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WOMEN'S CO-OPERATIVE ENTERPRISE IN NAKURU

BY

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ABSTRACT

In this paper a wide range of women's groups are discussed which were active in Nakuru in 1974. A number of informal associations such as social and discussion groups, mutual aid or welfare societies, rotating savings groups and business-oriented associations are discussed briefly. Then five formally registered associations, whose explicit purpose was co-operative economic activity, are discussed in more detail. Finally, some of the basic attitudes and patterns of behaviour which seem to underlie **many** of the activities of these groups are described, as well as the economic and political environment in which they operate and some of the formidable difficulties which they encounter and in some cases overcome.

An example is given of how government officers and agencies can foster and protect women's groups at all stages of their development. Yet the most important stimulus for the growth of women's groups and the surest protection of their interests lie in the determination of the women themselves.

On 23 August 1969 a meeting was held in Starehe Hall, Nakuru to discuss the plight of a destitute woman who had given birth to a child in the town railway station. Her husband was in prison and she had been locked out of her house for non-payment of rent. With her four small children she had gone to spend the night in the station.

Two things distinguished this meeting: that it was called and attended by women only and that it led to the founding of one of the most successful women's co-operatives in Nakuru.

* * *

Nakuru is the major town in Kenya's Rift Valley Province, and with a population of 70,000 and a strong agro-industry base, it is the fourth (after Nairobi, Mombasa and Kisumu) largest urban centre in Kenya. Since Independence in 1963 there have been no legal restrictions on residence in the towns,¹ but although the urban population has grown very rapidly, the economic, social and psychological insecurity of life in the town has slowed down the full participation of Kenyan Africans in modern urban life. Most Kenyans have maintained strong ties with the rural areas from which they come, and many view their stay in town as an interlude, albeit often a prolonged and important one, which will enable them to raise funds to purchase land in the countryside.²

Another response to the insecurity felt by much of the population in town has been the emergence of a large number of associations and co-operatives. Group membership can be based on ethnicity, religious affiliation, place of work or residence, or occupation, and group activities and goals are equally varied.

Because of lack of education and employment opportunities, the economic position of African women in Kenyan towns is particularly insecure.³ Given their meagre resources as individuals, it is logical that many women have been drawn to co-operative economic activity and group enterprise, and in a number of cases they have formed co-operative groups exclusively for women. There is a

1. The African Locational By-Laws were revoked in Nakuru on 24 April 1963 by the then Minister for Local Government, Arap Moi. (Legal Notice No. 262, Municipal Council of Nakuru)

2. International Labour Office, Employment, Incomes and Equality, Geneva, 1972.

3. See E. Wachtel, "Minding Her Own Business", African Urban Notes, Series 7, Spring 1976 and The Mother and the Whore: Image and Stereotype of

long history of women coming together in Kenya, both in traditional social and work groups in the rural areas and in more institutionalised associations inherited from the colonial period, such as the East African Women's League, Maendeleo ya Wanawake (Progress for Women) and a host of church groups. The Nakuru African Women Association was an explicitly urban-centred group of this sort, formed in March 1953 to "uplift the wellbeing of women's welfare in Nakuru".⁴

Yet women in Nakuru are forming groups these days to deal with their common problems and to pool their resources to make financial investments, and this represents a departure into a new realm of activity. These groups are not primarily concerned with the shared interests traditionally ascribed to women, such as family health, home economics and domestic crafts, but rather they are based on the recognition that women need to improve their financial position and they cannot depend on men to do this for them. This view was expressed by the founders of a number of Nakuru women's groups.

The organisation and activities of women's groups in Nakuru were investigated in 1974 as part of a larger study of the development of the town. Background material was collected through the offices of the National Christian Council of Kenya (NCCC) community centre and the Municipal Social Services Department. Interviews were held with some of the executives of the large formal groups. Information on the informal associations, recreational and savings groups was collected in the course of other work, interviews and conversations with friends and informants.

In this paper a wide range of groups which were active at that time will be discussed briefly, and five formally registered associations or offshoots, whose explicit purpose was co-operative economic activity, will be discussed in more detail. Finally, some of the basic attitudes and patterns of behaviour which seem to underlie many of the activities of these groups will be described.⁵ A better understanding of the economic and political environment in which these groups were operating as well as the repertoire of strategies and responses which were available to them, should help explain their successes and failures.

4. M. Tamarkin, Social and Political Change in a Twentieth Century African Urban Community in Kenya, Ph.D. thesis, School of Oriental and African Studies, University of London, 1973.

5. The study of urban voluntary association of all sorts has a distinguished history in the African literature. Most of the patterns discussed here can be found therein for purposes of amplification and comparison. For a general review of these studies and a good bibliography see P.C.W. Gutkind, Urban Anthropology: Perspectives on Third World Urbanisation and Urbanism, Assen (Netherlands) Van Gorcum, 1974. It could be fair to say, however, that the range

SOCIAL AND DISCUSSION GROUPS

There was a wide range of groups of this type, some sponsored by institutions and others strictly informal. We shall mention three particular groups, each of which is an example of a fairly well defined category of women's association.

A Women's Church Group

This was a group of women, sometimes up to 100 in number, who met in their church hall every Wednesday evening for discussion and some needlework, embroidery, etc. This group had no economic orientation, but rather offered its members non-economic support, advice and friendship. There are a large number of groups of this type in many parts of Kenya.

A Woman's Dancing Group

This type of group is also widespread in Kenya. Women perform traditional dances as recreation and also to provide entertainment at celebrations and important social or political meetings. This particular dancing group in Nakuru included about 50 mature or elderly women. Any income which the women earned from dancing was very small and was used to meet their expenses, such as for costumes and transport (although often transportation to public celebrations might be arranged through district or municipal offices). However, a group such as this was already well-organised and could easily take on economic aims. An example of a traditional dancing group which had become interested in financial ventures will be discussed below.

A Woman's Discussion Group

This was a group of poor married women who met, sometimes with a social worker as discussion leader but also frequently without her, to discuss informally but explicitly their various personal problems. Their aim was to gain emotional support, to improve their understanding of their situation and to generate ideas as to how to deal with their problems. Since many of the difficulties they faced stemmed from economic insecurity, it is not surprising that they were beginning to consider some practicable money-making activity.

MUTUAL AID OR WELFARE GROUPS

Although these groups may have officers, keep records and accounts, hold regular meetings and take on a corporate identity in a name, like the social and discussion groups above they are not formally registered as societies. They have no legal existence, with whatever obligations that imposes or safeguards that provides. Welfare societies of this type are common in Nakuru and are usually based on tribal affiliation or place of origin. The most

sellers and one of a third type.

A Welfare Association

This was a group of seventeen women originally from the same rural district and all living in a government housing estate provided by the government department in which their husbands were employed. They had been meeting monthly for three years, and at each meeting they contributed to a welfare fund, with one of the founding members acting as treasurer. The tribal union and its location branches, to which most members of this group also belonged, was a burial society which also occasionally repatriated destitutes to the home area. Therefore this group took on the complementary role of helping with other sorts of crises - they could help with school fees if a member's child were threatened with expulsion because she could not pay, and when necessary they could pay legal fees or court fines.

This group had had around 30 members at one time, but transfers had reduced the membership to 17 despite some attempts to recruit new members. Even so, the welfare fund had increased to quite a high level because there had not been many occasions requiring that money be paid out. This had led the women to contemplate financing some sort of money-making venture, but at the time of the study they had not decided on any specific project.

A Market Women's Mutual Aid Society

This was a group of women market sellers varying between twelve and fourteen in number. They met every week and contributed to a welfare fund which served as a form of insurance since it could be drawn on to save a member's business if she could not pay market stall fees or meet some other obligation. Meetings were also occasions for sharing important information - prices, the level of business, sources of supply and other issues were discussed.

Like the welfare association just described, this group served a purpose within a system of larger organisations. In Nakuru, market sellers of both sexes are united in associations, in some cases by product (e.g., charcoal sellers), and in some cases by market outlet. These organisations serve as protection groups - agreeing on uniform price levels, trying to prevent price wars, dumping or subeconomic selling, and dealing with competition outside their market or their group. The smaller women's group could not play this role, but neither could the larger organisations be counted on to keep individual members afloat. Thus the women's group had its own important function.

A Charity Association

About fifteen members, mainly professional women, each contributed a certain amount of money every month, and from this fund they gave money to individuals in special need. They tried to give financial assistance immediately and directed those who needed further, long-term assistance to the appropriate agencies or organisations. At the time of the research, this welfare function was the only purpose of the group. Recipients were not expected to repay the money they received. Apparently there was another group of this type in Nakuru which was particularly interested in helping unwed mothers and their offspring.

ROTATING SAVINGS GROUPS

These societies are widespread in many rural areas and are a fixture of town life in Kenya and in many other parts of the world. Members contribute fixed sums periodically, and each one receives the entire amount paid in at one time when her turn comes up. In Nakuru, one group of this type consisted of six friends and neighbours, all from the same tribe. They had started a rotating savings fund one year earlier. They met monthly, contributed Shs 20 each and handed the sum over to the recipient for that month. There was no provision for a member to receive any money except when her turn came up. The women wanted to recruit additional members so that the sum collected every month would be larger and more helpful to the recipient, and they were also concerned about replacing members who moved away.

Another group consisted of only four women, but since they all were employed in well-paying jobs they were able to contribute considerably larger sums. The group had been functioning for one year, first with members contributing Shs 100 each month and then Shs 250. However, the woman came to feel that even the Shs 750 which a member received when it was her turn melted away in meeting routine expenses, and the Shs 1,000 which they could raise every month might be put to better use. So they had started leaving their monthly contributions to accumulate in a fund and had applied to purchase a site-and-service plot.

BUSINESS-ORIENTED GROUPS

The second rotating savings group described above was apparently evolving into a business-oriented group. A number of groups are making investments and becoming involved in business but are still not formally registered as legal entities. If a group is small and there is a high level of personal interaction, the accountability of the leaders does not usually become a problem. If, in addition, the group's activities are straightforward and do not require legal sanction or if it would be very difficult for them to obtain legal sanction, they are likely to prefer avoiding the obligation

a group becomes larger, undertakes more complex projects or becomes more conspicuous, then the advantages of formal corporate status are more important.

One group of women, similar to the second rotating savings group described above, had become involved in business without registering as a legal entity. The group was composed of six employed women who contributed monthly to a fund. Unlike the rotating savings group, they had started out with the idea of pooling their contributions to develop a site-and-service plot. They had been allotted the plot, and they were saving to develop it.

Another group of eleven women were also saving their monthly contributions, but had not decided on a suitable investment. Since they were all employed, investing in a shop seemed risky because none of them had the time, or indeed the experience, to manage it, and they did not want to employ an outsider. So they were saving their money until they could agree on an investment, and were loaning sums to people outside the group at agreed rates of repayment.

Home and Hearth Society

This association was in the process of organisation and was preparing to register formally. Eighteen women from one tribal group met first to discuss what sort of organisation they wanted, and then a formative meeting of thirty women was held. At this meeting a provisional executive committee of twelve was chosen, a name was adopted tentatively and some organisational guidelines were set out. The association decided to aim for a membership of 100 women, to accept monthly contributions of any size towards purchase of Shs 1,000 shares, and to invest in one or more enterprises, still undetermined but probably starting with a plot in town to develop as rental housing.

FORMALLY REGISTERED WOMEN'S GROUPS ENGAGED IN BUSINESS

These do not differ from the smaller, informal business-oriented groups except in their size and scope of activities. There have been only a few of these large associations in Nakuru, and five of them will be discussed in some detail. Despite the resources they have been able to call on, the rate of failure seems to have been high. The history of these large women's groups reveals the problems and limitations of women's co-operative action in the economic sphere, as well as the possibilities.

Ikobe Farmers Co-operative Society

The first large investment-oriented women's group formed in Nakuru after Independence was broadly based, including women from Nakuru town and from the surrounding rural areas, especially around Njoro and Molo townships

provided by a core of Nakuru market women with ties in the town and also in the rural areas where they obtained the chickens, millet and other produce which they traded in Nakuru. These women, many of them elderly, formed the society in 1964, and their aim from the outset was to buy a large farm. At the time of the investigation, the society was led by a chairwomen, treasurer and secretary and a committee of nine which met monthly. The membership as a whole had been meeting only once a year since the farm had been purchased and set up as an ongoing concern.

Each member paid a Shs 20 registration fee on joining and contributed towards shares of Shs 500. Contributions were largely raised by forming work groups to labour on farms in the area for payment in cash. Since members contributed the proceeds of their agricultural labour, the Society was open to poor, unskilled and uneducated women. This form of fund raising represents the successful modification of a traditional pattern of women's work groups.

This venture was favourably regarded by the Provincial Commissioner and after several years of accumulating funds, the women were successful in securing a loan from the Agricultural Finance Corporation. They purchased a farm of 511 acres in the Molo area. The farm was run on a commercial basis, growing wheat, barley and pyrethrum, and grazing 300 sheep. Although a number of the members formerly had been squatters on the farm, the work force and the farm manager were employed by the Society. Profits from the farm were applied towards repayment of the loan and profits over and above this were set aside towards the purchase of another farm, rather than being distributed among the members.

As will be seen, for one reason or another this is the only women's group which, having set out to purchase a farm, has been successful. Owning land represents the ultimate security to most town-dwellers, so buying a farm is a natural aim for many groups, even if members themselves are almost exclusively urban based. However, the chairwoman of this society expressed another interesting view of the advantages of investing in a farm. She felt it would be easier to make an investment in the countryside because in the town everyone knows one's business and feels threatened by a bold venture, especially if it is successful. Outsiders are likely to interfere or insist on participation. These apprehensions are borne out by the experience of another large women's group, Kangei na Nyakinyua Consumers Co-operative Society, which will be described later. Opportunities and resources are found in the towns, attracting various elite groups whose competition for economic advancement and political influence can be ruthless. as was revealed when the Kangei na

By investing in a large farm, the Ikobe Farmers Co-operative Society was able to avoid these dangers.

Jembe na Kiondoo (Hoe and Carrying Basket)

Jembe na Kiondoo was started in 1972 as a partnership with 20 members officially registered, the legal limit for a partnership, but in fact about 150 members in all. The first members were recruited from a traditional dance group, and the dance leader, who was a well known, elderly unemployed woman, was the principal organiser and became the group's chairwoman. Like the Ikobe Farmers Co-operative Society, this group was composed mostly of poor women without employment who had as their goal the purchase of a farm. These women began raising funds by forming agricultural work groups who contracted out to nearby farms. A number of members were also illegal beer brewers who paid in some of their overall profits or contributed the proceeds of a batch brewed specifically to raise money for the group.

As the partnership legally encompassed only the 20 official members, the other unofficial members felt they needed greater protection of their interests. So the group became a public company in 1973, even though this entailed more complex accounting and record-keeping.⁶

The number of members and level of participation fluctuated and, though the group had persisted up to the time of the investigation, the accumulation of funds had been very slow. The members were considering using their money to build flats and dividing the profit, rather than buying a farm. They applied for and were given a light industry plot in Shabab (Nakuru West), but so far they had not raised the money to put up an appropriate building. In the meantime, they rented out a workshop built of temporary materials on the plot to a man engaged in automobile repairs.

Pineapple Women Traders Company

A number of market traders organised this company in 1970, not only with the aim of buying and selling pineapples, but also of extracting the juice, boiling and processing it and selling the product in bottles. They registered as a company, acquired a license for the manufacture of this drink and opened a shop on Market Road. Business was not very good, but the chairman was encouraging.

6. The chief difference between a company and a co-operative is the degree of government involvement. At the time of this study co-operatives were registered with the then Ministry of Co-operatives and Social Services and were audited by officials of that Ministry. A company is more expensive to register, but requires less public disclosure, which many people prefer.

The group numbered about 100 women. The vice-chairwoman was a leader of the political party's (KANU) women's wing in Nakuru. The chairman, however, was a man. He was a self-styled doctor and herbalist, well educated and cosmopolitan (he had travelled to Italy with a former employer), a stout, respectable looking man with deceptive charm. The women were largely illiterate, and though they had been advised against this man they felt his detractors were only trying to create dissention. But after just over a year as chairman, he disappeared with the group's money. He was eventually apprehended, brought to trial and imprisoned for a year, but the money was never recovered as he had no salary to attach.

The failure of this venture must represent a discouraging example for other groups tempted to initiate similar businesses. It is not clear whether this particular enterprise would have been successful, even if the women had not been victims of fraud.

Kangei na Nyakinyua Consumers Co-operative Society, Ltd.

The story of the poor woman who gave birth in the railway station spread rapidly when she came to the Social Services Department for help. A meeting of about 50 women was held in one of the Department's halls on 23 August 1969. Although it was a spontaneous, ad hoc group, and the unfortunate woman was from Western Province and not a Kikuyu, the meeting was held under the banner of the Kikuyu Union. A collection was raised to pay the woman's fare to her home area, and further discussion took place on the need for unity among women in the face of financial insecurity. The women present decided to organise some sort of mutual aid society and set a date for another meeting to form such a group.

The first organisational meeting was held at Afraha Secondary School hall on September 7 with about 100 women present. As there were no officers, there was no preestablished agenda and women brought up points for consideration from the floor. The plan which emerged was that the group should collect money to start a business venture which would help provide a permanent income for the many unemployed women in town. The suggestion which gained favour was to buy a large building which they might rent out for commercial purposes, keeping one of the premises for themselves which they would run as a consumer's shop.

At the suggestion of the eventual treasurer, it was agreed that they should not become a private company but should register as a co-operative, thereby getting the protection of governmental guidance and supervision and greater security for their investment.

Various possible names for the organisation were considered. "Kikuyu Union - Women's Branch" was rejected as tending to exclude women from other tribes, which was against the spirit and intention of the women present. The suggestion of "Young and Old" was well received, but "Kangei na Nyakinyua"⁷ seemed even more appropriate. No final decision could be made, however, without consulting the Co-operatives Officer.

The women decided that the group should be limited to 250 members, and that there should be a Shs 5 membership fee and shares of Shs 20, with no individual allowed to hold more than 10 shares. An interim committee was elected which was broadly representative of the group: the majority were unemployed or even destitute (some making a small income from illegal beer brewing), some held poorly paid jobs and a small number were prominent leaders, two of whom later became leaders of other women's groups. The chairwoman was unemployed, the secretary was a nursery school teacher and the treasurer was a social worker employed by the Social Services Department and also active on the County Council.

The election of the interim treasurer had been the most difficult, as handling money requires some skill and experience and also presents a sore temptation. The women wanted a treasurer who had property of her own and a steady income, so that she would have some experience in dealing with money and would also be less tempted to misuse theirs. Also, in case funds were misused her property or salary could be attached. The social worker who was chosen for this position had these advantages, and in addition, because of the nature of her profession, she was highly visible and easily accessible to members of the group. She undertook this responsibility on the condition that the group be registered as a co-operative under the then Ministry of Co-operatives and Social Services.

The second general meeting was held on October 18, after the executive committee had visited the District Commissioner (D.C.) to seek his approval and suggestions. The committee reported that the D.C. had been encouraging, had agreed that they should register as a co-operative and had advised them to elect officers and return to him so that he could direct them to the Co-operatives Officer. The meeting resolved that the interim executive committee should be

7. The translation of "Kangei na Nyakinyua" into English is difficult. Mothers of Children, while accurate, is clearly redundant. Mothers and Children (as some of our informants rendered it), while neater and suggestive of the circumstances that led up to the formation of the association, is not literally correct. Mothers, Young and Old, is perhaps better. Kangei and Nyakinyua are Kikuyu terms which refer to two statuses of mothers, before and after their children have undergone initiation.

empowered to approach the Co-operatives Officer and proceed with registration. No shares were to be sold yet, but fees were collected. The executive committee then went to the D.C., and he took them to the Co-operatives Officer who was sympathetic and agreed to expedite their registration.

In December a third meeting was held at which the women decided to apply for a site-and-service plot advertised by the Municipal Council. They made a deposit of Shs 400 and eventually were allocated a plot in the Langa Langa scheme. A bank account was opened, and it was agreed that withdrawals would need the signatures of the three executive members and of the Co-operatives Officer.

The official election was held on 17 January 1970. Starehe Hall was quite full, as there were now around 200 members and many others also attended. The overall aims were discussed and reaffirmed: the organisation was to foster unity among women and help overcome the difficulties faced by women in town. It was to be open to all women regardless of tribe or creed. The limit on the number of shares each woman could purchase was removed. The three executive officers were confirmed and were augmented by three others - a vice-chairwoman (housewife), an assistant secretary (teacher) and an assistant treasurer (farmer). Four of the interim committee members were confirmed and two were replaced, so the committee consisted of two gardener-sweepers employed by the municipality, three unemployed housewives and one businesswoman. Interestingly, the two women who were dropped from the executive committee at this point were the ones who later went on to lead other large women's groups. The D.C. and the Co-operatives Officer attended the meeting as observers, and the group was reminded that co-operatives should have a nine-member executive, so at the next election they should reduce their committee to that size. It was also recommended that the chairwoman and secretary attend a leadership course given at the Kenyatta Institute in Njoro.

The newly constituted executive began to look seriously for a suitable property to be purchased. After a search they found a building for sale on Kenyatta Avenue, the main commercial street in town. At the next general meeting on May 20, the 240 members present instructed the executive to negotiate for the property. It was also decided to start a separate welfare fund to which members would contribute Shs 2 monthly. A subcommittee of two was elected to administer this fund informally, as it did not come within the responsibilities of the treasurer.⁸

8. The terms by which the group was registered did not empower anyone to collect money for such a fund, so in effect this was an informal welfare association

The executive negotiated a Shs 250,000 bank loan to purchase the building, on the basis of Shs 25,000 which they had already collected and the property itself as security. However, at this point they began to encounter difficulties. The principal tenant of the building was a prominent local businessman who felt that if the building were to change hands he should be allowed to buy it, since he had occupied it for eleven years. He took his complaint as far as the President, arguing that he had a long-term interest which might be threatened. In the ensuing discussion, the women's leaders agreed to give up this building if they could be assured of the President's help in finding another one and securing a larger loan should that be necessary.

The group was officially registered by this time, but the problems which culminated in the loss of the building in October 1970 left a number of members feeling discouraged and mistrustful. More than 60 members, largely non-Kikuyus, took back their contributions and withdrew, leaving membership at about 185. The executive spent more than a year looking for another property, during which time feelings of dissention and suspicion continued. Three members from rural areas accused the town women of trying to take their money, and they were asked to leave and their contributions were refunded.

A general meeting was held on 25 January 1972, attended by 260 women, though they were not all members. At this time a number of men asked if they might join, but the women felt this was contrary to the original aims of the organisation and might cause further dissention. The executive described the President's pledge of assistance, and many former members were encouraged and rejoined. In order to raise more money it was affirmed that members could buy up to 100 shares and the ceiling on membership was raised to 500. The three executive members were re-elected, three former committee members (two housewives and a farmer) were elected to the assistant executive posts, and three general committee members were chosen (a housewife, a nurse and a retired brewery employee).

Eventually the executive found a large commercial building on Kenyatta Avenue which was for sale, but at a price of Shs 775,000 it was considerably more expensive than the first one they had considered. They had saved Shs 50,000, gave that as an option on the property and applied for a loan. Approval of their loan was delayed, and in the meantime their attempts to purchase the building had again attracted the attention of influential men in town. The men bid against them, which pushed the price up to Shs 875,000, and their option ran out so they were in danger of losing their savings.

This was a desperate situation, and the women knew of no one who would intercede on their behalf. In a spontaneous expression of solidarity around

Nakuru on 22 June 1972, hoping to have an audience with the President. The women explained their grievances, the President summoned the other people involved and the whole matter was renegotiated and a new price agreed upon. Appropriate government officials were instructed to make sure that the purchase would be carried out smoothly.

At the next general meeting the members re-elected the executive en masse, thanked them for their work and authorised them to look for further investments. The loan to purchase the building was finalised by the para-statal Industrial and Commercial Development Corporation (I.C.D.C.) in January 1973. Proceeds from the rent were sufficient to meet loan repayments and repair and maintain the property. It is interesting that the women had to have the rents readjusted by the Rent Tribunal as the former owner had lowered the rents before handing over the building.

Later in 1973 the women applied for and were allotted a plot in Nakuru West. The membership stood at 384, and the women had decided to close it at 400. They were not planning to take any new members, but only to readmit founding members who had left the group and wished to rejoin, and even these would be required to show good faith by buying shares of up to Shs 2,000 in value to help develop the plot quickly. Plans for the development of the two plots called for an expenditure of Shs 150,000 which was slowly being raised.

In outlining the success of the group's major efforts, two secondary projects should be mentioned. The idea of opening a co-operative consumers' shop was dropped and showed little sign of being revived. After their other difficulties, the group was not eager to plunge into a venture which might bring them into further conflict with powerful Nakuru business interests and which would involve them in recruiting and supervising managerial and sales personnel. Even if group members took over the management of a shop themselves, this might lead to dissention and accusations of mismanagement. Buying and developing rental property seemed much less complex.

A second group project was the initiation of a separate welfare fund. Donations were collected every month, but the fund was not administered properly and the members responsible did not keep proper records of contributions and disbursements. Subsequently the welfare fund was reorganised, and at the time of the investigation it stood at about Shs 1,500. Quite a lot of money had been given out, not all to members: in one case a woman was given Shs 1,000 to help with the expense of raising triplets. It was the group's policy to give aid immediately and refer needy individuals to an appropriate agency for further assistance.

Panga na Jembe (Machete and Hoe) Harambee Group

Panga na Jembe Harambee Group was formed in 1970 by a number of members of Kangei na Nyakinyua. The new group did not become a fully separate registered co-operative, but remained, with its own executive, an autonomous offshoot of Kangei na Nyakinyua. These women were not formally employed, and they had been raising money for their Kangei na Nyakinyua shares by hiring themselves out as agricultural work groups. They found a fair amount of employment hoeing and weeding farms and fields in and near the town, and this encouraged them to form a new association. Their primary aim was to accumulate enough money to buy a farm, and this was probably more meaningful to them than the large-scale, urban, commercial goals of Kangei na Nyakinyua. They continued to contribute to the larger organisation, but also built up their own funds fairly quickly. However, they failed to make any specific plans for investment, and they began to experience internal dissension.

Politicians saw this group as a means to gain popularity within the female section of their constituencies. Two or three approached the group with offers of support, and they were allowed to buy shares, though of course they did not participate in the agricultural work. By 1972 it seemed likely that the group would collapse because of quarrelling, particularly due to the increasing influence of the men (who theoretically had no vote). Rather than collapse in discord, the group was persuaded to dissolve and divide their funds among the shareholders. There were 100 to 150 members, and individual shares were worth around Shs. 500. Members were encouraged to invest their contributions, and many bought shares in the Ngwataniro Company, a large co-operative in nearby Bahati.

DISCUSSION OF THE CASE STUDIES

The Goals: Strategies for Reducing Urban Insecurity

One trend which can be observed in a number of women's groups described here is a tendency to redefine aims in the direction of money-making activities. Once women form a group and recognise their potential for accumulating funds, they often begin seeking out ways to invest their money in order to make a profit.

The popularity of these group ventures indicates that urban women are highly motivated to accumulate and invest savings but find it difficult to do so as individuals. The cost of living is high and unavoidable financial outlays frustrate even the most frugal urban dweller's attempts to save. Even 'sukuma wiki' (greens) have become expensive.⁹ It costs money to educate one's children,

⁹ Literally "to push the week". this is greens used to make out meals in

and most women look upon this as an undisputed obligation and an investment in the future.¹⁰ Further, there are often kinsmen or people from home who need support while they are in town looking for work, and emergencies and other legitimate demands are always to be expected from a large circle of relatives both in town and in the countryside. Yet this same communal security system is neither unfailing nor without personal cost, so there is a strong impetus for an individual to save rather than merely expecting to rely on other family members.

In Nakuru, as elsewhere in Kenya, the usual informal mechanism which women use to accumulate a sum large enough to make substantial purchases is the rotating savings group. As in the cases described, group members all pay in a small contribution periodically, and each has the use of the entire amount paid in on one occasion when her turn comes up. Yet these groups do not solve the problem of long-term saving. Bank accounts, or the less intimidating post office deposit accounts, are meant to facilitate saving, but these assets remain a severe temptation, as it is almost as easy (in theory, anyway) to make a withdrawal as a deposit.

Group ventures, if the leadership is efficient and honest, offer a solution to the problem of accumulating savings. Participation in the group allows a woman a part in a venture far beyond her own resources or abilities, and her contributions are potentially transferable into some form of tangible security, often urban real estate or a farm in the countryside. Her savings build up in the form of shares which usually do not offer the temptation of easy withdrawal. At the same time, most groups have provisions to offer loans to individuals in emergencies against paid-up shares. The advantages of this form of savings are obvious, the equally important risks may not be so clear.

Another characteristic of the women's groups described in this paper is that they are financially conservative: they avoid risk-taking and favour safe investments. This conservatism does not reflect a general timidity due to lack of experience: the case studies show that women's groups are not afraid to make large investments or take bold actions. Rather it probably reflects the marginal economic position of their members and their fear of losing their savings, and it is certainly related to their orientation towards long-term investments rather than quick profit-taking.

10. In December 1973 school fees were abolished for the first four years of primary education in government schools, but parents were still required to meet the costs of books, uniforms, school building funds and a number of other expenses which are even greater for self-help and other non-government schools.

Even though many members are chronically short of cash, profits are reinvested rather than paid out as dividends. This willingness to invest money in a co-operative enterprise without expecting a return for some time, particularly evident in the two most successful women's groups described here, is unusual in present-day Kenya. In general co-operative endeavours have not flourished because groups have a tendency to come together in order to acquire large farms, for example, and then immediately petition to dissolve and divide the land into smaller individually-owned parcels.

Perhaps the successful women's groups have stayed together because women prefer that their investments remain under group control since individual savings are more easily disbursed for the myriad petty crises with which women are regularly confronted. However, the rhetoric of the groups themselves goes further and emphasises a philosophical commitment to co-operative enterprise as a means of dealing with the problems of women conceived in broad terms. As groups mature, they express the idea that common experiences, common problems and common goals unite all women.¹¹ Through participation in co-operative groups, the women of Nakuru are not only providing for themselves financially, but they are developing a philosophical and practical basis of solidarity which should help them improve their political position as well.

The Means: Traditional Forms of Organisation and Fund Raising

Women's rural backgrounds and generally low levels of formal education have had several implications for their self-help efforts, not all of them negative. Women can draw on traditional self-help patterns and use them in new creative ways. Several of the groups described in this paper have founded their associations in traditional ways and have also used traditional means for raising funds. In one case, women who had formed a traditional dance group decided to broaden their activities into the commercial sphere. In another case women who were informally associated as market-sellers organised themselves and the rural women who supplied them with produce, and now they own a fair-sized farm enterprise. These associations have grown out of successive extensions and modifications of traditional rural patterns brought about in response to the urban environment.

The fund-raising activities of urban women's groups also reveal their rural origins. A common fund-raising activity is the formation of agricultural

11. As mentioned above, the official election meeting of Kangei na Nyakinyua, held on 17 January 1970, resolved that the aims of the organisation were to foster unity among women and to help overcome the difficulties faced by women in town, and the society was to be open to all women regardless of tribe or creed.

labour groups who hire themselves out to do farming and gardening work around town. Beer brewing is another, admittedly less respectable, method of raising funds which is a traditional rural occupation, but has been modified in many ways in the urban environment.¹²

Problems Encountered by Women's Groups

There are difficulties inherent in group activities of any sort, but a number of problems are particularly significant in the case of women's groups. For one thing, women's social contacts are generally less extensive than men's, and women are much less able to participate in the informal discussions of economic opportunities and political issues which take place in bars and clubs and are an extremely important aspect of Kenyan town life. This limited social network makes it more difficult for new ideas to circulate among women, for new members to be recruited into groups or for leaders to maintain extensive contact with the membership.

A second constraint is that women tend to have less formal education and less experience with the modern economy. Not many women have learned how to negotiate loans, how to handle large sums of money or how to manage a business, and this is a more serious problem in the towns where these skills are more likely to be needed. Lack of experience is exacerbated by the expectation, shared by men and women alike, that men will provide the leadership in business and financial matters, and women's groups must struggle to counteract this tradition of dependency.

The primary manifestation of these problems is a shortage of experienced women's leaders. Women with a high level of education, business experience and proven dependability are in great demand, not only by women's groups, but also by a variety of other organisations in town. They are also likely to be busy with their own private businesses and financial ventures. One result is that leaders may take on responsibilities in a number of groups, so that they are not able to give sufficient time to any of them.

In addition to a general shortage of suitable leaders, women's groups have the further problem of ensuring that their leaders are accountable. Very few women are wealthy, and many women's groups are specifically associations of the poor. Women raised up to positions of leadership may find themselves severely tempted, and the fear of irresponsible leadership may prevent some women from committing their savings to groups at all. Concern about financial accountability also affects the range of ventures which are attractive to

12. See Nici Nelson, Buzaa Brewing in Mathare Valley: A Case Study in

women's groups: farms and urban real estate do not offer as many possibilities for pilfering or financial mismanagement as manufacturing or commercial establishments. A number of safeguards offer partial protection against irresponsibility: women's groups can require multiple-signature bank accounts and careful accounting of how money is disbursed. Formal registration as a company is another safeguard, and registration as a co-operative society is perhaps better still in that it entails more thorough government auditing and supervision.

One final problem is that groups which organise formally, grow large and are financially successful become highly visible to the community and thus provoke attempts at co-optation or opposition. Small informal groups are generally not disturbed, and even larger groups which become organised and announce their plans for financial undertakings are not taken too seriously. But once a group begins to carry out its plans, male interest groups may feel that their properties or businesses are threatened. On the other hand, influential men, especially those with political aspirations, may try to identify themselves with or even take over ventures which seem likely to succeed. The dangers of co-optation are increased by the women's relative inexperience and habit of dependency.

Government officers and agencies can foster and protect women's groups at all stages of their development. The experience of Kangei na Nyakinyua highlights the potential role of official support when a group runs into difficulties. Yet the most important stimulus for the growth of women's groups and the surest protection of their interests lie in the determination of the women themselves.