be successful in farming. The hunger for information is clearly illustrated by Bahari Widows who all dropped their tools to gather at the church when they heard that someone was coming to visit the group. At first I thought they were expecting donations but I realized they referred to me as ‘mwaliimu’ meaning teacher and they talked about ‘mafunzo ile atatufunza’ (the education she will give us) even when I had explained that I was the one learning from them and not the other way around.

Community Challenges

The greatest challenge in this community is cattle rustling and insecurity. Many people have lost all their cattle and they always live in fear, not knowing when rustlers will come to their homes. Even with the cattle in the house, the armed Pokot still break into houses and get the cattle. They shoot down anyone who tries to stop them. All adults we interacted with had lost some

of their cattle to cattle rustlers. The sound of gun shots at night is not strange to the residents of Sirende Village. One would be surprised at how casually a story would be told of how the Pokot were shooting at the door and demanding to take the bull in the house and how it was always wise to open the door and release the bull instead of losing one’s

Much as there is clear reception of the Safaricom network, many people do not own mobile phones. This could be attributed to both the poverty levels as well as lack of electricity to charge the phones.

life. The police and the community are working together to patrol at night to reduce cattle rustling but insecurity still persists. A dead body was found by the road side on our first day of arrival and nobody seemed sure of the cause of death. It was known that the dead man was not very sound mentally and could have gotten too drunk and died in the harsh weather conditions but then the fact that he did not have clothes on was mysterious.

Illiteracy, ignorance and poverty were also evident. Many respondents from the group had only schooled up to class three or two of primary school. One 23 year old family member (daughter in-law to one of the Bahari Widows)

said she only went up to class two. Tears were flowing from her eyes when I asked her about her hopes and aspirations in life. “Nilikuwa ninataka kusoma lakini baba alinikataza.....” she said. (I wanted to go to school but my father did not let me). Due to poverty, her father thought it was better for her to get married as there was no money and he was going to get something from marrying her off in terms of dowry or bride price. It was a difficult interview as the respondent was a bit emotional and the group members that were in the room with us (and could not leave as it was raining heavily) tried to whisper some answers to her and I had to tell them that their turn to answer questions was over. The respondent knew that the answer to development revolved around education but she felt helpless that she was unable to get this all so important education as much as she would have wanted to.

There are a few rich farmers but the majority of the population lives from hand to mouth. Poor infrastructure, especially roads and electricity have been a challenge especially for the farmers who need to transport their produce and communicate efficiently with their clients. Communication by mobile phone is expensive and even M-Pesa money transfer is not enjoyed by many yet it would be easy to send and receive money to complete transactions here and there. Having to charge a phone at KES 20 (EUR 0.2) and waiting all day to get back a phone really cuts down on exchange of information.

Groups within the Community

'Muganda' is the name given to groups in Kwanza. Essentially, muganda are women groups but the term is now used to mean merry go rounds generally. There are many groups within the community. Some are women only groups while some are mixed groups. The youth, in an attempt to raise their living standards have formed groups which are mostly agriculture related because of their rich agricultural land. Monetary contribution is a bit low in Kwanza. Many groups make contributions of KES 100 (EUR 1) per month and they do not have much savings in the group. This is again attributed to poverty levels in the region and also many people get most of what they need in the homes from their farms and therefore do not often have a lot of cash with them.

Being an agricultural area, most group activities revolve around agricultural activities. It is interesting that some groups would come together to give each other moral support. The group under study has two three other sister groups that share an office and gather together whenever an organization wants to educate them together. They however have different activities. One of the sister groups for example participates in agro-forestry and vegetable farming while another participates in HIV/AIDS related issues. The group that participates in vegetable farming however has incorporated vegetable and other food crops that are particularly nutritious to HIV/AIDS patients so that they have some kind of relationship. The sister groups would have one overall leader that

would oversee the activities of the groups and the leader would be the entry point through which organizations access and work with the groups. A few members belong to two of the sister groups at the same time.

The Ministry of Agriculture, church based organizations and other NGOs have involved themselves in the community and their activities. Many groups have therefore seen the need to be registered so that whenever an opportunity presents itself, they would be considered. As earlier mentioned groups give a lot of weight to learning new things, agricultural or otherwise. It is interesting that micro finance institutions have not really spread their roots deeply in this area unlike other parts of the Province that have a lot to say about their involvement in MFIs whether positive or negative. One Mukasa (Village Elder) mentioned Faulu Kenya (and was even calling it 'kufaulu' which shows how unfamiliar he is with it) and Kenya Women Finance Trust (KWFT) but did not know much about it. The women we interacted with did not belong to any of such groups.

Groups seem to be receptive of churches and they open up to development projects initiated by churches regardless of the denomination. Bahari Widow members belong to different denominations but they welcome whichever church wants to work with them in whichever activities.

Apart from the sister groups, there is minimal interaction between groups and quite a few people admit to belonging to several groups at a time. The chairlady expressed her opinion about belonging to many groups at a time strongly; something she is against.

"Mtu wa KAG anawezaje kujihusisha na mambo ya kanisa ingine? Si kila kanisa na maneno yake? Hata kila kikundi kina maneno yake". (How does a member of KAG get involved in issues of another church? Doesn't every church have its own issues? Even every group has its own issues.)

Chairlady

One impressive thing about groups about this community is that they do not wait for funding or assistance of any kind from external sources. Groups try hard to do as much as they can on their own. Whenever help comes, it finds them busy. It is actually their hard work that attracts organizations and institutions to them. Some groups in Kericho for example admitted to having started and registered in the hope of getting funds from the government and other institutions. Things work the other way round for Kwanza. They come together to work, later on register and continue working and help eventually comes their way.

The Group Bahari Widows

TABLE 23: INTRODUCTION TO BAHARI WIDOWS GROUP

Group name	Bahari Widows
Age	Five years
Location	Lunyu Farm, Sirende Village, Kwanza Location
Type	Self help group that is also a Rotating Savings and Credit Association. It has Female only members but is one of three sister groups that have a male overall leader and other few overall officials some of whom are male
Membership	15
Activities	Running a nursery school, farming, fortnight contribution of money for ROSCA, and occasional loaning to members for emergencies

Short History of the Group

Bahari Widows Group was formed by a group of widows who saw the need to support one another and to especially help their children. The chairlady saw the need to bring together widows who had been left with the responsibility of bringing up children alone. She talked to the women one by one and they all thought it was a brilliant idea.

Six group officials were chosen by way of voting with of course the current chairlady being voted in this capacity. There is a vice chair lady, treasurer and a vice treasurer and secretary and her vice. Officials have barely changed since inception of the group as members feel the officials have been doing a great job.

The first project they started was a nursery school. The nursery school was meant to provide basic introduction to education for their children as the widows and guardians looked for ways of paying for their primary school fees. The school is a one roomed wooden building that is built near a dam that they call bahari which is Swahili for ocean (hence the name of the group). At the beginning the school had over seventy pupils and one volunteer teacher but later on another nursery school came up on the other side of the valley hence the children are now less than forty. The volunteer teacher left the position to her daughter who has also been teaching for years without a salary and is really hoping the group members will appreciate her at some point, hopefully soon by offering her a salary.

The group later started some farming activities and contribution of money. Land would be leased for a year for production of maize and beans. The

group members each contribute KES 50 (EUR 0.5) every fortnight and extra KES 10 (EUR 0.1) for 'hazina' (savings) as they call it. At first the money was used to buy kitchen utensils for the members but they later started giving the whole amount collected to the host to spend as she deems fit. The treasurer is responsible for this money. There was initially a bank account but the members were unable to maintain it so they decided to close it and keep their money with them.

The women later saw that they needed younger married women to help with farming and other activities that

required energy. The chairlady again decided to hand pick women who she thought would be resourceful to her group. Four women were introduced to the group including one that took over from her elderly mother-in-law.

The group has had its share of low times. Last year they had used their 'hazina' money to lease land but they were not able to raise more money to buy fertilizer and seed. They had to watch their money go to waste in fallow land. They were also not able to get enough maize to distribute amongst themselves and for making porridge for the nursery school children.

Nonetheless the group has continued to work hard and has been recognized by many organizations including CCS, VI, Lake Basin organization and the Ministry of Agriculture. They have even received certificates of recognition for commendable work from at least two of these organizations. The group has continued to learn from the teachings of various organizations and institutions and put their teachings in practice, not only in their group work but also in their homes and individual farms.

Typical Group Meeting

A typical group meeting is held in one of the member's house every two weeks. The particular meeting we observed was held at the chairlady's house. On the day of observation, the meeting was supposed to have started at 10 am but by 12 noon there were only five members present. There are no fines charged on this day for lateness.

A second prayer is prayed by one of the members (there is always a first 'kushukuru' i.e. thanksgiving prayer that is done as soon as visitors arrive. This is something that is done by most group members and not the whole community). After the prayer all the group members present go to the kitchen (outside) and remain there for very long until I wonder if they are holding the meeting in the kitchen.

I walk out and the vice chair lady comes out and explains to me that they are waiting for more members who are held up in their farms. It was a Saturday and most households wanted to maximize the labour they could get from their children in the weeding season. "Leo ni jumamosi na ni lazima watumikie watoto mai", she says. (It's a Saturday and they have to take advantage of the labour from the children". Mai means mom and is often used by the Maragoli dialect of the Luhya community to refer to adult females.

At 1:35 pm there are 9 members present and the meeting begins. One member takes the responsibility of serving tea and clearing the table. The meeting proceeds as follows:

The vice chairlady gives an opening speech and welcomes the chairlady to take over. The speech is basically meant to welcome all members and especially the 'mwalimu' who had been with them throughout the week.

The chairlady, who is a former pastor selects a scripture and asks a younger person to read it. She then expounds on the scripture and relates it to everyday life to encourage the members.

The chairlady explains to me at this point that usually their meetings are very short and the main aim is to give a word of encouragement to the group and to give their contributions. She then calls the treasurer to take the contributions. No one in the group takes minutes or writes any notes all this time.

Money is then collected as the treasurer calls on the members one by one to bring their money as she takes records. It is interesting that they have to cover the plate they collect the money in (a plate that is covered in a table cloth). One member asks why she has not seen anyone put the 'hazina' money on the table and a few members mention in rather low tones that 'ni wakati wa njaa' (it's a time of hunger). No one gives the KES 10 (EUR 0.1) for the group savings on this particular day. The money is then prayed for after all present members have collected it. The treasurer reads out names of people who had said they were going to bring their share of money in the evening and also mentions some that had neither attended nor given any apologies. In the mean time tea is taken as the meeting continues. One member counts the money but does not give it to the host. It remains in the plate until members leave.

The vice chair, before adjourning the meeting calls upon the 'mwalimu' to say a word or two to the group. A closing prayer is said before the meeting is adjourned and members leave. There is no casual chat during this meeting as was in the Kericho and Eldoret groups. All members concentrate on the proceedings and whisper if one has to say something to another.

Group Functions

The group was formed to help the widows, some of whom had young children at the time. The need to help their children and orphaned children motivates the women to pool their labour and resources together. The greatest advantage of the group is the amount of training they have received from NGOs and government agencies and this has made the group quite strong. For example, VI is an agroforestry NGO that has trained them on tree planting and got them the best type of tree seedlings that are used both for wood fuel and animal feed. The Ministry of Agriculture and other organizations have also brought in knowledge on gardening and also hygiene and sanitation.

Bahari Widows leases land and plants maize and beans that they then use to feed their nursery school children. Land is leased at about KES 2,000 (EUR 20) per year. The rest of the harvest is shared

amongst the members equally. No surplus is sold to make money for the group. All the labour required in the farm is provided by the members themselves – planting, weeding and harvesting.

The nursery school called Bahari has been in existence since the beginning of the group. The pupils are orphans and children from single parent families. They do not therefore pay school fees and their teacher does not get a salary. On talking to the teacher, she is really concerned that the group members do not look into her needs. She is an in-service trainee but was hoping

to start getting a salary for her work. The school teacher who took over from her mother also said that at some point the Lake Basin Organization brought in their own teacher but the group did not speak up for her yet she had been serving there for long. The other teacher was earning a salary of KES 6,000 (EUR 60) from the organization and she was still not getting anything yet they had split the children into two classes.

The group at the beginning bought kitchen utensils for the members but they stopped doing that and they

Bahari Education Centre classroom. Women from left to right are Mama Mary Mwasame, Mama Rebecca Shikokoti and Mama Peres Nabwana of the group.



now give the ROSCA contributions to the host. Members hope to buy a plot of land at the school that is on sale so as to use it to expand the play ground for the children and to expand the school as well. In the mean time they are not sure how to get money to pay the teacher and how to acquire their own land.

Poverty is also a challenge in the group. At the group meeting, none of the members was able to contribute the ten shillings that is meant to go into group savings. Members said that they were hungry and did not have enough food for their families, let alone money for group contributions.

Group members do not keep time. The meeting started more than three hours late. Group members did not have money to pay fines. They said that everyone understood that the members were hungry and had to work hard to increase output in the farms especially on weekends when children were home. Also, the high levels of illiteracy have made members overly dependent on the chairlady for decision making and advice since she is the only one who has a college education.

Skills and Knowledge in the Group

With training from NGOs and other government agencies, the women have become good farmers and environmental friendly. All members are involved in agriculture and agro-forestry. They acquired some of their agricultural skill from experience and from the Ministry of Agriculture training. Agro-forestry was added to their agricultural skills by VI officials who have taught them to plant not just trees, but trees that

give them wood fuel, animal feed and also fruits. One member has planted a breed of passion fruits that are much bigger than the ordinary ones and she sells them to other villagers.

At least three members in the group have very good public speaking skills. On the first day of visit to the group, the members gathered and held an impromptu meeting but it was ran in a manner that one would think they had a whole agenda planned. The vice chairlady has a way of starting meetings and running them in a very organized manner. She knows who to call upon to say what and at what time. The chairlady on the other hand has mastered a good presentation on the history of the group and she gives it very well as she presents the group certificates. This must have come from the classes they regularly have with NGOs and ministry officials who come to teach them. None of the members has had formal training on any skills apart from the chairlady who has a Diploma in Bible Studies and training as a school teacher.

Social Dynamics

The group has 15 members who can be categorized into the older and the younger people. There are members who are as old as 97 and younger members in their 30s. The younger members are meant to provide labour for the group agricultural activities. They all are from different dialects of the Luhya ethnic group but they speak the same language. Apart from the chairlady, the rest of the members except for two have primary school education or no education for some. It is evident that the members are eager and ready to learn whatever comes their way, agricultural or otherwise should opportunity present itself.

The group is one of three sister groups that share an office. There is a group that deals with issues on HIV/AIDs, a youth group that plants, dries and sells vegetables and Bahari Widows. The three groups have one overall leader who is often used by organizations to access the group. Bahari women have therefore interacted with many organizations and have been recognized by several institutions for their hard work.

The group has six officials: the chair and her vice, the treasurer and her vice and the secretary and her vice. The secretary's role was not observed as she was not seen taking notes or minutes at any point, which is usually the case for registered groups. The chairlady seemed to be the think tank of the group. She started the group, chose the members including the non widows and has led it since then. She also keeps all the group documents and certificates of the group, a role that one would expect the secretary to play. When I requested to get five members of the group that I would interview in the course of the week, the chairlady was adamant about them speaking as one. "kwa hiki kikundi tunaongea kwa sauti moja kwa hivyo unaweza kutuongelea tu wote pamoja"; she said (In this group we speak in the same voice and therefore you can interview us together). Eventually she sat in for most of the first interview and was convinced there was nothing fishy about the interviews before she left. Her academic level and concern for women

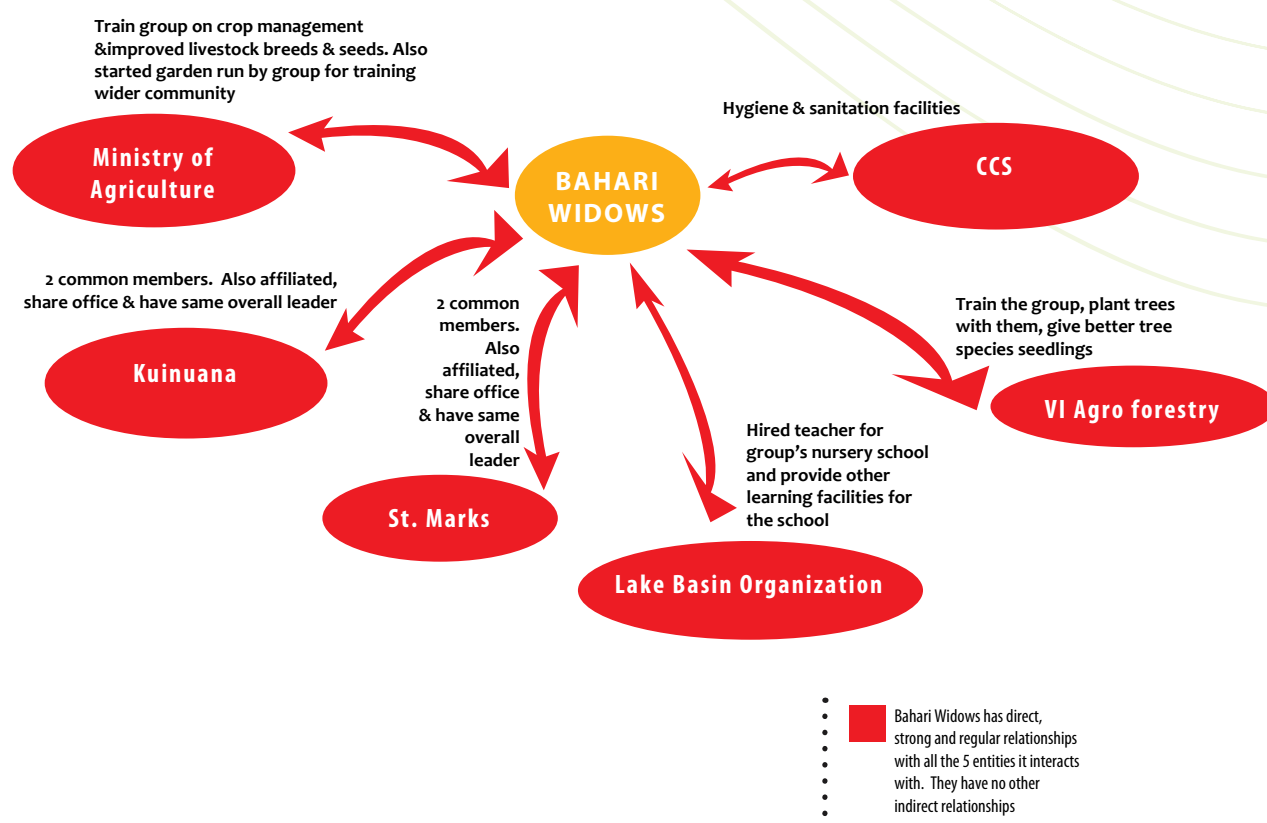
might explain this. On the day of the visit to her house, one or two people would come to consult with her on one thing or the other like what to do with a sick person and she would walk out and explain patiently.

The interesting thing about the leadership of this group is that most members of the group say there are three officials but one lady, who is mother to the overall head of the 3

affiliated groups i.e. Jeremiah, says that there are seven officials. She is the seventh and says she is in charge of field activities like planting. She says she is part of the group that makes decisions for the others. Her inclusion in the leadership (if indeed it is true) could have been created because of her son Jeremiah or because the church office, is in her farm and she has the key to it.

Decision making in the group is done by the officials. Whenever there is need to make a decision, the officials, meet, discuss and make the decision on behalf of the members. They then inform the members and if they have objections (which they rarely do) the members are then asked to give their own opinion.

FIG 23: BAHARI WIDOWS GROUP INTERACTION



Much as group members belong to different denominations, they seem to have a synchronized way of prayer that is specific to the group. One person prays passionately as the others echo the key word in a phrase quite loudly. They all do that including a member that later told me she is Catholic. The group believes that God is key in their daily lives and their activities, and should be thanked at all times. Their respect for God and one another has made them humble, respectful and above all helpful to one another.

Bahari women seem to be doing quite well for themselves but they still want to bring in a male figure to sort of reassure them that they are doing okay. The group refers to Jeremiah every now and then, much as his specific role in the group is unknown or not well defined. On the first day we visited, one member kept calling Jeremiah and he would ask them if they received the visitor well and if they had done one thing or the other. They seem to believe in male leadership even if they are a female only group.

One group member when asked about the specific challenges of the group said that the problem with being in a group registered as belonging to widows is that when funds come, they are specified as belonging to widows. She is not a widow but sits in for her elderly mother-in-law but the money is split among widows only, yet the younger women work hard for the benefit of the group. Though this only came from her (the chairlady sat in for the other two member's interviews so they might have deliberately left this out), it sounds like something that could one day cause problems if a solution is not

found soon. It seems that there is no proper avenue for these women to air their concerns in the group so as to have them resolved. In addition, they may be fearful of the consequences of them speaking up about their discontent due to the current powerful leadership.

To join the group, one has to pay KES 100 (EUR 1) entry fee. They do not have to wait until the end of a contribution cycle as they will only in turn get contributions from those they contributed to during the round. No fines are taken in the group. On paper, fines are supposed to be taken from late comers, non-attenders and those who do not join the others in the farm but there was no evidence of the application of such rules.

The group hungers for more teaching and ideas that could help them do much better for themselves and for the community as a whole. Group members share their ideas as individuals with their neighbors and the rest of the village. These skills if well applied will be of great help to the group and the community as a whole.

Hopes and Aspirations

Many of members in the group are struggling to make a living. As members said at the group meeting, many people are hungry especially since the previous year's harvest was not abundant due to climatical changes. The need to make at least enough harvest to feed one's family for a season is of great importance to the group. Many aspire to be successful farmers and to pass on the same skills to their children.

These hopes and aspirations are clearly reflected in group activities as the group for example plants maize for consumption by group members and for porridge for the school children. The group savings are used for farming and in cases of emergencies, members are allowed to borrow money from the group and they do not charge interest on these loans.

Family members of those who belong to this group admit that they have eaten food from the hard work of their loved ones and have also been united in working together with their loved ones for those that belong to the same group as their relatives.

Money Flow

The group members each contribute KES 60 (EUR 0.6) every two weeks, fifty of which is given to the host and ten goes to the group savings. The total monthly contribution is therefore KES 120 (EUR 1.2) per member. The group used to have a bank account in Kitale Town but they found it too expensive to maintain. They later got a container that they had to break into whenever they needed money and they decided that it was just easier to give the money to the treasurer to keep. The members claim to know how much money they have in the 'account' but they are not able to give an exact figure when asked to.

The group only loans money to members whenever there is an emergency like illness. There is no specific time within which members should repay their loans and they do not charge interest on their loans.

At the group meeting there was a total of about KES 500 (EUR 5) on the table for the host. No contributions were made towards the group savings. The members who had not attended the meeting were to bring money to the host's house on the same day.

Media and Communication

Most members do not have mobile phones and depend on their children and neighbors for news and information. As for charging phones the only two group members that had phones told us that they would send one of their children to Centre Kwanza to take their phones for charging, which costs them KES 20 (EUR 0.2).

The children would then bring their phones on their way home, which meant that on a phone charging day, the phone would be switched off all day and therefore no communication by phone would be done. Some people take their phones to neighbor's who are better off economically and have bought solar panels for power in their homesteads. On the day of travel to Kitale I was unable to reach my contact person to let her know I was on my way and that I was going to see her the next morning. It was until the morning I was supposed to see her that I tried calling her and luckily got through. She later

explained that her phone had gone off and had to be charged at Centre Kwanza. Use of M-Pesa is done by some group members who have mobile phones but some have only heard of it. It is only a few months ago that an M-Pesa agent opened a shop at Centre Kwanza. Prior to that there was no agent nearby to provide the service. The average amount spent on mobile phones for those who have phones is about KES 300 (EUR 3) per month.

The only two group members that had phones told us that they would send one of their children to Centre Kwanza to take their phones for charging, which costs them KES 20 (EUR 0.2).

The group relies a lot on word of mouth. A good illustration on how word of mouth is passed so effectively was given by the group on our first day of arrival. I only managed to talk to the contact person, just before we started the journey so as to get clear directions to the place. She said she was weeding in the farm with a few other members, and that we could go meet her. At some point she came to meet us on the way and she told us to drive to the church. By the time we got to the church office which they also use as a group office there was a group of women waiting for us already! The contact person

had passed word to them and even with the short notice they had all dropped their tools and ran to the office, which is where they meet whenever there is a visitor. Some came as they were from the farm and those that were home had dressed up and even carried handbags to the 'meeting'. This was quite a surprise to me as I was only going to meet her alone and get familiarized with the place after her interview. The chairlady had carried all the group certificates, documents and a visitor's book (which is an improvised exercise book). For a group with only two members owning mobile phones, that was quite quick flow of information by word of mouth. One can only imagine how much running our contact person and other members must have done to gather as many members as they could on such short notice but then it seems to work for them.

Some do not even have radios and cannot read. The group members who own radios only listen to news at 7pm and 9 pm depending on which of these times they are able to. This is because they are often too busy in their farms to listen to the radio or they need to save on their dry cells. None of the members said they listen to more than news. One member does not have a radio and depends on her son for news on the happenings in the country. Television is a great luxury to the group members. In fact, none of the members I visited owned a set.

Newspaper reading is almost nonexistent amongst group members. First the paper is quite

costly to them and some cannot read as they only went up to class 2. They would rather listen to radio or have someone tell them what is new. This might explain why they seemed to be stuck on news of the past and were not very informed on current national news in the political arena especially.

The Internet is not known to most members. They just know that there

are computers in Kitale Town but do not seem to know exactly how they are used to communicate.

Some group members would like to get information from the Ministry of Agriculture whenever there are donations of seeds and fertilizer but are unable to get it if they do not happen to run into the right persons. Sometimes members even fail to get news on current

affairs of the country, especially on the happenings in the political arena. The group does not seem to be bothered with the fact that they mostly rely on face to face communication despite the fact that they really need faster means of communication. One relative of a member had a daughter who was in labour (which turned out to be false labour) and she had to run all the way to a neighbor to seek help.

Summary Conclusion about the Group

Bahari Widows is a hard working group of women of various ages. The group has worked hard with the little resources that they have and has helped children get nursery school education. The group aspires to buy a plot that is near the school. They want to use it for farming and also for use in the nursery school.

The group is doing well as far as self help is concerned but there is much more they can do to improve their economic performance. KES 10 (EUR 0.1) should not be that hard to find for group savings if they tried harder given that they managed to get the KES 50 (EUR 0.5) contribution. The maize they plant could be stored and sold at a higher price when market prices are more favourable and all members can depend on their farms to feed themselves. That way the group will get enough money to loan to members and to make more investments.

Serious consideration should be given to the idea of loaning money to members. For a region like Kericho, such loans motivated members to work hard so as to repay their loans and to give their contributions. If loans were given to members they will have to use their loans in ways that would give them more money so that they get a profit and also repay their loans. Perhaps no loans should be given at no interest even if for emergency cases like sicknesses. Interest is what would make more money for the group and they would not have to complain of lack of money to buy seed and fertilizer or lack of money to pay a teacher that works hard without a salary. Interest alone could pay the school teacher, albeit one or two thousand shillings. There should also be a time line for when members must repay their loans otherwise lack of this could lead to serious default.

Group rules and by-laws ought to be taken seriously by this group. No fines are taken from late comers (some of whom were more than three hours late and all of whom were late except for the host). If anything the group finds excuses for the late comers and accommodates their reasons for late coming. The chairlady at some point told me that she was embarrassed by her group's lateness and did not know what to say.

There is potential for trouble for the group if they do not make the issue of widows and non-widows clear. If money truly came and was only given to widows in the group, there is potential bitterness, jealousy and anger that could break the group in the long run. Their respect for the leader should not get in the way of developmental issues and justice to all members. As the chairlady plans on handing over the mantle at the end of the year, it would be good for the group to seriously review its by-laws and for once have all members participate in decision making and not just the leaders.

A Group Member – Mama Peres Nabwana’s Story

Mama Peres is a 55 year old mother of one. She is the chairlady of Bahari Women and is the most educated member. She is a retired primary school teacher and former pastor with a Diploma in Bible Studies. Having been brought up in a Christian family, she has not undergone or directly encountered any of the Luhya traditions. Her education is thought to have delayed her child birth hence her having one child. This was mentioned by one of the members when she jokes that Mama Peres took too much time in school and missed out on family and cultural issues for a long time.

Mama Peres is a soft spoken woman who is consulted a lot by community members. During the interview, a worried lady came to tell her that she had a sick child and did not know what to do. She took time to talk to her and advice her on what to do. She would interpret whenever a group member who does not understand Swahili spoke to us. She lives in an old stone walled house (one of the few that we saw) with a young lady who helps her with housework.

She is the back bone of the group as she chose the group members (especially the single married ones) and is looked up to for decisions, not just concerning the group, but for advice on day to day issues in life. Being a former pastor, Mama Peres often reads the day’s scripture and interprets it in an encouraging manner to her group members. She is seen as a source of spiritual nourishment and an encouragement to the group and the community as a whole.

Mama Peres, on the first day we met had carried all the group certificates and explained to me the group history and the group activities. She then went on and gave me an improvised visitor’s book to sign. She works very hard in farming and aspires to be more successful in this. She says tea is the most important thing in her life and that she cannot do without it. That was on a light note, but she takes agriculture very seriously and wants to pass it on to her family.

Being in the group has helped her feed her family and has especially given her an opportunity to help widows and orphans in her community.

FIG 24: ABOUT MAMA PERES NABWANA

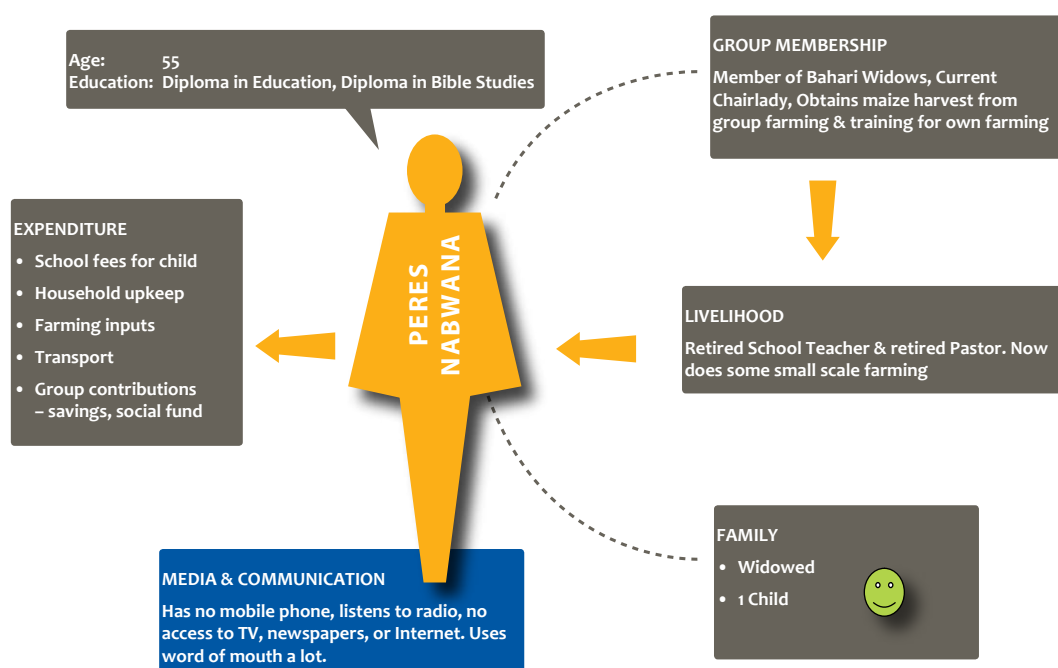
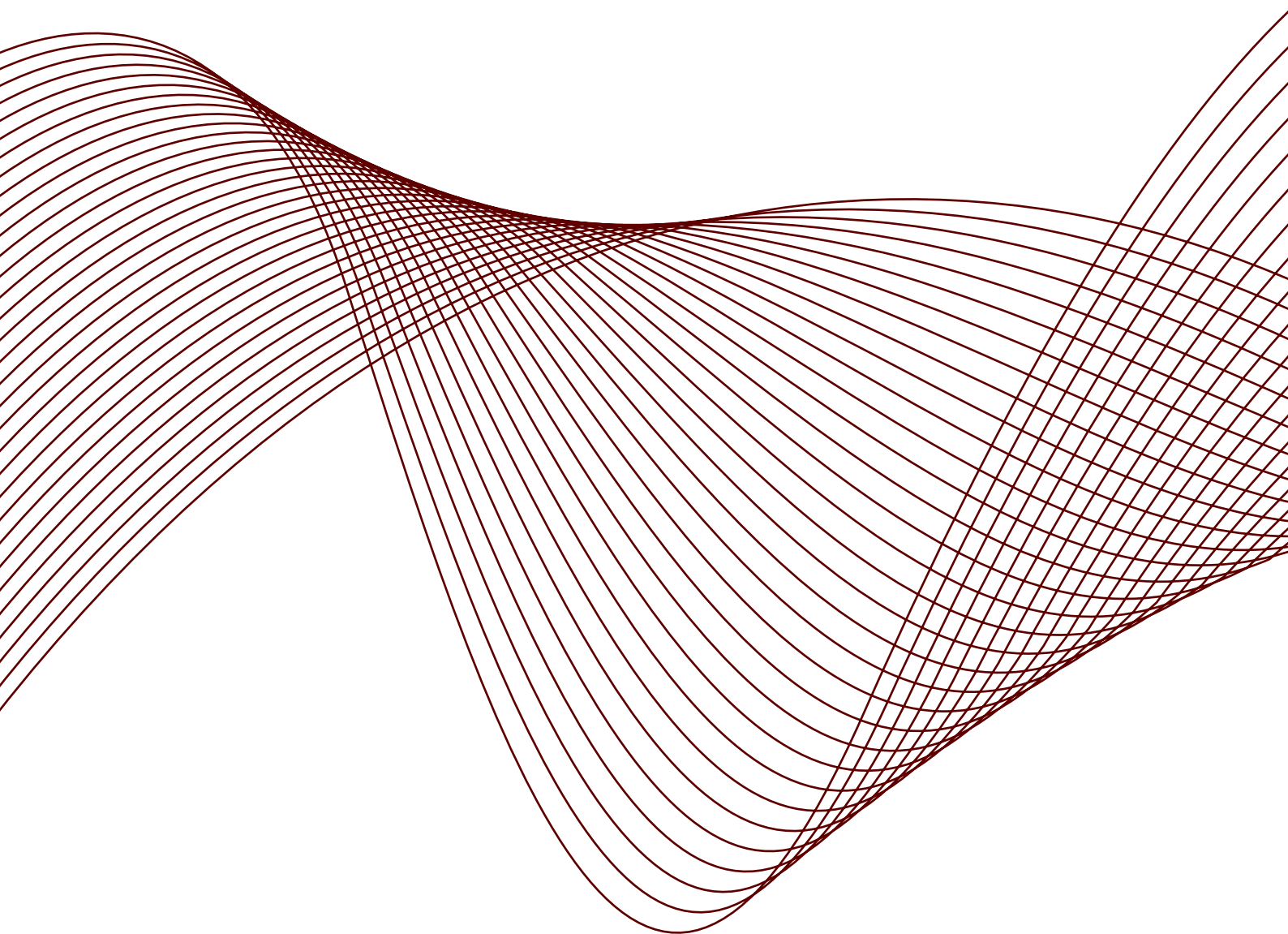


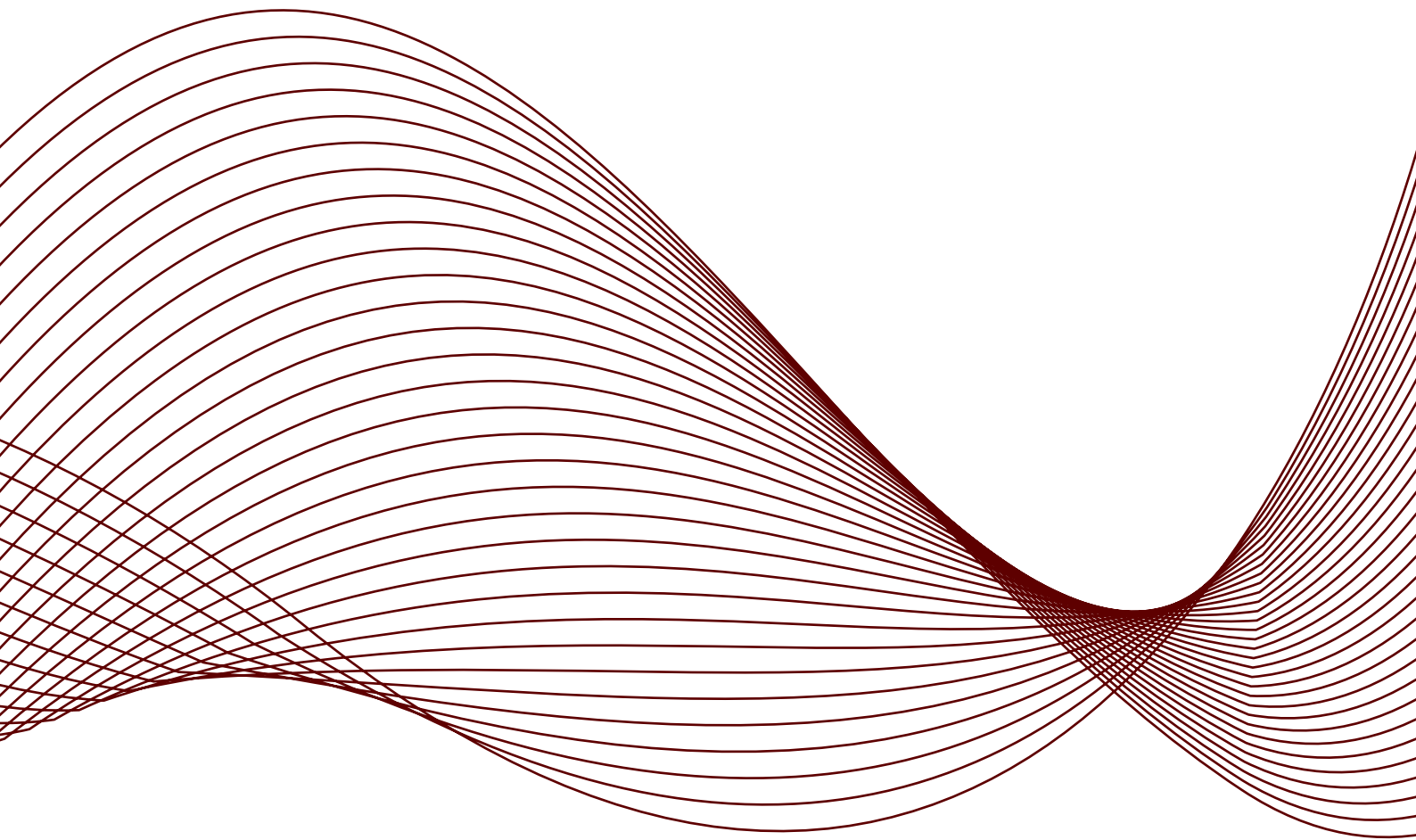
TABLE 24: COMPARISON OF GROUPS STUDIED IN RIFT VALLEY PROVINCE

	Upendo Christian Women - Turbo	Lakwet Bursary Fund - Kapsoit	Bahari Widows - Kwanza
Livelihoods	2 members are employed, the rest are business women and small scale farmers or both	Most members are retired teachers and civil servants, 1 teacher, one farmer and the rest are business people or combinations of business people and farmers	None is employed. They all entirely depend on farming for their family livelihoods.
Number of members	20 but 16 are active	13 couples	15 (at least 4 members are not widows)
Contribution amount	KES 150 (EUR 1.5) per month per person regardless of one's ability	KES 2500 (EUR 25) per month per couple	KES 60 (EUR 0.6) every two weeks
Meetings (how often)	Once a month, every third Sunday of the month	Once a month, every first Saturday of the month	Every two weeks, mid month and end month
Gender of members	Female only	Mixed group	Female but with a male overall leader
Type of activities	Self help that is evolving into an ASCA -Contribution of money, table banking, farming, visiting parents, social support to members	ASCA that has evolved from a ROSCA and still has some ROSCA characteristics. Monthly cash contributions and loaning to members at an interest	ROSCA that also has self help activities – farming, running a nursery school



CHAPTER 6





Analytical Summary of the Findings



Nokia Research Center

Structure and Characteristics of MGRs

Membership

Type of members

In the study area, most of MGRs were mainly found to comprise married women and single mothers above the age of 25. In some instances, there were members who were as young as 20 years but these were married with children. This is not uncommon in rural settings where girls drop out of school before completing their secondary education and hence get married at an early age. Generally in rural areas, most people who belong to MGRs have only primary level education or some secondary education. Single younger women without children would ordinarily form their own groups addressing their own specific needs. Men groups do exist but they are much fewer than the female only groups. In a few instances, men join women groups but they are usually the minority in these groups. Men are generally perceived as untrustworthy and impatient in waiting for the benefits associated with belonging to MGRs to be realized as was found in some parts of the study regions.

Member characteristics / qualifications

Members of groups are usually fairly well known to each other and this influences the admission of new members. Groups look at individual attributes such as trust, industriousness, faithfulness, commitment, family life, and interaction with the rest of the community as favourable qualities in new members. A new member would also need to reside in close proximity to other members and share in the common goal and vision of the particular group she wishes to join. Another factor observed to influence group formation and membership was kinship e.g. through socio-economic status or livelihood such as small and micro traders, farmers or those in formal employment. All the above aspects are necessary for stability and continuity of the groups. The groups operate in cycles and only enlist new members at the beginning of a cycle while allowing existing

members to leave at the end of a cycle. Duration of the cycles is dependent on the way the group has designed them - some are dependent on the annual calendar, while others on the time it takes for each member to benefit and clear what is owed to the group. However some groups have closed membership and some split into smaller groups when the memberships become larger than the manageable number.

Male membership

When women groups come together for the purposes of savings and loan, men are often allowed to join so as to provide some form of internal stability. Men are also more willing to join such groups since they are a notch higher than the typical MGR which has more of social functions and minimal financial gains. Groups vary in size, but numbers range from 12 to 30. Most of the groups studied fell within this range. This is in line with the recommendation of the Department of Gender and Social Services which requires group members to average 25. Many of the groups visited appreciate that management and participation within their groups is most effective when membership is below 30. Some larger groups exist, for example one group in Iganjo Village, Mathira Division which had a membership of over 200 covering every village resident and one group in Nyando with 65 members covering the entire clan. However, not all members in such groups are active and usually the active membership would fall within the range of 12-30.

Multiple memberships

It is not unusual to find some people belonging to more than one group and there are several factors that contribute to this. For example, an individual may have various needs and goals that may not necessarily be met in one group. However the socio-economic or financial capability and geographical distance affects people's ability to actively participate or meet the monetary obligations of being in several groups. In Nyanza Province, most people interviewed belonged to only one group as they felt the monetary obligations for multiple memberships would be too heavy to meet. This contrasts with respondents from Central Province many of who belonged to at least three groups so as to access the varied benefits from the different groups. They were also financially capable to manage this. Time

is another constraint to multiple memberships; groups meet as regularly as weekly or fortnightly and one may not have the time to attend all the group meetings which are compulsory. This is why most people in Nyanza Province belong to only one group and in Central Province those who want to join more than three groups are unable to do so.

Ethnicity

Ethnicity is another factor influencing group membership - most groups studied had largely homogeneous ethnicity and this was not surprising given that most groups studied were in rural communities belonging to a predominant ethnic community. In Kenya, administrative boundaries tend to group people from the same ethnic community together. For example, Nyanza Province is dominated by the Luo community, Central by the Kikuyu community and certain parts of Rift Valley by the Kalenjin community. It is therefore not surprising that groups studied in Nyanza comprised Luo members while those in Central had Kikuyus. Rift Valley is unique as it is a cosmopolitan province that features the Kikuyu, Luhya and Kisii communities. Despite the multi-ethnic nature of this province, groups still retain a homogenous ethnic identity. Of the three groups studied in Rift Valley, none of them had a balanced representation of members of the different ethnic communities. In Kericho, the group studied was purely Kalenjin, while in Kitale the group was purely Luhya. In Eldoret the group was predominantly Kikuyu despite being in a largely Kalenjin domain.

Operations and Activities

Group formation

MGR groups are formed in different ways. This study identified three: those that are formed by the prompting of external agencies, those arising out of a communally felt need and formed and led by individuals. External agents often have their own interests. They look for a contact person(s) or institution to mobilize interested individuals within the communities. Interested individuals register with

the contact person and once the desired number of members is achieved, they all come together to deliberate and define the intricacies of how to form and run the group. Communally driven groups are formed out of informal interactions between community members who then realize the need to form a particular type of group to meet specific needs. If the number of those interacting is less than is ideal to them, they then agree to individually recruit additional interested persons who meet the desired criteria (character, age, family status, socio-economic status). Finally, specific individuals who have a particular vision in mind may select or call upon other like-minded individuals that they think may share in their vision. Those who are interested meet and deliberate further and the group is formed.

Social codes

There are social codes both written and unwritten that regulate groups' activities and these are what groups deliberate on at their initial stages of formation. These codes define: the type of members to be included; how to behave towards one another; when and where to meet; how to conduct the meetings; financial obligations; penalties and sanctions for breaking the social codes. Financial and social discipline is key consideration amongst the members and is regarded as being of utmost importance in determining the success of these groups. Some of the rules that were found were:

- Active participation in group meetings and activities – non-attendance for three consecutive meetings may lead to dismissal from the group. Continual lack of participation in group activities can also lead to one being ostracized or alienated in the group.
- Confidentiality particularly on financial matters of the group – members are expected to keep specific information private on amount of money accumulated, beneficiaries and custodians at any given point in time. This is mainly for security reasons; money may be stolen from individuals who have received it, those who are going to bank on behalf of the group or family members forcefully demanding or coercing the member

into diverting it from intended purposes. Nevertheless, there are other aspects of the group meant to be confidential that are in reality shared with non-members. It is in that sharing that other groups are helped to be strong, new groups are formed and members whose groups are doing well celebrate their status in the society.

- Pre-determined use of the financial benefits of the group by members – in some instances, the uses are specifically defined such as meeting educational expenses, purchasing household items, capital for business and other income generating activities. In other instances, the uses are not specifically defined but members are expected to put the money they receive into tangible and transformative aspects of their livelihood. The idea is that members hold each other accountable to use the group affiliation as a platform for their personal development.
- Standardized and periodic contributions – by-laws stipulate specifically how much or at least how much a member needs to contribute, how often the contribution is to be made and in the event that one takes out a loan, the repayment terms are outlined. In the groups studied loans were usually repaid between 1-6 months for short term loans and between 12-24 months for long term loans. The interest charged tended to be 10% for the short term loans and 10-15% for the long term loans.
- Penalties and sanctions – some groups fine their members for lateness or absenteeism at group meetings, late contributions or repayments, indiscipline during meetings like mobile phones ringing, talking or breeching the confidentiality code. These are usually in form of cash ranging from 10-200 shillings depending on the magnitude of the offense. This money goes to the group's kitty and is used for various purposes such as loans, social welfare, dividends and operational costs.

Management tasks

There are certain practices such as taking minutes, keeping groups' or individual group member financial records and other records of activities that the group may be involved in that are also part of the operations of some groups. The level of adherence to these practices varies from group to group.

Group activities

The activities of MGRs are determined by the purposes for which they were formed. Some groups are formed for social mobilization and/or financial mobilization. Group activities include regular meetings, monetary or in kind contributions, savings and loan, joint farming activities and other income generating activities, prayer and other religious activities. There are also many other activities that group members participate in as a way of expressing their social support for one another in times of need. For example during funerals, weddings, celebration of newborns, graduations of children from universities, visiting in times of sickness and any other times when one needs social support. Besides the above core activities, groups are also involved in community support activities in different ways. In this study, those that were identified included care of orphans, environmental conservation and primary health care sensitization and provision.

Leadership

Types of officials and their roles

Most MGRs have at least three officials: the chairperson, the treasurer and the secretary. In some groups the chair person and the secretary have assistants. The chairperson steers group in terms of carrying the group vision, directing and controlling group meetings and linking the group with other external agents. The secretary keeps group records which include registration details, minutes of group meetings, group constitution or by-laws. The treasurer on the other hand keeps financial records and in some cases group funds. For security reasons, they may not keep large amounts of money with them but

will instead bank it in conjunction with other group officials. The description above depicts the ideal situation – some groups however have variations in terms of which official exercises which particular role. For example in the study there were some groups where the chairperson was also the custodian of group records while in some groups the secretary appeared to perform the chairperson's roles.

In other groups there are other types of officials to meet certain group needs. Some of those identified in this study included time keeper, discipline officer, money counters, collateral assessors and activity leaders. Some groups also have external agents who assist in the management and operations of the group. Some of them are paid directly by the group while others are paid by sponsoring institutions such as Non Governmental Organizations (NGOs) and Faith Based Organizations (FBOs). These external agents help strengthen the groups by managing and instilling general discipline and adherence to by-laws. In some cases they also train group members in various aspects of group management and operations as well as on individual roles and participation in groups. In some cases, the groups that have these external managers or trainers tend to be over dependent on them, thus limiting the group's ability to function on its own.

Leader characteristics and decision making

Group officials, seem to be the vision bearers of the group and are held in high esteem. They tend to be relatively better educated or more exposed than the rest of the group members. As such, group members have a lot of faith in them and tend to re-elect them over and over again. While leaders are supposed to be elected democratically, in practice many groups appoint or nominate by acclamation and in some cases there is even self appointment by those who have a lot of clout in the community. The leaders greatly influence decision making of the group and in most cases group decisions are made through 'guided democracy' where the decision of the officials is what is most likely to carry the day. Leaders believe that they are better placed to make better informed decisions for the good of the group and some members also subscribe to this school of thought. Occasionally, some organizations or institutions such as government, FBOs and NGOs

organize training for group leaders in various aspects of group organizational development and management. This is what gives them further leverage in maintaining their leadership roles. This situation leads to a gap between the ordinary members and the leaders where new talent is rarely identified and nurtured. However, there are some ordinary group members who although are not officially elected leaders by virtue of their active participation in the group still provide leadership within their groups.

Skills and Knowledge

Individual member skills

Skills and knowledge are varied within the groups. Individuals in groups have specific personal skills which they have acquired outside the group either through formal training, apprenticeship, are self taught or passed on within the family. These skills are such as basic book keeping and financial management, business management, tailoring, hair dressing, baking, farming, carpentry, masonry, food processing (cottage industry), traditional birth attendance, preserving the dead, environmental management and conservation, literacy, teaching, embroidery and crocheting, guidance and counseling, housekeeping and child care. As much as there is a rich pool of individual skills within groups, there is limited sharing and exchange of the same amongst the members. The sharing is limited by time, perceived lack of interest in other members' skills and individual non-appreciation of own skills that lends to one not feeling confident enough to teach others especially for informally acquired skills.

Collective group skills

There are some groups which by virtue of their objectives and activities possess collective group skills. Many groups tend to be involved in farming activities and therefore have developed specific skills in one or more areas such as: dairy cows and goat breeding and rearing, horticulture, cereal growing and poultry keeping. Other groups' activities involve craft making and so their members are skilled in such things as basketry, bead work, pottery, and fabric

design (batik, tie and dye). Other activities that groups do together and therefore acquire skills in are such as fish farming, brick making and marketing of their products. The activities and the resultant skills are closely linked to the prevailing economic activities of the areas. Development of these skills occurs by formal training within the groups usually facilitated by external actors through locally organized seminars and workshops. For the group skills there is a lot of sharing and learning because the skills are collectively applied to the group activities. In addition, those who go for training feel more confident to come back to the group and train other members and also because it is expected of them to do so.

Information Flow, Media and Communication

The nature of information determines the mode of information delivery, the influencers and the controllers. Broadly, there are two types of information: international/national news and issues of national importance and community level news and information. The national news and issues of national importance may include such issues as food riots, high fuel prices, recession, civil strife, national vaccination exercises, public health concerns, civic education, political occurrences, agricultural information and security among others. There is also community level news and information which is quite varied. It can range from a new born in the village to local security concerns, local school committee deliberations, local politics, the community water project, death of a community member, public barazas (community meetings), or availability of vibarua (casual employment) among others.

International / national information

The international/national information is often accessed through the mass media, particularly radio as the majority of Kenyan communities have radios. Vernacular stations are the most popular as they communicate in their ethnic languages and do not cut off those who have limited education. TV is also used but to a lesser extent as compared to radio. This is because not people in the rural areas own TV sets

and even those who do often have to use car batteries to power them due to lack of electricity. In the rural settings newspapers are rarely purchased because of cost, low literacy levels and distribution limitations. Use of mobile phones on the other hand has rapidly gained popularity such that even in rural settings most people have access to a mobile phone. Even those who do not own at least have access through close family members, friends or neighbours. The use of mobile phones has therefore become an important medium through which people receive and share national information. Internet use seems not to be widespread in rural communities where availability of the infrastructure is limited and computer literacy and formal education levels are low. Use of mobile internet is also very limited despite most people having access to mobile handsets. This is because most of the handsets are low entry devices without internet capabilities, and even those community members who have capable devices are usually not aware of this. Mobile phone use is often limited to voice calls with occasional SMS. People are often motivated to learn new features and additional services from the service providers when these features have monetary benefits attached to their use. Overall use of mobile phones is also limited by lack of electricity for charging the phones and the airtime cost attached to the use. Also, people often have to go to the nearest market centers to charge their phones and sometimes even the distance is prohibitive. This implies that the flow of information may be interrupted or delayed when the phone is switched off during battery charging.

Once people obtain international/national news from whichever source a lot of sharing and exchange of this information is done through word of mouth. This is because community members feel that they have the responsibility to ensure that everyone in the community has or is reached with the information.

Community level information

This is accessed from markets and social centers, churches, schools, public administrative offices and public barazas. It is at these places that one may find posters and other public notices displayed or leaflets being handed out. Public announcements may also be made there and because they are points of interaction, word of mouth is also a key medium through which information is shared and exchanged. Depending on

the nature of information, different people influence the way it flows. For example provincial administration officers would try to control information that would cause fear and panic in a community by reassuring the community that everything is under control. When it comes to resources and other opportunities ordinary members of the community as well as leaders are not always as forthright in relaying information to everyone but rather limit the number of those who may access this information to those whom they are closely associated.

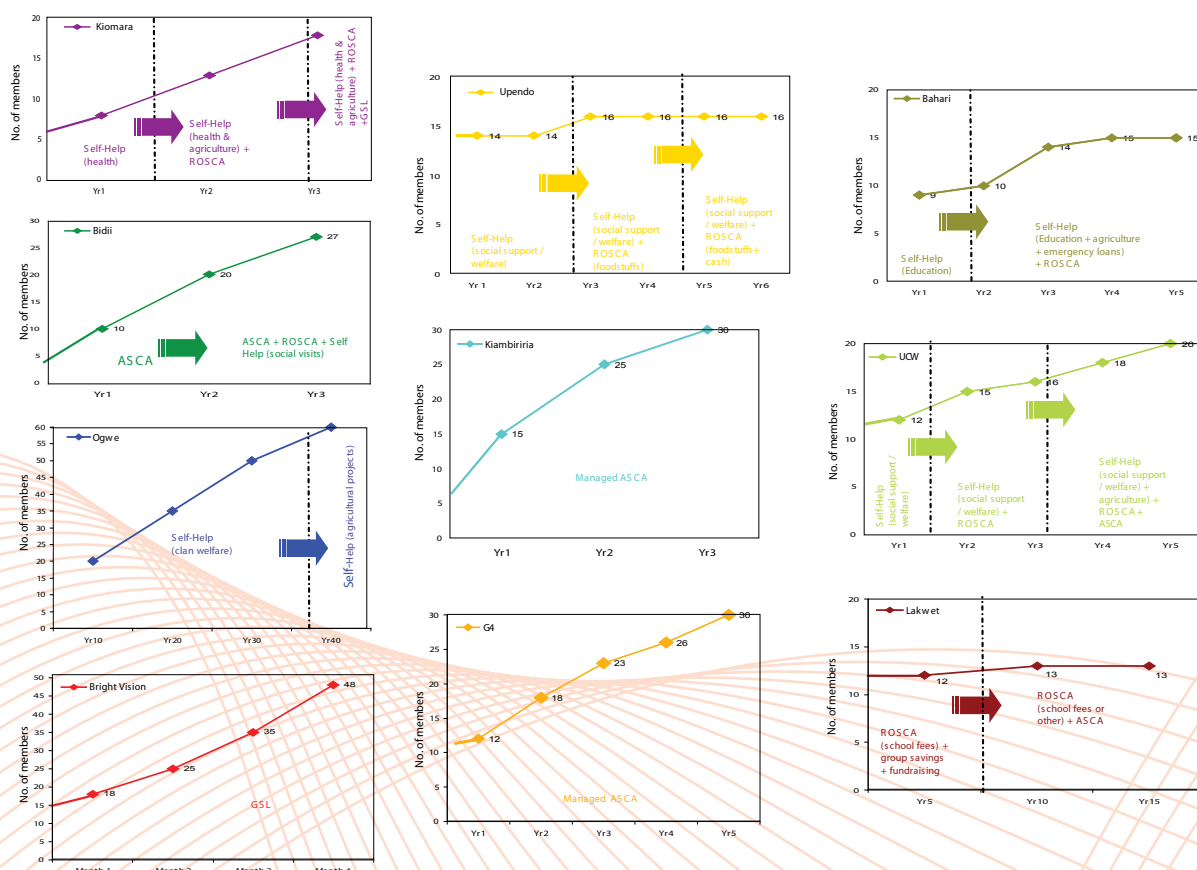
National or community level information may be shared within groups through word of mouth as the groups often have meetings which are platforms for socializing and interacting. Information flow from one group to another is minimal because most groups do not directly interact with each other. More often than not, the interaction is indirect through members who hold multiple memberships to different groups and are therefore able to share their experiences from the groups they belong to. The group officials also control information in the groups as they are the link between group members and external agencies. More often than not, when groups have successfully interacted with external agencies and benefited in terms of training and resources, they tend to withhold such information from other groups so that they can continue to be the sole beneficiaries.

intensity or significance varies from group to group. Some groups may exist mainly on social functions, others on financial functions or a combination of the same in different degrees as was evident from the study. Depending on the group members' needs at hand and other influences in the environment (including other groups in the community), groups tend to evolve over time changing from one type of group to another and hence serving different functions at different points in time. A group may therefore start out as a basic self-help group purely for specific social support needs such as visiting each other in times of illness and death of family members and then grow into a ROSCA with time whereby the members start to save and borrow money from one another in a rotational manner. Another group which starts out purely as an ASCA, accumulating savings from members and extending loans to them at an interest rate may decide to incorporate more social functions hence taking on the form of a basic self-help group. Yet another which starts out as a ROSCA with some other social functionalities may also decide to go a notch higher and start running an accumulated fund for purposes of extending credit to its members just like an ASCA but still retain its ROSCA activities hence becoming a hybrid of the two.

Functions of MGRs

MGRs are an important aspect of life in many rural communities in Kenya such as those studied. As highlighted in the introductory section of this report, statistics from past studies reveal that there is increasing and significant participation in such groups by the populace. This is because these groups primarily come into existence to serve or meet very pertinent needs in life. Thus they continue to exist for as long as they are able to meet the needs of their members or transform or evolve with time so as to meet members' changing needs and goals. Broadly the study identified three main purposes or functions for which these informal groups exist – social functions, financial as well as livelihood functions. One or two or all of these functions may be present in any given group but the

FIG 25: GROUP EVOLUTION



The different MGR functions are defined in more detail below:

Social Functions

Social ties

MGRs strengthen and maintain social ties amongst their members since these are often people who are related or known to one another. Regular group meetings and group activities provide a platform for members to share and bond. Women particularly appreciate this. Because of the social and regular interactions group members often tend to become very close knit and hence are able to open up to one another on various personal issues and experiences and seek advice, help and support from one another on the same. There is also a lot of social support that people derive from belonging to groups which comes in many different

forms depending on the need at hand for example during weddings, funerals, birth of children, and incapacitation or illness. One's group at such times is very instrumental not only in monetary contributions to offset the related expenses, but also in providing encouragement and social and emotional support. The members also avail themselves to perform any associated duties and tasks so that one does not have to struggle on their own or hire labour.

Social norm

Belonging to a group is also seemingly in line with communities' expectations of their members. It is increasingly becoming a positive social norm for one to create or belong to at least one MGR. Hence, people constantly feel the need to conform to this either for fear of being castigated or alienated, or because they have noticed or been told about the positive benefits derived from membership. In Nyanza for example, people who are not members of groups are

looked upon negatively by the community and seen as backward or unprogressive as well as selfish and are labeled as such. In some parts of Central, belonging to a group is mandatory as this is also one's ticket to access community owned resources such as grazing land and forests. Conservation of these resources is also a collective responsibility and it is easier to hold one another accountable when in groups. Another example of social pressure in Rift Valley is that of people who actually experience alienation from the community to the extent that when deaths occur in their families, little or no one in the community comes out to help or support them in their time of need. This is simply because they do not belong to any group and when this happens over and over again they eventually realize that they have to join groups. It is also common to find many community members clamouring to join certain 'successful' groups in their respective communities so as to enjoy the positive social association and status in the community. In such cases, belonging to a group is more of a status symbol that gives one some form of identity. Very often, group membership is open to persons of similar social standing be it economically, socially or religious wise. Thus, although not formally stated, many groups tend to accept members who they feel are of their class and exclude those they feel do not measure up to their social status. Many 'successful' groups however often put a limit on how many members they can admit and as such those seeking to join are forced to find other groups or start their own.

Importance of social functions

Striking a good balance between social functions and economic/business functions of a group is one element that contributes significantly to its success. Social capital may well be more important than economic capital in a group. In many instances, if the social aspect in a group is lacking or not strong enough in that it is not nurtured and cultivated, such a group may not last long. Purely economic functions may not hold a group together. This is because strong social ties bring about social security as members trust and rely on one another more and feel more committed to meet their obligations in the group. Hence, well grounded social functions form a good basis for the economic or financial functions to work better in the group and for the success and benefit of all the members. For example, a member who is illiterate is assured that

the literate and more exposed members will help in managing and investment of group money brought in and that they will not be defrauded or lose out as a result of their illiteracy. Also any misunderstandings or misappropriations financial or otherwise in groups where the social fabric is strong are likely to be ironed out without the group breaking up as opposed to those where the social fabric is weak. One group studied in Nyanza was formed purely on financial and business functions but with time the members realized the importance of the social connection. They then started incorporating activities that would draw them closer socially such as rotational home visitations separate from their usual group meetings, whereby they just socialize, eat and drink together and get to know one another better. This they attest has helped to strengthen the group.

Financial Functions

Limited formal financial access

Over and above social functions, MGRs also play a significant role in financial service provision to their members. This is particularly true in many rural settings in Kenya where there is limited access to formal financial institutions such as banks. Even where they are available certain community members cannot afford to raise the required amount of money to successfully open and run personal bank accounts. In the study, there were groups where the members made very low contributions even as low as KES 10 (EUR 0.1), and yet there were still some members who were unable to raise this amount and hence had to be supported by the other members. Being in a group therefore enables members of a community to pool their individual resources so as to accumulate substantial amounts of money which all group members can access for various uses. If the groups so wish they can access the services of formal institutions for banking purposes such as commercial banks or SACCOs for purposes of saving their money as a group since the group amounts accumulated are more substantial. MGRs are thus filling a financial services gap that exists in the country. This is true not only in terms of savings but also in extension of credit facilities to the people. Group members are able to obtain loans from group funds fairly easily as

compared to the process they would undergo and requirements they would be expected to fulfill when taking a loan from a formal financial institution. It is much simpler at group level since they often do not have to provide collateral beyond the personal shares / savings they have in the group especially for short term loans. Being well known and trusted by their fellow group members is enough collateral for the group.

Groups are also able to advance very small amounts of loans which formal financial institution would be unwilling to disburse as it simply would not make good business sense for them to do so. This is because the transaction costs would be too high for the services rendered.

Confidential and flexible services

People also prefer to use MGRs as their banks in terms of saving and borrowing because of the confidentiality and flexibility they offer. Many a time, women who save with these groups can keep the intricacies of their savings and other financial activities a secret from family members who might demand money from them and hence divert it from its intended use. A woman's family members are only privy to as much as she chooses to reveal about the extent of her involvement or participation in a group. With formal bank accounts, certain family members such as spouses can easily demand to see bank statements and hence force their wives hands on how that money will be spent. In the study, this appeared to be quite a major concern particularly in Central Province where many respondents including Key Informants reported that some men have abdicated their roles in providing for their families forcing their wives to work extra hard to ensure their families obtain their basic needs and that their children get as good an education as they can manage. These men spend their days idling at market centres and drinking, and even demand money from their wives to maintain their idle and wasteful lifestyles.

MGRs are also deemed to be more flexible in as far as repayment of loans is concerned. Members who are unable to repay their loans as per schedule for one reason or another are often granted reprieve and duration of repayment extended without much hassle. There may be some extra interest attached to this but often this is as much hassle as a member will undergo. Where one defaults on their loan

repayments, groups are also not as 'punitive' as formal financial institutions such as banks and micro-finance institutions. Because of the close social ties and social understanding groups will often consider these cases very carefully and determine how genuine they are. They may even consider how they can help or support such members to overcome their problem rather than just punishing them. In certain parts of Rift Valley and Central Provinces, micro-finance institutions were quite unpopular. People deemed them to be rather harsh having lost their own savings and even personal household property which was auctioned. This was as a result of having defaulted on their loans or having guaranteed other members who defaulted on their loan repayments within the small groups that they formed under the MFIs. As such people preferred the MGRs.

Credit access as a group

Where groups are short of money for whatever purpose, they are also in a better position to be extended credit by financial institutions as a group. This then trickles down to the members who would never have been able to access such credit facilities as individuals. This is because as a group they can borrow larger amounts that would be acceptable to the banks. A registered and properly constituted group also has more credibility than an individual. If necessary members can also act as guarantors of one another for the collective loan should the group default or be unable to repay. There are also other monies availed to groups as opposed to individuals in the form of either loans or grants from the Government and other external development organizations for specific development projects hence the value of belonging to a group. In fact, there are many groups that are formed purely on the basis of trying to access such loans and grants. Some are not successful in accessing these funds and often die out as a result especially where there are no strong social ties to still keep the members together despite failing to obtain the funding. Those that have strong social ties still remain together and re-engineer themselves into serving or meeting their needs in other ways. Often even those that do succeed in receiving the funding and lack strong social ties, do not last long; money is likely to be misappropriated or other major misunderstandings and disagreements over the money arise.

Further significance of financial functions

The financial functions of MGRs are of great interest to men in communities. Often, when women groups begin to do well in their finances especially in accumulation of substantial amounts of money, they begin to attract male membership. This brings about other interesting social dynamics in the groups both positive and negative. Financial and other resource mobilization also creates a bridge between financial and social functions of a group. It creates harmonization of these two functions as the process of mobilization often results in stronger synergies amongst the members.

Livelihood Functions

Empowerment

These are closely related to financial functions in that the financial services accessed by members of groups such as savings and loans, enables them to improve their livelihoods in different ways. Through groups people are able to accumulate funds for things such as school fees for their children, for capital for their small businesses, for their farming activities and other income generating projects. MGRs however go a step further in impacting positively on the livelihoods of their members by not only providing the funds for use but equipping the members with the necessary skills and know-how to better run their businesses. Group members are more empowered as opposed to when they access loans from formal financial institutions which do not offer any training or guidance on how to put the money to good use. Depending on the type of the group, members may acquire specific skills in running a business, managing finances, craft skills, farming skills, how to market their produce or other skill. This depends on the laid down activities of the group as well as different strengths and specializations of the members. Members also hold each other accountable to ensure that when fellow members access group funds, they put them into uses that will have a positive impact on their livelihoods. It is

through groups such as those studied that women are able to help each other to get economic regeneration especially in times of harsh economic conditions such as recessions. The group acts as a cushion against this so that the negative impact on the livelihoods of the members is minimized.

Exposure

To some extent, many of the rural communities are geographically isolated from the rest of the country. Most people therefore have little access to other regions where they can get more exposure and learn new skills or ideas which they can use to better their livelihoods. However by belonging to groups, they tend to become better off and get some level of exposure as compared to those who do not belong to groups. This is because the group members interact closely with others in the group who have different experiences and exposures and learn a lot from each other. As a result of belonging to groups, members tend to have very interesting success stories surrounding their livelihoods as compared to those in the community who do not belong to groups.

Self-reliance

In addition, groups have come into existence in communities to help fill the vacuum of collapsed social safety nets where the elderly can no longer rely on the youth to take care of them in their old age. As such one finds that many people in groups are there because they hope to improve their livelihoods to a level where they can be self-reliant and independent. Social welfare hardly exists in the wider community and there is fear of lacking support and care in old age. In some of the groups studied, elderly members enjoyed certain benefits – they were not penalized for lateness or penalties for late contributions and sometimes entire contributions were waived altogether when they failed to raise the required amounts. By belonging to groups members are also able to build strong foundations for their children in terms of good education so that they too in future would be able to fend for themselves.

Growth, Development and Sustainability Challenges Facing MGRs

MGRs face various challenges that hinder growth, development and sustainability of individual members as well as the groups themselves. These challenges are both internal and external to the groups and therefore affect the groups in different magnitudes. The ways in which groups are formed, individuals that form them, leadership issues, composition of individuals and the general environment surrounding the activities and operations of the groups form the basis of most challenges facing groups.

Over-familiarity

Most group members live within the same geographical localities, are well known to one another and have similar livelihoods, economic status, life experiences and are of common ethnicity. These strong social ties and familiarity amongst group members sometimes constrain adherence to by-laws which cause conflict amongst members. Lack of enforcement of by-laws in turn makes group members assume that their situations would be understood and readily forgiven should they default, delay or fail to attend meetings or break any other by-laws. Sometimes group members disagree outside the group and this finds its way into the group causing unnecessary tension. Due to the above, a group's strength, unity and sustainability may be challenged and some groups even break up.

Low education levels

As most people who belong to MGRs have only primary level education or some secondary education, they tend to shy away from active participation in decision making. They even remain quiet when they have useful suggestions or objections to things that are not going right within the group. Often, group officials are more educated and exposed, hence the less educated members see them as more knowledgeable and therefore right in their decisions. Groups therefore lose constructive contributions and criticism. Because members have low education levels they have difficulty in understanding the requirements of agencies likely to

support them. For example some groups do not know the kind of records to keep how to use these records for the benefit of the group and the implications of poor record keeping. In some cases, there is overdependence on external agencies who in some instances exploit the groups.

Lack of commitment, transparency and accountability

In spite of the homogeneity and familiarity amongst group members, mistrust may crop up in some groups. This especially occurs whenever groups lose money in unclear circumstances, when some members default, when actions of favoritism or nepotism are displayed and when records kept are not very clear and transparent to all members. One of the common ways through which groups lose money is defaulting of members either in terms of regular contributions or repayment of loans. In spite of the seemingly strict rules and regulations set by groups to handle defaults, some members find ways of circumventing these regulations. Some take advantage of the closeness of the members while others over-value assets that are taken as collateral for loans. This way some groups are unable to fully recover their money from sale of defaulters' assets. This is owing to the fact that some group members serving as collateral assessors are often ignorant of the value of assets and the changing market value of products. Micro-finance Institutions' (MFIs) initiated groups are subjected to stringent loan recovery measures, especially in instances where members default. Members in such groups are usually jointly accountable for each other's loans and are jointly liable to the loan recovery measures that are implemented in case of defaults. This creates discontent among some group members who feel victimized and unfairly punished when they lose their individual shares or property. Some of the affected individuals often pull out of such groups and shun them. Consequently the group loses credibility in the eyes of the community which discourages prospective new members from joining. Lack of transparency inside and outside the groups also affects them negatively. Some group leaders fail to share with the members all information privy to them and affecting their groups. In addition Information from external sources such as government institutions and NGOs, which is deemed to be beneficial to the group is usually confined and controlled

within the particular group. This secrecy minimizes opportunities for positive and constructive interaction and also hinders sharing ideas and resources amongst groups.

Poor leadership

Leadership is core to the growth and development of any group. Often, group leaders hold the groups' vision and goals, formulate, direct and administer their constitutions, enforce discipline during all meetings, troubleshoot and resolve conflicts and ultimately determine their survival. Leaders' efficiency and effectiveness largely depends on their capacity to fulfill these roles, especially in cases where external agencies manage and run group affairs (a common phenomenon in most managed ASCAs). Such agencies tend to run all the affairs of the groups. In other instances agencies wanting to maintain their income earning opportunities in groups tend to nurture overreliance and overdependence on their management and leadership skills in these groups. This leads to such groups incurring unnecessary expenditure of funds that could otherwise be used to further development of group functions and activities. If leaders fail to develop, uphold and execute good constitutions, performance of group activities tends to slow down leading to loss of cohesion amongst the members.

Most groups under this study were also found to retain the same leadership over and over again in spite of their constitutional requirement that leaders be changed periodically. Having leaders serving over a long term in the same positions hinders creativity and introduction of new and constructive ideas to groups. Failure to incorporate younger members into active group leadership also holds back group growth. Cultural beliefs also lead to lack of acceptance of the younger generation into leadership positions as older people are perceived to be wiser and more experienced. Younger people on the other hand are expected to learn and emulate them. For this reason, older people would not readily listen to/or consider and accept ideas from younger people even though they may be valuable ideas. The lack of knowledge amongst most group members about their group's constitution and by-laws also hinder their ability to take leadership positions or question the present leadership. Some group leaders share the group's vision with only a few members. This makes other members lose keen interest in group

activities. This alienates some members in the group; their needs remain unmet, and consequently they may choose to join one or more other groups so as to fulfill these needs. Others choose to leave such groups altogether resulting in disintegration of the groups. In some cases, a charismatic group leader with clout keeps groups running over the years but in their absence or exit from the group, such groups cease to exist. Such leaders fail their groups in that they do not nurture new talent.

Short term vision

In practice and by their nature women groups give short term gains to their members. Some members tend to become comfortable with such short term gain instead of working towards greater long term gain. For example as some group members receive their individual benefits (especially ROSCAs), they tend to be satisfied with the periodic group contributions and do not think of investing their money further. Such short term vision stagnates the growth and improvement of their living standards. Lack of strategic skills, proper record keeping, saving and investing also inhibit transparency and trust in some groups.

Limited resources

Limited resources also hinder the growth of MGRs. Some groups have great and noble ideas that fail to materialize for lack of resources. Financial and material resources such as land, agricultural and business inputs, are hardly available and accessible to some groups. This is mainly because of the high levels of poverty amongst their members. Such members are barely able to meet their family needs let alone spare money for group contributions. With scarce resources in groups, purchase of assets and access to opportunities for enhancement of members' skills is limited.

Limited access to technology

One of the external challenges that face MGRs is their inability to access technology by way of mobile phones and internet communication. Mobile phones are expensive to buy and maintain. Their use is also hindered by infrastructural challenges such as lack of electricity to charge these phones. In some communities

under this study individuals had to pay to have their mobile phones charged while others had to walk long distances to market centers where such services could be accessed. In other cases the members wait for messages to be passed on through other members' or relatives' phones. This obstructs effective flow of information within groups and in the communities at large. Mobile phones are sometimes switched off for hours or even a whole day during charging. Communication via the internet is not widespread among the rural communities, especially due to low levels of formal education, lack of computer literacy and lack of infrastructure. Group members therefore miss out on the internet, which is not only a fast and relatively cheaper means of communication, but also a rich source of information for groups.

Insecurity

Insecurity is also a challenge facing some groups as they are targeted for robberies. There are occasions whereby groups have been robbed of their money despite having precautionary measures such as: secrecy on who receives money, when it is contributed, who keeps it and how much can be held by the treasurer at any given time. Such insecurity threats slow down group activities hence creating room for suspicion and mistrust amongst members thereby weakening the social bonds and introducing the possibility of their break up. To counter this, some groups do not disclose to the members the meeting venue until the day of the meeting and this may be an additional challenge to the members as they cannot plan ahead given their busy schedules.

Family interference

Lack of support by spouses and family members prevent group members from actively and constructively participating in group activities. Some women are perceived by their spouses as becoming too empowered when they actively participate in group activities and come home with new ideas from their respective groups. As such the traditionally ascribed male dominance is threatened. Some men therefore forbid their wives from belonging to groups. In other cases, spouses support membership and participation in group activities. However once money is received the same family members and spouses either take the

money forcefully or redirect it to other unintended uses. Lack of financial and moral support by family members may lead to non attendance of group meetings, laxity in financial contribution, minimal participation in group activities and even in some instances pulling out from the group.

Limited government support

Bureaucratic procedures associated with registration of groups and application for loans and grants sometimes discourage groups leading to slowing down of their activities. Lack of time and other resources by the Social Development Officers and other government officials frustrates groups seeking technical assistance from them. As a result respect and trust for government officials is lost over time and this leads to groups missing out on opportunities that could come their way through government officers.

Potential Opportunities for Stakeholders

On the strength of the findings of this study it is evident that great opportunities exist within groups and for individuals in these groups. Various sectors such as financial, social and communications stand to benefit from harnessing these opportunities.

Financial Sector

Decentralized financial service provision

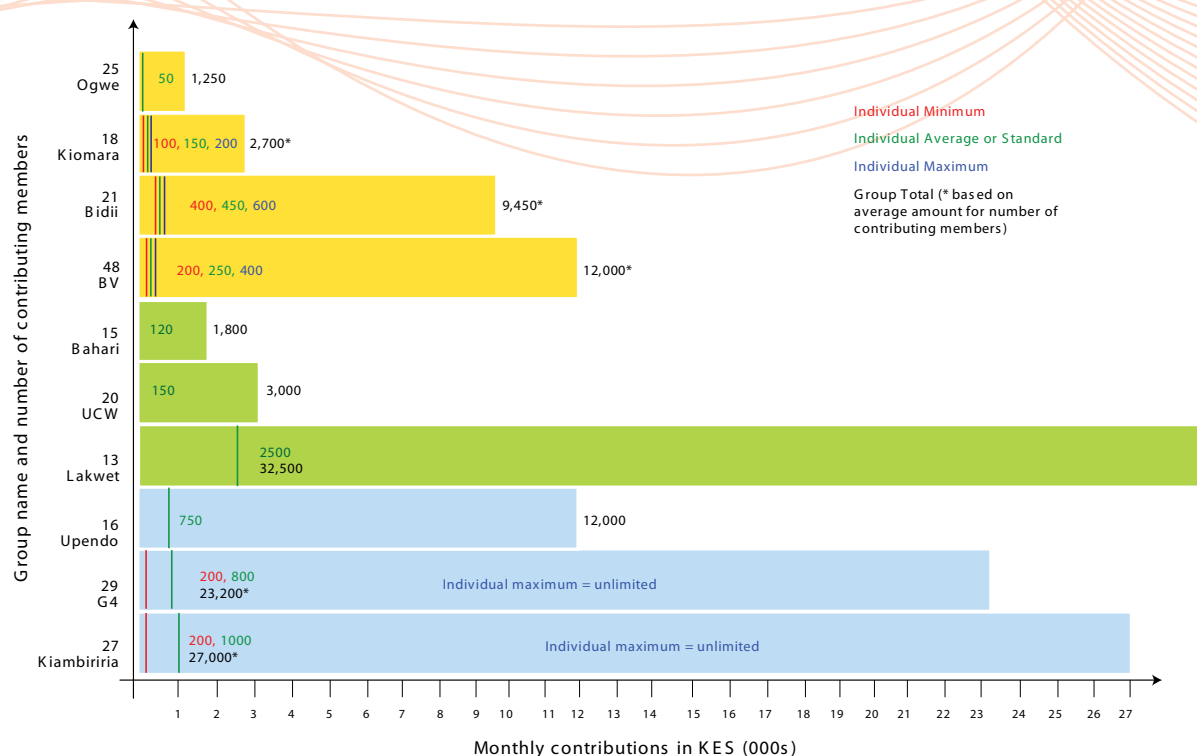
Most group members do not operate bank accounts where they can save their money and develop a relationship with the bank for easier access to credit facilities. Generally women in groups have low education level and therefore have limited access to formal employment and other income generating activities. Land, which is often used as collateral for credit from banks, is also in most cases registered

in their husbands' names thereby exacerbating this problem. This predisposes the women to low income generating activities mainly in the agricultural sector where only a bare minimum saving, if any, is possible. In some groups it was established that money is kept in metal boxes. In line with this, opportunities for provision of financial services exist in villages where groups operate. Most financial institutions have branches mainly in major urban centers which inhibit individuals and groups in rural areas from accessing their services. Decentralization of these services to local village level would enable these institutions harness pooled contributions from groups for investment. Having bank branches near their homes may encourage the rural folk to open and operate various bank accounts suited to their needs. For example some SACCOs are already taking the lead in this area and have started providing banking services to their members and the rest of the community in rural areas. They have introduced front office savings accounts (FOSAs) through which community members save and access credit in small amounts, usually up to three times their savings.

Tailor-made financial products and services

Groups concerned with accumulated savings and credit expressed their desire to access more funds which they can loan to their members, at an interest. Groups are however unable to access extra funds from commercial banks. These loans would enable members improve their income generating agricultural and business activities from which they would have increased capacity to repay. Despite facing financial constraints some groups and individual members are able to achieve a lot with their meager contributions, savings and loans within groups. This shows there is opportunity for financial institutions to design products and services targeted to these kinds of groups. Linking these groups together to form conglomerates may also provide access to larger loan amounts and consequently bigger investments locally. This can enhance female entrepreneurship and therefore help reduce the high unemployment levels prevalent among women in rural areas.

FIG 26: COMPARISON OF GROUPS' MONTHLY CASH CONTRIBUTIONS



Social Sector

Socio-economic change through realization of skills

In groups there exist various skills (midwifery, teaching, healthcare and others) amongst group members which can be tapped into and used to start income generating activities for the improvement of the quality of life of their members at individual, household and community levels. This can be achieved by sensitizing group members possessing specific skills to appreciate the social and economic value attached to such skills and the importance of utilizing them for own financial or social benefit and sharing them with others. Group activities such as environmental conservation, new farming methods and loaning for school fees show that groups can and do serve as agents of socio-economic change in rural communities. Willingness to learn and share new ideas is common amongst group members. Primary healthcare skills such as sanitation, cleanliness and childcare skills can be imparted or enhanced through groups by extension to the community at large.

Community / cultural integration:

Inter-group sharing and learning opportunities exist. If harnessed, this can lead to peer interaction across geographical boundaries and therefore exposure and understanding of other communities. This may lead to group to group training and integration of various communities in Kenya. Through such interactions group members would be able to understand and appreciate cultural differences and inherent strengths of different communities.

Mobilization for community development

The social capital that exists in groups can also be tapped for development purposes. Groups tend to be very good at mobilizing their members to pool together their resources such as time, labour and money for particular group causes. This propensity to work together can be harnessed by development agents for holistic community progress.

Communications Sector

Dissemination during high listenership time bands

Radio is a major source of national information. Vernacular stations are particularly popular in rural areas as they are able to reach those that are illiterate and /or with minimal formal education and broadcast relevant local content. Listenership amongst study respondents was mostly between 7.00 p.m. and 9.00p.m and this was due to lack of time and need to conserve batteries. This is therefore the opportune time for advertisement, educational programmes for groups and communities on issues like group leadership, financial matters, farming and business management, social relation skills, record keeping and proposal writing.

Word of mouth alert nets and community sensitization system

Word of mouth appears to be a well established mode of communication in rural areas through which a lot of information is shared and exchanged. This provides a ready and fertile ground for village mapping so as to facilitate efforts in humanitarian and other activities. Hence word of mouth can be used in times of crises to send early warnings and establish alert nets in these communities. It can also be a useful vehicle for community outreach and information dissemination and consumption.

Mobile devices and services for socio-economic development

Mobile telephony is a useful mode of communication amongst individuals and groups. There is generally good network coverage by all mobile service providers in most areas under this study. There were some challenges experienced in some parts of Central Province. Most mobile phones are used for voice calls and to a limited extent to send and receive SMSs. They are also increasingly being used to transfer and receive cash through the MPESA cash transfer mobile supported service. This shows that these communities are trainable on more uses of mobile phone technology. Manufacturers and service providers can design and develop mobile phone devices and services geared

towards helping individuals, groups and communities meet their social and economic needs. Examples are services linking individuals, groups and communities to markets for price information and for actual trade, or with financial and other institutions for various transactions through the mobile phones.

The cost and use of mobile phone is prohibitive to many a rural folk. As much as the cost of handsets has really come down to as low as KES1000 (EUR 10), these models often have very limited features limiting their socio-economic impact. There is therefore opportunity to come up with more advanced yet affordable models. Service providers' charges are also prohibitive hence limit extent of use.

Ultimately, Why Network Or Link These Groups?

Benefits

Access to greater resource base

Whenever groups come together synergy is created. A bigger group facilitates access to resources such as: credit from financiers for individual as well as group activities; farm inputs; and marketing of agricultural produce particularly for groups involved in commercial farming.

Enhanced learning and achievement of developmental goals

Peer to peer or group to group interaction is an effective mode of learning. Individuals in groups are able to relate directly to others like themselves and observe what their peers have achieved in circumstances similar to their own. This becomes an incentive for them to emulate. Exchange visits or networking provoke innovating, creating and improvising with a view to achieving success in an activity the group may hitherto have been weak in. It

appears that people within communities are hungry for new ideas and are willing to pick up or learn more from other people who are in many respects like them. Through linkage of groups that have attained different progress levels development needs and goals may be attainable.

Improved socio-cultural relations

In a country like Kenya, where there are more than 40 ethnic groups, networking of groups across lingual as well as cultural boundaries is a step towards breaking down stereotypes held by and about different communities and demystifying some cultural practices that may not be widely understood. In addition appreciation of the varied cultural values by different people can only be perceived when groups interact closely and freely with the opportunity of being able to ask questions where they are not sure or clear about why particular things are done in a certain way and not the other. In coming together, social gaps will be bridged and broader networks created. Social gaps exist where communities do not have common understanding on specific issues. In linking groups, ability to bridge the societal differences can be realised with resultant unity across ethnic, cultural, geographical and social borders.

Increased exposure

Informal education that occurs across groups of different social or geographical backgrounds has the added effect of bringing about exposure that would otherwise not be achieved with oral training sessions. Groups that have exposure tend to have an enhanced profile within their communities and earn their respect because of the networks and communication beyond the local community. Networks bring groups closer to organizations and development agencies that act as catalysts in group progress. For instance networking between groups may draw attention to resources available to groups through a particular organisation as it happened in the case of 'Bidii Women Group' in Kisumu West District which learnt about KWFT loans from another group. Sharing between groups is also made easy. Mobile telephone service providers have money transfer services which can be useful in the event that there are items/ services that need to be paid for.

Challenges

Geographical dispersion

Despite the perceived benefits of linking or networking groups, there are potential challenges that may hinder these efforts. Linking up groups for experiential learning may require that group members be moved from one geographical location to another thereby raising the question of travel and accommodation costs. Bearing in mind the differentials in socio-economic status of the various group members it may not be possible to determine or standardize the contribution that each of the members may need to make towards the exchange visits. The persons who would bear the cost of the exchange visits is also not clear now, making this a potential problem.

Group disparities

It may also be a challenge to determine the criteria that should be used in determining the groups to participate in the learning experience such as age of existence, type of group or other. Nevertheless supportive factors for linking groups outweigh the challenges. In this study, there were instances of groups growing and progressing as a result of networking and linkages with other groups in other provinces. Individual group obligations such as loans, joint projects or income generating activities may also potentially restrict the networking process. It is however not impossible to incorporate the interests of various groups in the platform that will be created even as groups are linked.

Socio-cultural differences

Differences in cultural practices across various ethnicities may be a hindrance to networking or group learning. With culture come differences in values, as well as stereotypes held by one community against another. Cultural aspects are at times more strongly held by people in communities than is appreciated by outsiders. Religious affiliations also vary in individuals, communities and across different geographical regions. They also may be a potential landmine as trying to bring together persons of diverse beliefs may be difficult. As noted in the study, some groups comprised persons of one ethnic group or similar religious persuasion even

in an area where there were different ethnicities or religious representation. It is therefore a challenge in such contexts to promote exchange visits, group learning and networking. However motivations for linkages do exist as there are examples in the study area of groups comprising mixed ethnicity and religious groupings. Though this was the exception rather than the norm, it provides hope that there is an opportunity to promote networks across diverse ethnic or religious boundaries.

Patriarchal communities

Membership in groups is mostly by women. Being homemakers, women are pivotal in the running of homes and working out the day to day activities of households. Their roles relate to farm activities, caring for children; duties which are hardly undertaken by the men folk in the homes. Absence of women from the household for a few days may thus not be easily acceptable by the strongly patriarchal communities of Kenya. This may be a hurdle in the networking process, yet the benefits of exposure would be most appreciated by this kind of group member. Moreover in mixed groups, in the event networking succeeds, it may be easier for the male members who have less household responsibilities to be selected for such visits. Where women are on their own within groups, their progress via linkages or networking with other groups or agencies becomes a challenge. When women's profile within the communities' are raised, it may lead to mistrust by men which again influences their relationships and associations with other groups. Men also tend to feel threatened by the perceived influence wielded by women and could threaten any proposed linkages. This seems to be potentially restrictive to the efforts of networking. Every group has a dream. Networking has the potential of raising fears associated with loss of identity or failure to maintain the group objective. Fearful group members and controlling leaders could also resist the idea of networking for the simple reason that their sense of control in the groups will diminish with the linkages to other groups that may not quite share the vision that they have for their groups. Though this may seem restrictive, the possibility to work out a platform of networking that acknowledges these fears and allows preservation of individual group identity may need to be built into the process of linking the groups. Realistically group

leaders held in high esteem by their group members may also have fears in supporting the networking of groups. One fear that may not be plain is the apparent loss of control that such leaders or other group middlemen may lose. Creating a safe platform of networking that eliminates bureaucracy and still allows group members and their leaders the control of groups could be an important consideration. Fears that may include sharing of benefits that come as a result of the networks or progress of the groups ought to be managed. It may be important to create this as a supportive aspect of the networking or linking process.

The mobile alternative

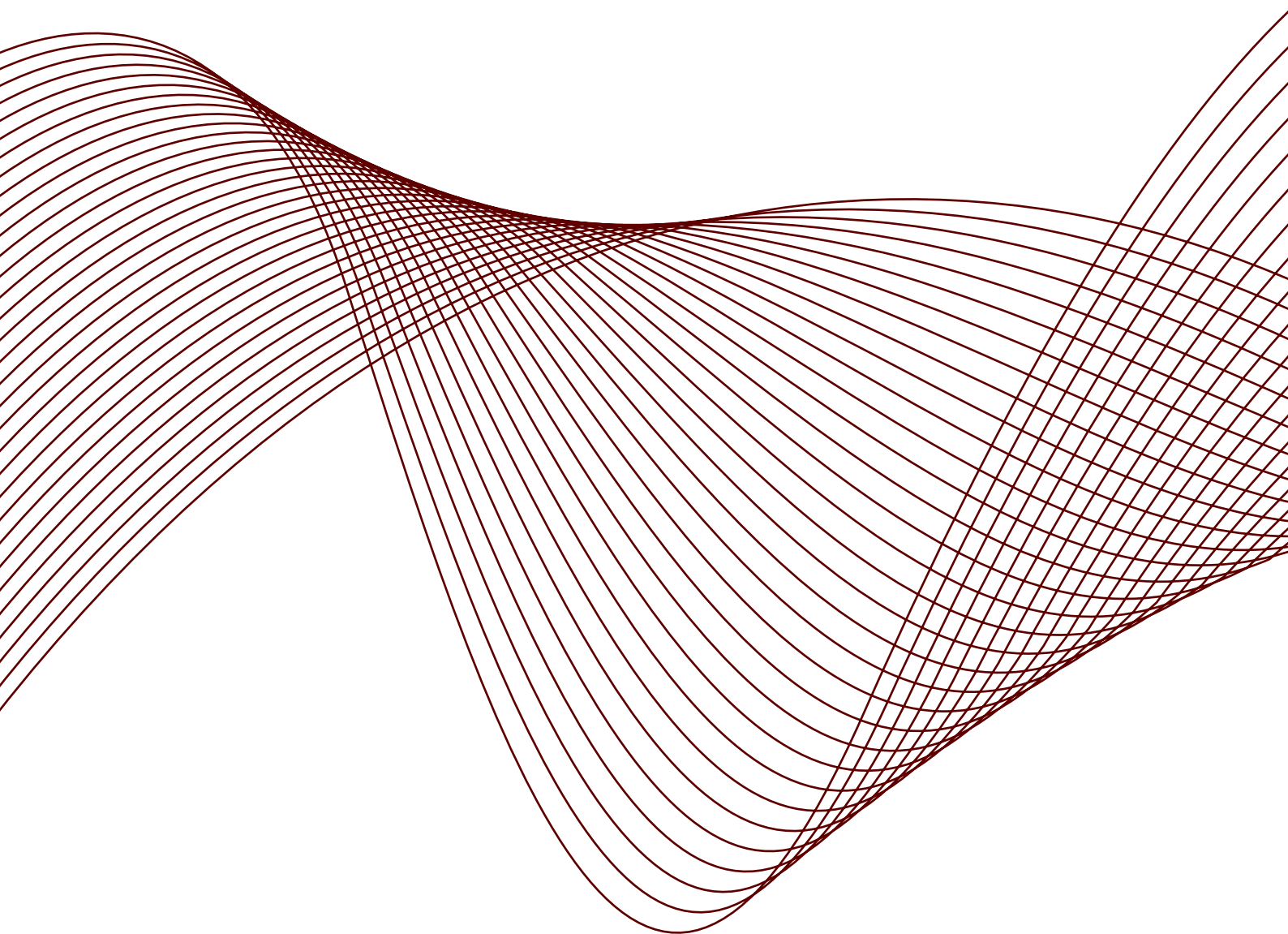
The use of mobile telephone technology is a cost effective opportunity for linking groups who may be geographically dispersed. The availability of the service provider networks and handsets in almost all areas of the country are a potentially cheaper mode of networking via use of mobile telephony. The challenge however would be in the cost of mobile ownership. Cost of the mobile handset, regular charging of the battery and cost of network access are key challenges for individuals in a country with 46% of its people living below one dollar a day (UN Millenium Indicators, 2007).

Though costs may be prohibitive, it was noted that many households had access to at least one mobile phone within walking distance in their villages. This is a strong motivation to create opportunities for linkages via the mobile phone network. Mobile phone usage is pegged on the ability to use the features of the mobile device. In rural areas with no electricity, handsets with flashlight feature are very popular. Enhanced services from service providers such as money transfers, credit on talk time, sharing of talk-time units and call back services have promoted mobile phone usage.

Sustainability

Group members and groups as entities must be able to receive some returns from the networks. These returns could be financial, social, personal or communal. The greatest challenge or restrictive factor that would need to be overcome is the creation of a sustainable platform for communication between groups that minimises fears and at the same time enhances ownership of the networking process. At the end of the day, the process marks the beginning of an enrichment of the individuals in groups as well as the groups as functional units in the society.

CHAPTER 7





Financial Inclusion **Reaching the Base** **of the Pyramid with** **Mobile Services**



Nokia Research Center

Introduction

Microfinance is a term that has today become synonymous with one topic – development. Microfinance can be seen to refer to “... loans, savings, insurance, transfer services, and other financial products”¹ and deals with the provision of these services to low income or poor people to help them improve their livelihoods. These microfunds help to smoothe the often irregular and low incomes of the poor and help them manage unforeseen expenditures such as healthcare, funerals or large but planned costs such as school fees or social events. They also commonly use microfinance loans to start or expand businesses.

Amartya Sen defines poverty as the freedom of choices that an individual has (or his/her deprivation of basic capabilities²). Microfinance clearly fights poverty by increasing the choices that the poor have by increasing their economic capability. The United Nations reports that:

“Poor people who have access to savings, credit, insurance and other financial services are more resilient and better able to deal with everyday demands. Studies have proved that microfinance helps clients meet basic needs. For example, with access to microinsurance, poor people can cope with sudden expenses associated with serious illness or loss of assets. Merely having access to formal savings accounts has also proved to be an incentive to save. Clients who join and stay in microfinance programmes have better economic conditions than nonclients. A few studies have also shown that over a long period of time, many clients graduate out of poverty”¹.

Experiences from various microfinance programmes show that the impact of microfinance services can extend well beyond changes in personal income. The CRECER in Bolivia (Credito Con Educacion Rural) observed that the income of two-thirds of its members increased after they joined the programme. In BRAC (Bangladesh Rural Advancement Committee), those

who stayed with the programme for more than four years increased household expenses by 28% and assets by 112%. SHARE in India (Society for Helping Awakening Rural Poor Through Education) documented that 75% of its clients who participated for longer periods saw significant improvements in the economic well-being. BRAC, SEWA (Self-Employed Women’s Association, India) and Save the Children (Honduras) saw that clients’ children were more likely to go to school, stay in school longer, and have lower drop-out rates³.

While advocates praise the progress made through microfinance, various challenges exist and sceptics question who microfinance reaches out to, the extent to which it reduces poverty, and other negative impacts³. Other challenges experienced in microfinance field have been the generation of profits and in truly reaching the poor⁴. Reaching the poor may be understood as the ability to physically access them, or the ability to offer relevant financial services based on an understanding of their financial needs.

Earlier sections of this report show that savings and lending are activities that communities engage in without necessarily having formal financial services. Several studies have shown that there is a high density of informal savings groups in low income countries. By participating in informal savings and lending groups, members of low income communities receive various benefits to help improve their livelihoods such as insurance benefits for social events e.g. rites of passage and cultural or religious ceremonies, economic benefits such as loans, and the socializing benefits of participating in community life. A World Bank examination⁵ of savings practices in five low income countries: Benin, Bosnia, Mexico, the Philippines, and Uganda found that though there was a high demand for savings services, there was low community usage of the products and services of formal financial institutions. This finding could be explained by the fact that many formal financial institutions lack capacity to effectively reach all users, compounded by lack of a supportive industry infrastructure, weak policy frameworks and

1 UN Department of Public Information in cooperation with the UN Capital Development Fund and the UN Department of Economic and Social Affairs Microfinance and Microcredit. August 2004. How can \$100 change an economy? – http://www.yearofmicrocredit.org/docs/MicrocreditBrochure_eng.pdf

2 Sen, Amartya. 1999. Development as Freedom, Oxford, Oxford University Press.

3 Id21, Insights #51, December 2004. Realizing the potential of microfinance. Institute of Development Studies, University of Sussex. <http://www.id21.org/zinter/id21zinter.exe?a=0&i=insights51editorial&u=4a6066f5>

4 Almendariz, Beatriz, & Jonathan Morduch. 2004. “Microfinance: where do we stand?” In: Charles Goodhart, ed., Financial Development and Economic Growth: Explaining the Links. Basingstoke, Hampshire, UK: Palgrave Macmillan.

5 Deshpande, Rani. September 2006. Safe and Accessible: Bringing Poor Savers into the Formal Financial System. CGAP, Focus Note #37. <http://www.cgap.org>

few perceived advantages of these services by the poor. The same study found that “many financial institution managers do not believe poor people save money” and that there is a belief that the poor are “too poor to save”.

Looking at data from developed and developing economies, it is evident that the level of financial exclusion is still high in the latter. The United Nations reports⁶ that an average of 89.6% of the population in 15 European Union countries had a bank (or comparable) account in 2006, the same figure for the United States was 91%. Comparing this with various developing countries, the most recent data showed that significant proportions of the population in emerging economies still lack access to formal financial services, and therefore are highly vulnerable.

TABLE 25: DEVELOPING COUNTRIES PERCENTAGE POPULATION WITH BANK ACCOUNTS

Country/Location	% With a Bank Account
Botswana	47.0
Brazil	43.0
Colombia	39.0
Djibouti	24.8
Lesotho	17.0
Mexico City	21.3
Namibia	28.4
South Africa	31.7
Swaziland	35.3
Tanzania	6.4

A 2009 financial access study⁷ for Kenya reveals that just 22.6% of the population has a bank account while 32.7% use no formal or informal financial services. However, to a certain extent the level of financial inclusion in Kenya has been supported by mobile banking services whose use has boomed with the number of mobile banking accounts exceeding the number of bank accounts in early 2009. It has been widely anticipated that the adopters of mobile banking services in developing countries would be the unbanked population. This is because mobile phones can offer increased access to financial services than the inaccessible banks - penetration of mobile phones in Kenya was 47.5% among adults in 2009⁷. However a CGAP study⁸ found that clients taking up the mobile banking services in Kenya were male, older, educated, wealthier, already banked and likely to be farmers, civil servants or businessmen. This customer profile differs from the typical clients of many microfinance organizations who tend to be poor city dwellers or rural clients who are landless or land poor and who lack the education skills to enter the mainstream economy. Many are women who are self-employed and mix many activities to generate the cash they need to survive⁹.

These observations reveal that while microfinance services can be beneficial for the poor, these available services are yet to reach those at the bottom of the economic pyramid for various reasons. It may also be observed that those who are reached are concentrated in certain regions (e.g. urban areas) or at a global scale, in certain countries. There is therefore still a significant need for provision of appropriate financial services from the providers in this field.

Microfinance Methodologies

Delivery of microfinance services features three main approaches: In credit-led models, the poor are given various financial products and services to meet

6 United Nations. 2006. Building Inclusive Financial Sectors for Development. Report by the United Nations Department of Economic and Social Affairs (DESA) and the United Nations Capital Development Fund (UNCDF). http://www.uncdf.org/english/microfinance/pubs/bluebook/pub/Building_Inclusive_Financial_Sectors_The_Blue_Book.pdf

7 FSD Kenya. 2009. FinAccess, National Survey 2009: Dynamics of Kenya's Changing Financial Landscape. Financial Sector Deeping Trust. http://www.fsdkenya.org/finaccess/documents/09-06-10_FinAccess_FA09_Report.pdf

8 Information from proceedings at the M-Banking 2009 Conference held in Nairobi, Kenya. May 2009. <http://www.fletchermbanking.com>

9 Otero, Maria. "Bringing Development Back, into Microfinance" in Journal of Microfinance and on at www.accion.org/file_download.asp?f=8

their needs but the main source of these funds is external e.g. from banks/financial institutions, NGOs and donors, or other public funds. The management and administration of these funds requires the existence of an oversight structure comprising loan officers, managers, community agents and so on, i.e. a microfinance institution. On the other hand, the savings approach concentrates on helping the poor collect and pool their savings from which they can take loans for their needs. This typically works through supporting the already existing small savings groups to manage and administer their own funds without a financial intermediary. Grafting is a third strategy where a financial institution using the credit-led approach uses existing rural institutions e.g. cooperatives or banks to deliver microfinance services and to avoid creation of another bureaucracy.

Ashe (2002)¹⁰ discusses some pros and cons of these methodologies. Strengths for the credit-led approach include the fact that microfinance institutions have served millions that the commercial banks have been unwilling or unable to serve. In addition, these funds are able to be provided without strict regulation allowing much needed flexibility and innovation. The advantages of the savings approach are that since it focuses entirely on strengthening local groups, it avoids the challenges and resource wastage of having to create an 'external' microfinance institution. Because of this, the reach of this approach can be very wide and grow very rapidly compared to the credit-led approach. Lastly, the interest income generated from group savings returns to the groups themselves which also serve as channels for other development activities e.g. health education, literacy building, etc. The strength of the grafting strategy is the utilization of existing financial services organizations to deliver microfinance thus creating a wider services portfolio for them.

On the other hand, there are very few recorded instances of microfinance institutions that have successfully evolved into well managed, self sufficient, large scale organizations that can meet the needs of the

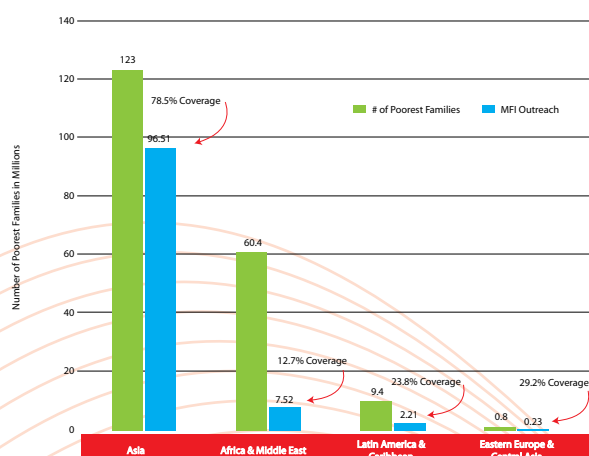
poor in large numbers. Those that have succeeded have required intensive and costly long-term assistance. They may also experience a mission drift as the profile of the clients served moves upwards to focus on those who can afford to pay for services or take bigger loans. A weakness of the savings approach has been the inability to create a low cost structure to reach rural groups. The savings groups also require the group members to make a regular time commitment which may be expensive for them. And lastly, since their only access to funds is themselves, the amounts raised within groups for onlending tend to be small and therefore the loan sizes as well - this also means that groups also have limited expertise in large fund management and fewer investment options. The key challenge of the grafting strategy is the need to have and manage a partner(s) who has the ability to provide microfinance services on a large-scale and which may not be very profitable. There may be mission dilution as these partners could prioritise their own products and lastly, reaching partners in remote areas is still difficult.

The 2009 report¹¹ on the State of Microcredit (which includes credit for self employment and other financial and business services including savings and technical assistance to very poor persons) states that "by December 31, 2007, 3,552 MFIs reported reaching 154,825,825 clients with a current loan. Of these clients, 106,584,679 were among the [world's poorest people] when they started with the program". Of the 106 million poorest, 83.2% are women who usually form a large part of the poorest and most vulnerable individuals. However, while the number of those accessed has tremendously increased (only 13,779,872 of the world's poorest were reached in 2000) a look at the regional penetration figures shows that microfinance reach among the poorest is 78.5% in Asia, 12.7% in Africa and the Middle East, 23.8% in Latin America and the Caribbean, and 29.2% in Eastern Europe and Central Asia.

¹⁰ Ashe, Jeffrey. 2002. "A Savings And Literacy Led Alternative To Financial Institution Building". <http://www.givingspace.org/papers/may2002/AheWEP.doc>

¹¹ Sam Daley-Harris. 2009. State of the Microcredit Summit Campaign Report 2009. http://www.microcreditsummit.org/uploads/socrs/SOCR2009_English.pdf

FIG 27: MICRO-FINANCE REACH TO POOREST FAMILIES



In the meantime, as MFIs ponder how to increase reach, rotating savings and credit associations and other locally controlled self help groups exist in virtually every village. The potential to mobilize these groups into effective savings associations in their respective communities is enormous.

Thoughts on Reaching the Base of the Pyramid

The CGAP reports that formal financial services are outcompeted by informal savings mechanisms in various areas: accessibility (physical proximity, affordability - which factors in time and travel costs, and to a certain extent, liquidity), and perceived security⁵. The extent to which these factors affect the uptake of financial services will ultimately vary from market to market, but financial institutions wishing to capture a larger proportion of the market will need to offer services that address these issues amongst other interventions at higher levels such as strengthening policy frameworks and others.

As the different stakeholders consider various options on how to reach the unserved financial market better, Information and Communication Technologies (ICTs) have emerged as a promising enabler of this goal. For example, for commercial banks in developed economies “low cost... technology channels such as Internet

banking and automated teller machines (ATMs) process transactions at only one-fifth the cost of a branch teller”¹². For these banks, ICTs’ promise lies in the reduction of costs, improving customer’s convenience, ability to serve remote areas, and the potential to generate more revenues and collect more savings. In developing areas where the formal bank and Internet infrastructure is much more limited, the use of ICTs to deliver financial services is progressing through mobile handsets – the closest thing to a computer in many poor urban and rural areas. Mobile phone penetration in developing markets is significantly higher than the Internet, the International Telecommunication Union reports the global statistics as 61.1% vs 23% respectively (2008)¹³ and 27% vs. 5% respectively for Africa (2007)¹⁴.

Examination on the role that mobile phones can play in banking¹⁵ reveals that they can be: virtual bank identification cards, point of sale terminals, ATMs, and Internet banking portals. For microfinance institutions using the credit model, delivery of services through mobile devices can help to address some of the major challenges currently faced e.g. the cost of setting up and staffing a large office network, the inability to reach remote areas and the potential to transfer sums of money through mobile banking. Although these are the possibilities, how do they compare with the situation on the ground? How well placed are mobile services and devices to offer financial services in underserved markets where the poor exist?

Given that informal savings groups are so prevalent, financial services providers need to understand these market segments to satisfy user preferences. From the perspective of informal savings and the case studies profiled in this report, some general pointers may be drawn to show the way forward for mobile financial services:

- **Cash:** Many of the groups still operate in basic cash economies using it as the main mode of transactions and savings. Any mobile financial

¹² Gautam, Ivatury. 2006. Using Technology to Build Inclusive Financial Systems. Focus Note # 32. CGAP. http://collab2.cgap.org/gm/document-1.9.2587/FocusNote_32.pdf

¹³ ITU, 2009. Global Status of ICT Statistics. http://www.itu.int/ITU-D/ict/papers/2009/1.2%20Magpantay_Global%20status%20of%20ICT%20stats.pdf

¹⁴ ITU, 2008. African Telecommunication Indicators 2008. Launch Presentation. http://www.itu.int/ITU-D/ict/papers/2008/AFTI2008_VG.pdf

¹⁵ Mas, Ignacio and Kumar, Kabir. 2008. Banking on Mobiles: Why, How, for Whom? Focus Note #48. CGAP. http://www.cgap.org/gm/document-1.9.4400/FN_48%20ENG_9-10-08.pdf

services targeted at these users must be able to address the need for quick liquidity especially where cash is converted into electronic form.

Another consideration is the support for mobilization of savings through local funds which is the key source of funds for the informal savings groups.

- **Informal savings groups:** The most basic savings groups thrive on informality and self management and flexibility in rule application to meet member's needs. Thus, mobile financial services must build on the traditional models of savings otherwise attempts at formalization and bank linkages may go against the groups' very reason for existence. However, for the more organized and purposeful groups such as ASCAs, this may be a more relevant opportunity for their growth¹⁶.

Given the multiple socio-economic functions that groups play, another critical opportunity is the chance to use the groups is the pairing of financial services with other interventions such as literacy, health education, agriculture, etc to magnify development impacts¹⁷.

- **Technology and literacy:** Many users in this segment of the population have low literacy skills which affects their technology literacy as well. Apart from making phone calls, services requiring more intensive use of mobile phones may be significantly limited without external assistance. In savings groups, challenges may also arise in the management of larger funds than the group is accustomed to.
- **Institutional issues:** Provision of mobile financial services is still a new and emerging area with the required legal frameworks still being developed in many countries. Implementation of robust and secure delivery systems will call for significant investment on the part of service providers in the area of

information technology and management

- **Infrastructure:** Given the remote conditions of many of the areas in which the groups operate, the implications of infrastructural challenges such as lack of electricity, roads, network coverage need to be considered.

On the other hand, informal savings groups are autonomous and self-sustaining and can operate without any financial intermediary and are well suited to receiving remote mobile support services.

- **Costs:** High usage costs will ultimately alienate those at the very base of the economic pyramid who are the most in need of financial services.

Institution-led microfinance programs feature high costs of administration and ensuring sustainability. Support for local savings groups through mobile is a promising alternative strategy, especially given that the groups are self-replicating and the need is high.

¹⁶ Balkenhol, Bernd, and E.H.Gueye. Tontines and the banking system - Is there a case for building linkages. Poverty-oriented Banking (INT/92/M01/FRG). ILO Working paper #2. Available online on the <http://www.ilo.org/public/english/employment/ent/papers/wpap-2.htm>.

¹⁷ Ashe, Jeffrey. 2002. A Symposium on Savings Led Microfinance and the Rural Poor. <http://www.ocdc.coop/Sector/Microfinance%20&%20Finance/INTROTOJMFSAVINGSLEDNEWVERSION.pdf>



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