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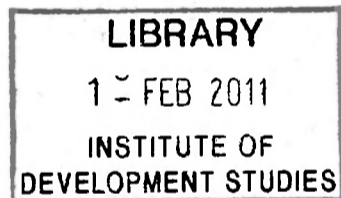
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GROUPS AND CO-OPERATIVES: ECONOMIC ENTERPRISES
OF WOMEN IN MAKURU, PART 2.

By

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WP/190

GROUPS AND CO-OPERATIVES

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Abstract

Complementary to the study of individual business ventures run by Nakuru women in part 1 (I.D.S. WP 189), this paper focuses on groups and co-operatives formed by women in an attempt to collectively advance themselves economically. A range of informal and formal groups are described and one detailed case history of a successful co-operative society is presented. Questions of why women form groups, what objectives they choose and the problems and dilemmas faced by those groups are discussed.

On August 23rd 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 municipal council house for non-payment of rent. With her four small children she had gone to spend the night in the railway station.

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

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Women as a group are disadvantaged in comparison with men in terms of their economic opportunities. Their ability to earn a reasonable livelihood independently is restricted and this relative disadvantage doesn't lessen in the urban context. (Some specifics of the situation in Nakuru are discussed in WP 189.) Given their meagre resources, collective activity makes sense, pooling funds to get a workable capital sum for particular purposes.

But women are only relatively disadvantaged. They share many problems and many aspirations with their menfolk in the town and like the men and often together with them form associations to help better their situation. So we find in Nakuru a variety of groups and co-operatives, formal and informal, mobilizing resources and redistributing them or channelling them into various kinds of endeavours. Criteria for joining such groups vary too and may include ethnicity, religious affiliation, neighbourhood, common place of work or occupation or any of a number of others. In this paper, however, we are concerned with groups one of whose membership criteria is that one must be a woman. Examining a series of cases, we want to discuss why groups may choose to limit membership to women, what sorts of objectives women select for these groups, and what problems, organizational and social, they face.

WHY FORM WOMEN'S GROUPS

There are a number of interconnected reasons which can be adduced to explain the formation of women's groups. From one point of view an explanation hardly seems necessary. Women as a social category form a natural special interest group. Women's interests in a narrow sense have long formed the rationale for a number of institutionally-based groups: The East African Women's League, Maendeleo y Wanawake, and a host of Church groups for example. Natural interests ascribed to women are in community, morality and family affairs; basically in health, nutrition, home economics and domestic crafts, but with increasing sophistication and westernization also including refinements of etiquette and fashion on one hand and concern with consumerism and child psychology on the other.

But it is not this narrow view of women's shared interests, important though it may be, which explains why women combine for economic ventures. There is a more fundamental sense in which women form a special interest group and that is through a common interest in the advancement of their sex, their whole position in society and therefore, along a broad front, an interest in the whole direction of national societal development. This can be rephrased passively: sex is a basic cleavage in society, and as such it forms an important possible organizational principle. Further, women may form groups in reaction. Women's groups spring from the realization on the part of women that men don't fully appreciate their views, don't always take them into account or consistently act in their best interests, and therefore they cannot depend on men.

There are a number of corollaries to this proposition which can also be seen as reasons for the formation of female-only groups in the economic sphere. Women act on their own because 1) they don't always trust men's motives, or more positively, 2) they need to learn to (and to show that they can) get ahead independently, and 3) they need the opportunity to meet with other women and share their problems with each other.

But rather than discuss this further in the abstract, we will go on

to the case material and reconsider this question, along with the related ones of objectives chosen and attained and difficulties encountered, in the light of the information presented below.

SOCIAL AND DISCUSSION GROUPS

There is a wide range of such groups, some formal and institutionally sponsored, others very informal. We will only mention four of these as examples.

1) A women's church group. This is a group of up to 100 women who meet at the church hall every Wednesday evening for discussion and some needlework, embroidery, or whatever. This is not an economically-oriented group but rather offers non-economic support, advice, friendship, etc.

2) A women's dancing group. This is a group of about 50 mature and elderly women. It is recreational in a way and also serves to involve these women in important social and political events and celebrations. But it has latent possibilities which we will see more clearly below. While not in any direct sense an economic venture—any 'income' is really to be seen in terms of repayment of some expenses—it is an already mobilized group which can take on economic aims.

3) A women's discussion group. This is a group of poor married women who meet, sometimes with a social worker as discussion leader, and sometimes now without her, to informally but explicitly (rather than more latently as in the above two cases) discuss their various problems, familial, marital or whatever, and derive support, gain an understanding of their situation, and get ideas as to how to deal with it. Since many problems they face stem from economic insecurity, it is not surprising that they have begun to consider money-raising activities which might be practicable.

4) A charitable association. This is a group of about 15 fairly professional people, concerned with problems others face in the town. They contribute money monthly into a fund and are approached by or interview (if a case of

hardship comes to their attention) individuals with special difficulties. They try to give immediate aid and if followup or special assistance is required, the group directs them to the appropriate agency or organization. So far community service is their only aim and beneficiaries are not expected to repay the group.¹

These kinds of groups, none of them directly involved at present in economic activities, are important in that they often provide the framework within which problems are clarified, ideas and plans are elaborated, and members (or indeed the whole group) can be recruited for money-making purposes.

INFORMAL GROUPS

Informal groups organized for economic ventures are of several kinds. Here we will discuss them under three headings: a) welfare or mutual aid groups, b) rotating saving societies, and c) groups engaging in a corporate economic venture in land or in business. The groups are termed informal because they are not registered as societies or organizations and if engaging in a business or developing land, have not become a partnership, cooperative, limited company or the like. They may in fact have officers, keep records and accounts, hold regular meetings, take on a corporate identity in a name, but the fact is they need not do any of these things; they have no legal existence with whatever safeguards that provides and on the other hand the obligations that imposes. If the group is fairly small and interaction is frequent so that leaders' accountability is not a problem, if the activities are straightforward and do not require legal sanction or indeed if legal sanction is very difficult to get, then freedom of action, flexibility, lack of obligations are attractive. If on the other hand the group grows, or undertakes more ambitious projects, or becomes

1. There is apparently another such group which is especially interested in helping unwed mothers and their offspring.

more visible, or wants the various advantages of corporate status, then it becomes necessary and worthwhile to take on the obligations of a formal organization.

Welfare groups of various kinds are to be found in Nakuru. The most common formally-constituted ones involving women only are women's branches of tribal or locational unions. The first informal case in this category is patterned on this type of union.

A Welfare association. This is a group of 17 women, all of the same ethnic background and all living in one government housing estate where their husbands are employed. They have been meeting monthly since the formation some three years ago and at the meeting contribute to the welfare fund, one founding member acting as treasurer. They were up to 30 members at one point but transfers have brought it down to the present 17 despite some attempts to recruit new members. Since the tribal union and its locational branches, to which most of this group's members also belong, is a burial society (although it may also repatriate destitutes on occasion), this group serves complementary role in helping with other sorts of crises - threatened expulsion from school of a member's child due to inability to raise school fees and perhaps, legal fees or court fines if such an occasion arose. If there are no emergencies then the fund builds up and at present it is at quite a high level. This has led the women to contemplate using it to finance some sort of money-making venture, but they have not decided on anything specific yet.

A Market women's mutual aid society. This group of twelve or fourteen women, all market sellers, meets weekly and members contribute towards a fund. This fund acts as a sort of insurance scheme as it can be drawn upon by a member whose business is in danger through temporary inability to pay market stall fees or whatever. Like the somewhat larger associations in Nakuru which unite market sellers of both sexes, in some cases by product (e.g. charcoal sellers) and otherwise by market, this one also has

an information-sharing function. Prices, the level of business, sources of supply, and such questions are discussed. Unlike the larger groupings, however, it cannot function as a protection group --agreeing on uniform price levels, trying to outlaw price wars, dumping, subeconomic selling, and so on, or trying to deal with competition outside the market or outside their group. But these larger groups cannot be counted on to try to keep any individual member afloat; that is the special function of this smaller mutual aid society.

b) Rotating Savings Groups

Such societies, a fixture of town life in many parts of the world, are also found in Nakuru. In one case, it consists of six friends and neighbours who are all of the same ethnic group. They started the savings fund one year ago, met monthly to contribute 20/= each and hand over the sum to the recipient. There is no provision for skipping turns; you cannot be helped if it isn't your turn. The women want to recruit more members into the group so that the sum collected is larger and more helpful to the recipient, and are worried too about replacing women if their husbands are posted elsewhere and they move out.

Another such group consists of only four women, but each is working so the amount contributed monthly is considerably greater. After running in this fashion for a year, first at 100/= each, and then eventually at 250/=, the women began to consider that even 750/= extra seemed to melt away in every day expenses and there must be something better that could be done with 1000/= a month. So they have started to pool the money and are saving up for a site and service plot they are applying for.

c) Business-oriented Groups

This group of women is similar in background and orientation to the last one. These are six salaried women who contribute monthly to a fund. They started off however with the idea of pooling the money and developing a site and service plot. This has been allotted and they are saving to develop

it.

Another group, of 11 women, is also saving its monthly contributions. They have not decided, however, on a suitable investment. Since they are already working, a shop seems risky as no one has the time (nor indeed the experience) to run it fulltime, and they do not want to trust their investment to an employee. So, until they can agree on a suitable venture, they are banking their money and loaning out some of it to people outside the group at agreed rates of repayment.

"Home and Hearth" Society. This association is only technically an informal one. That is to say, it is in the process of organization and is preparing to register formally. The first meeting was attended by 18 women and after some discussion as to what sort of society to form (within a tribal group), a formative meeting was held with 30 women present. At this meeting a provisional executive committee of 12 was chosen, a tentative name "Home and Hearth" adopted, and some organizational guidelines set out. The association will aim for a membership of 100 women, will accept monthly contributions of any size towards purchase of 1000/= shares, and will invest the money in one or more enterprises, still undetermined, probably starting with a plot in town to develop as rental housing.

LARGE FORMAL GROUPS

Formal groups, except perhaps in scale and scope, do not represent a different sort of organization from the informal ones. Their organization, goals and history all show parallels to one or other of the cases sketched above. Yet we propose to discuss their organizational history in some detail, especially in the case of Kangei na Nyakinyua, for a number of reasons. First, because there are really surprisingly few of these women's organizations in Nakuru. Moreover, the rate of failure, despite the resources available to such large organizations, seems to be high. It would seem that these large formal women's groups show in perhaps exaggerated ways the prob-

lems and pressures as well as the possibilities in co-operative action.

Ikobe Farmers Co-op Society.

The first large-scale economically-oriented women's group which formed in Nakuru in the post-Independence period was a rather broadly-based one, drawing on women from both Nakuru (including a core of market women who had ties in the town and also in the rural areas where they got the chickens, millet, etc. that they traded in Nakuru) and surrounding rural areas, especially around Njoro and Molo townships, and even as far as Kericho area. Women joined together in 1964 with the aim of buying a large farm. Each paid a registration fee of 20/= on joining and contributed towards shares of 500/=. A lot of the money was raised by women forming work groups to dig for payment on farms in the area. It attracted mostly elderly women.

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 is run on a commercial basis, growing wheat, barley, pyrethrum, and grazing 300 sheep. Although a number of the members formerly were squatters on that farm, the work force and the farm manager are employed by the society. Profits from the farm are applied towards repayment of the loan and profits over and above that are being set aside towards the purchase of another farm, rather than being distributed among members.

The society is run by a 3-women executive (chairman, treasurer, and secretary) and a committee of 9 members which meets monthly. The membership as a whole meets only once annually now that the farm is an ongoing concern.

As we will see, for one reason or another, this is in fact the only women's group which having set out to do so has succeeded in getting a farm. Land ownership represents ultimate security in the opinion of most town-dwellers (with what implications that attitude has for their urban commitment), so buying a farm is a natural aim for these groups, even if they are almost

exclusively town-based. But the rationale for investing in a rural enterprise in this case was interesting for the other points stressed. It was thought that it would be easier to start a venture outside the town. In the town, everyone knows your business and feels threatened by a bold attempt and especially by success; they either insist on getting in on it or else perhaps interfere. But in the rural area people still mind their own business. This is a rather strange thesis in terms of the cliches of urban anonymity and social isolation but it is consistent with the realities of power bases and political and economic competition.

Panga na Jembe Harambee Group (Machete and Hoe).

Panga na Jembe Harambee Group was formed in 1970 by women who worked weeding and hoeing shambas in the town. They too hoped to accumulate enough money to buy their own shamba. These were women (a subgroup of K & N, to be discussed below) with time to undertake farming. So they were not a registered company themselves but an autonomous offshoot of the larger group with their own executive.

Politicians eyed this group as a means to gain popularity within this constituency of women. Two or three approached the group with offers of support and were allowed to buy shares (though they didn't participate in the agricultural work). By 1972 it seemed likely that the group would collapse because of quarrelling, particularly in relation to the ascendancy of the men (who theoretically had no vote). Rather than collapse, the group was persuaded to dissolve the organization and divide the funds among the shareholders. There were 100-150 members and individual shares brought perhaps 500/=. Members were encouraged to use their dividends to buy into other companies and many bought shares of the Ngwataniro Company, a large co-operative nearby in Bahati. Ostensibly the group broke up because they hadn't accumulated enough capital to purchase a farm, but political and divisiveness were also key factors.

Jembe na Kiondoo (Hoe and Carrying Basket).

The founding members of this group were recruited from amongst a traditional dance group and the dance leader, an elderly and unemployed but well-known woman, was a principal organizer and became chairman of this group. Like Panga na Jembe, the aim was to buy their own shamba, and again this group, composed mostly of poor women without permanent employment, proposed to raise the capital by pooling money earned by labour gangs of the members, contracting out to nearby farms.

Jembe na Kiondoo started in 1972 as a partnership with 20 people officially registered (the legal limit for a partnership) although there were in fact about 150 members. The rest of the membership needed some protection as legally the partnership only encompassed the 20 signatees. So they became² a public company in 1973.

Membership and working strength fluctuate and though the group persists, capital accumulation is slow and the group may settle for building rental accommodation and dividing the profits from that. They applied for and were given a light industry plot in Shabab (Nakuru West). So far they have not raised the money to put up an appropriate building. They rent a "shanty" (in this case, a workshop in temporary materials) on the plot to a man who does car repairs.

Pineapple Women Traders Company.

The core of this group was a number of market traders. They organized the company in 1970 with the aim not only of buying and selling pineapples but also extracting pineapple juice, boiling and processing it, and selling this 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 wasn't very good but the chairman was encouraging.

The group numbered about 100 women. The vice-chairman was a leader of

2. The chief difference between being a company and a co-operative is the degree of government involvement. Co-ops are registered with the Ministry of Co-operatives and Social Services and are audited by them. A company is more

the KANU women's wing in the Nakuru area. Their chairman however was a man. He was a self-styled doctor and herbalist; was well-educated, cosmopolitan (he had travelled to Italy with a former employer), a stout respectable-looking man with deceptive charm and "a sweet tongue". The women were largely illiterate, and though advised against this man, they believed in him, feeling that his detractors were just creating dissention. But after just over a year at the head of the group, he disappeared with the group's money. He was eventually apprehended, brought to trial and imprisoned for a year. The money was never recovered as he had no salary to attach.

Whether they would have tried to expand in the urban area or would have invested in the rural area, in a farm or other enterprise, isn't clear at this point, but certainly the failure of their business in the town (even though they were in fact defrauded) must represent a discouraging example for other groups tempted to open a business venture.

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. Women were scandalized and spontaneous action took place in the form of a meeting in Starche Hall, one of the Social Services department halls, on August 23, 1969. It was held under the banner of the Kikuyu Union, Women's Branch, although it was an ad hoc group and its rallying point, this unfortunate woman, was not a Kikuyu but from Western Province originally. The fifty or so women present raised a collection to pay this woman's fare home, etc. and further discussed the need for women's unity in the face of insecurity. Such situations should not be allowed to occur again without any provision for assistance. The women present determined to plan some sort of mutual aid society and set the date for a meeting to form such a group.

That first general meeting was held at Afraha Secondary School hall, the

2. (cont'd.) expensive but allows for greater privacy, i.e. less public disclosure of company affairs, which many people prefer.

afternoon of September 7. As there were no official office bearers, there was no preestablished agenda and people 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 go some way towards providing 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 not become a private company but register as a co-operative, thereby getting the protection of governmental guidance and supervision, greater security for their investment.

Various possible names that the organization could be registered under were discussed. One was "Kikuyu Union - Women's Branch" but it was rejected as tending to exclude other women which was against the spirit and intention of the meeting. "Young and Old" was suggested as a name that might encompass the breadth of the group and this was well received. But "Kangei na Nyakinyua" (Mothers and Children or Mother and Child) commemorating the incident which brought them together and also being broadly inclusive, seemed even more appropriate. But no final decision was made as no one knew what names might already be taken by co-operatives elsewhere and the co-operatives officer would have to be consulted on this matter.

An interim committee was elected from among the hundred women present. The chairman was unemployed, the secretary was a teacher in the MCM nursery school and the treasurer was a social worker in the social services department who was also active in the County Council. The committee was broadly representative of the group, the majority being unemployed or even effectively destitutes (some making a bit of an income out of ~~buzaa~~ brewing), one employed in the municipal brewery, two employed as gardeners/sweepers by the Municipal Council. As well, several of the members were prominent leaders, one was to head Panga na Kiindoo, another was to be vice-chairman

of Pineapple Women Traders Co.

Election of the interim treasurer was the most difficult matter as handling money is both difficult and a sore temptation. The women wanted someone who had property and a steady income. That way there would be something to attach if funds were misused, the officer would be less likely to yield to temptation, and also would already have the requisite experience in dealing with finances of some scale. Only that officer should handle the money so that there could be no confusion over responsibility. The woman they approached, a social worker, had these qualifications and additionally, because of her job, was both easily accessible and highly visible to the group. She undertook the position on condition (noted above) that the venture be registered as a co-operative under the guidance of the Ministry of Co-operatives and Social Services.

In terms of size and financing, the group decided on a 5/= membership fee and shares of 20/= with a maximum holding per person of 10 shares. The group should be limited to 250 women.

They decided that the executive and committee should go see the D.C. for his approval and suggestions and then call another general meeting to report back.

The second general meeting was held, again at Afraha Secondary School hall on October 18, 1969. The executive reported that the D.C. had been encouraging, recommended that they register as a co-operative and told them, once official office bearers had been chosen, to return to him and he would direct them to the Co-operatives Officer.

The meeting resolved that the interim executive should be empowered to approach the Co-operatives Officer and start registration procedures. No shares were to be sold yet but membership fees were collected. Three names were suggested for purposes of registration - Nyarari Society (Society of Beauties), Ummoja wa Wanawake (Unity of Women) and Kangei na Nyakinyua (Mother and Child).

On 4/11/69 they went to the D.C. and he took them to the Co-operatives Officer who was sympathetic and tried to expedite registration.

The third general meeting, held on 14/12/69 got down to business. The MCN had advertised site and service plots and the society applied for one and deposited 400/=. Eventually they were successful and were allocated a plot in the Langa Langa scheme. The women decided that if they were to develop the plot properly, the maximum share level should be raised to 500/= each and an account should be opened soon.

They set a date for the meeting when executive members would be elected officially in the presence of the D.C. and Co-operatives Officer as observers. The question of allowances or expenses for committee members was raised and the group asked them to sit without any allowances and they would be compensated when the society was a money-making venture.

A bank account was opened late in December. Withdrawals needed the signature of the three executive members and also of the Co-operatives Officer. For reasons of practicality, the treasurer kept aside 100/- for petty expenditures.

The official election meeting was held in Starehe Hall on January 17, 1970. The hall was quite full as many in addition to the now 200-odd members attended. The overall aim was discussed and reaffirmed. The organization was to foster unity among women, to help overcome the difficulties faced by women in town, and was to be open to all women regardless of tribe or creed. Financial participation was extended still further though as the limit of 25 shares was dropped and women might contribute as much as they could.

The executive officers were confirmed and were augmented by three others, a vice-chairman (housewife), an assistant secretary (a teacher), and an assistant treasurer (a farmer). Four of the former committee members were confirmed and two were newly elected. So the committee consisted of two gardener/sweepers employed by the MCN, three housewives/unemployed, and

one businesswoman in Kabatini settlement who lived in Nakuru. The two women who were to lead other large women's groups were temporarily in the background.

The group was reminded that co-operatives should have an executive of only nine members and so next election, they should reduce it to that size. It was also recommended that the chairman and secretary attend a leadership course given nearby at the Kenyatta Institute in Njoro.

The newly-constituted executive began to look seriously for an appropriate commercial property. After some searching they found a good building on Kenyatta Avenue, the main commercial road, which was for sale.

The next general meeting, held in Starehe Hall on 20/5/70 with 240 members attending, discussed the possibility of buying such a property and instructed the executive to negotiate for it. On another point, it was decided to have a separate welfare fund (keeping in mind the origin of the society) to which members would contribute 2/= monthly. A subcommittee of two were elected to administer this informally as it didn't fall within the responsibilities of the treasurer.

The executive looked for a bank loan to purchase the building and negotiated a 250,000/= loan on the basis of 25,000/= they had already saved and the security of the property the loan would buy. It was at this point that they hit a snag. The principal tenant of the building was a prominent local businessman. He felt the change of ownership might cause problems and if the building were to be sold, then he, as a tenant of some 11 years, should get it. He took his complaint as far as the President, arguing he had a long term interest which might be threatened by this group of women. 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 his assistance in looking for a larger loan as that was likely

3. The license did not empower anyone to collect money for such a fund, so this was in fact an informal welfare association constituted within the formal one.

to prove crucial. They received this pledge and were fairly satisfied.

The group had been officially registered only two months previously on August 8, 1970. Named the Kangei na Nyakinyua Consumers Co-operative Society, Ltd., there had been a big ceremony at Menengai Hall (the other Social Services Department hall) with the Hon. Babu Wood (an M.P. in the Nakuru area) as guest of honour. But these problems which culminated in the loss of that building in October 1970 caused a number of members to lose heart. The situation wasn't very clearly understood by some members and that left room for misunderstanding and suspicion to grow. More than 60 members asked for their money and withdrew. The size of the group was down to about 135 women and the number of non-Kikuyu women was much reduced.

The next general meeting was held on March 6, 1971 and the executive reported they were still looking for a suitable property. Another general meeting was convened on June 5 and it became clear that the difficulties and misunderstandings caused by disappointment over initial failure to purchase a commercial building were not over. Three members from outside Nakuru accused the town women of trying to take their money, and that was why the deal had fallen through. To avoid further dissension, they had their money refunded on the spot and were asked to leave.

No further general meetings were held until January 25, 1972. At that meeting, held at Menengai Hall with 260 women in attendance (not all members), some further soul-searching was done. One item of interest was the request by a number of men that they be allowed to join. This suggestion, despite the problems the organization was undergoing, was rejected as contrary to the aim of the organization and not in the long term interest as the admission of men might cause further dissension.

The executive went over the President's promise that up to a 90% loan might be arranged when a suitable large commercial building became available. This gave women heart and many former members rejoined. Again, since a large property would be involved and even 10% of the purchase price would be a large sum, it was affirmed that members might buy up to 100 shares

and the Co-operatives Officer's suggestion that membership be enlarged was accepted - the ceiling on membership being placed at 500 women. The executive was re-elected, three of the former committee members (two housewives and a farmer) took the assistant executive posts, and three general committee members were chosen (a housewife, a nurse, and a retired MCN brewery employee).

The executive found another property, a large commercial building also on Kenyatta Avenue. But it was considerably more expensive than the first building they had considered, going for 775,000/=. They had 50,000/= saved and gave that for an option on the property. The executive put in for a loan but some difficulties arose. First of all, the loan was taking a long time and there was no one the group could approach to help expedite it. Then too their attempts to purchase the building had again attracted the attention of influential men in the town who decided they would bid against them if they got the chance. They did get the chance. The option ran out and the group faced the prospect of losing their savings; at the same time the purchase price got pushed up to 875,000/=.

This was a desperate situation and the women, not knowing who they could depend on to intercede on their behalf, decided they must state their case themselves. In a spontaneous expression of solidarity, perhaps 1000 women (certainly many more non-members than members) marched to State House Nakuru on June 22, 1972, hoping to get an audience with the President. They did and privately explained their grievances, saying that the President should be the security of women and invoking his earlier promise to help them find a property. The other people concerned were summoned and the whole matter was renegotiated and a new price agreed on; it was stressed that these poor women were not further to be played with and some officials were delegated to make sure the whole thing went through this time.

Progress on this matter was reviewed at the next general meeting on December 12, 1972 with some 300 women attending. Many of the women had not been fully aware of all the points worked out in the meeting with the

President and great satisfaction was shown by the members who felt that justice had been done. The executive was re-elected en masse and thanked for their work. They were further mandated to look for other investments to make. The loan only came through from ICDC on 1/7/73 and repayment started right away, but the group had the money for that. Proceeds from rents, after they had been readjusted by rent tribunal (the former landlord had reduced rents before handing over) yielded enough to meet the payments and start making external repairs and other regular maintenance which in the long run should result in further savings.

At the general meeting of September 1973, the women decided they would apply for a further plot in Nakuru West and this application too was successful. An election (general) meeting was held on December 29, 1973. The development of the two plots was discussed and current plans call for an expenditure of 150,000/= which they are slowly raising.

The membership was then 384 and the women proposed to close it at 400. It could easily grow higher as, with visible success, many women think of joining. But at present they are only willing to take in founding members who had left the group but now wanted to rejoin. And even these would be required to show good faith by buying shares up to 2000/= in value, which would help the co-op develop those plots quickly. This might bring the group's strength to 400.

On June 29th of this year, a meeting was held on the lot next to their building. The meeting, addressed by the executive on the group's history and its aims and future plans, also welcomed a number of influential male guest speakers. The meeting was to initiate their latest small project, the paving of the interior courtyard of the Kangei na Nyakinyua building and the erection of a small co-op office. Before the speeches, women each took turns in digging up a bit of the courtyard, symbolically participating co-operatively in the development.

In ending this outline history, we should return to two points. First, what has happened to that co-operative consumers' shop? The idea may be

revived but now it seems remote. After all their other difficulties, the group is not anxious to plunge into a venture which might bring them into conflict with powerful business interests in the town and involve themselves in recruiting and overseeing people with managerial and sales expertise. Furthermore if members are involved then there is additional scope for dissension, accusations of irresponsibility and mismanagement, etc. Rental property is much more straightforward.

The concluding point concerns the welfare fund. Kangei na Nyakinyua had its start in a welfare activity, aiding that unfortunate mother and her children. But at various points the aims of securing property and developing the economic side of the group have stamped the welfare side. A separate welfare fund was set up and donations collected monthly but it was not properly administered and the committee members in charge could not account for the funds. So it was reorganized again and is functioning now. The fund stands at about 1500/= and quite a lot has been given out to help people; it is not confined to members. One notable example was 1000/= given to a woman to help her with the costs involved in raising triplets. It is the group's policy to give immediate aid in general and refer needy individuals to an appropriate agency for further assistance.

DISCUSSION

OBJECTIVES OF WOMEN'S ORGANIZATIONS

From the above, we would single out one or two trends for comment here. The first is a trend to redefine aims in the direction of money-making activities. Once women form a group and come to see its potential for cumulating their small contributions, then ways of investing such funds gainfully become an urgent concern. Many nagging problems of day to day existence in the town resolve themselves into a financial one and therefore admit of the simple solution of a money-making venture. In this respect, it is interesting to note that women's orientations by and large are not towards quick profit but secure income. So women's groups, even

where some profit is being made, do not generally distribute it as dividends but rather reformulate their goals, choose more ambitious projects and reinvest earnings.

The redefinition and reformulation of goals alters the whole nature of the organization but in general some of the original aims or latent functions served by the women's group are maintained --be they non-economic support, charitable activity, mutual aid, or whatever.

A second trend which is noticeable but perhaps less strong is for the organization to move towards involving women as a group. As associations take on a more formal character and are forced to articulate their aims publicly, they tend to adopt an ideology which eschews too many membership restrictions in favour of a posture which stresses the commonality of women's interests. This stance is at once useful in attracting a wide following and outside support and at the same time reflects ^{that} some growth in membership.

ORGANIZATIONAL PROBLEMS AND DILEMMAS OF WOMEN'S GROUPS

Generally it is easy to explain why group activity breaks down. Many of the same divisive elements affect all groups, male, female or of mixed membership. But a number of problems can be said to be more serious in the case of women's groups, some affecting the potential for group formation, others affecting the chances of successful group action.

One of the basic constraints affecting women is that they suffer from relative isolation and immobility because of their responsibilities towards home and family. Their social circle may be narrower, there is less opportunity for ideas to circulate, for individuals to be recruited into different sorts of groupings. They come into less frequent contact with leaders; some of the important arenas of informal discussion on economic opportunities and political matters (e.g. bars and clubs) are not very open to them.

A second constraint is the relatively low educational background of women as a group, which is probably more acutely felt in the urban area (since

it is a concentration of the more highly educated). The overall economic position of women in town partly stems from these two constraints. And in itself, the relative lack of business knowhow, inexperience in handling money, negotiating loans, etc. makes it riskier to undertake business ventures.

Women, being in a dependent position, tend to look to men for leadership, for problem-solving, for financial support and general guidance. Women's groups aim to counteract these tendencies and have to struggle against them.

Broadly speaking then, a problem shared by all co-operatives and groups but which is very serious in the case of women's groups is a lack of leadership, especially proven leadership. This has wide ramifications for women's organizations. For one thing, those few women who show leadership qualities, who have good education or business experience, who have an independent income and show financial responsibility, are in great demand. They are recruited by many groups, mixed and female-only, within the town and in the rural areas. Leadership can be spread too thin; their ability to help any one group is compromised by the demands made on them by many. The other side of that is that without dynamic leadership groups may stagnate and further recruitment or even replacement of members who leave becomes problematic.

Another general problem facing leaders is the temptation of money. Few women are wealthy, many groups are associations of the poor. Women raised up to positions of leadership who must handle large sums of money may find themselves in a difficult situation. It is all too easy to treat everyone's money as your own. Sometimes women hedge themselves about with safeguards, multiple signature bank accounts for example and careful accounting of how money is disbursed. Formal registration as a company is a safeguard and registration as a co-operative society is perhaps better still.

In a sense this is a broader problem, not merely of leadership but affecting the whole membership. There is always a potential failure of

personal responsibility in collective activity. This is a further disincentive towards co-operative action in what is a (perhaps increasingly) individualistic society. Given the resources, the choice of individual rather than collective enterprise is seldom in doubt. Women of some substance are thus fully engaged in their own ventures; they have little time for involvement in group activities.

This problem of personal and joint responsibility clearly affects the range of ventures that are attractive to women's groups. Even our small sample of Nakuru groups discussed above is sufficient to demonstrate a preference for property and real estate as opposed to manufacture or commerce. This is not simply a question of lack of business experience and technical skills; managing a large commercial building for example also involves women in unfamiliar dealings. Rather it is the potential for pilfering, for all sorts of fiddling which frightens people off.

The final problem faced by women's groups which we will consider here is that opposition tends to grow in proportion to group visibility. Small informal groups have very low visibility and are generally left to go on as they may. The establishment of a formal organization is a more public event. Announced plans for various economic ventures may arouse interest and even sympathy but generally are not taken too seriously.

Once the association is functioning however and attempts to carry through its plans, there is greater possibility of conflict developing between it and other interest groups. and because of the economic structure of Kenya, that generally means groups of men whose interests in property or business are threatened by the new venture. Another sort of danger which arises at this point and which only grows if the group is successful in their venture is that of attempted co-optation by influential men, especially those with political aspirations. All harambee projects (or rather all those not originated by influential men) are tempting to big men, especially if they seem likely to succeed and have a public impact. Nor, politics aside, are men insensible to a good investment. The danger of being co-opted

is great for women's groups because leadership is in short supply, the connections offered by big men are tempting, the financial backing and business knowhow of men is welcome, and generally because of the whole dependency syndrome outlined above.

While ministries and administration can certainly do a lot to foster and protect women's groups, the only sure protection lies in the determination of the women themselves. We hope these illustrations of the range of women's groups in Nakuru highlight some of the problems and exemplify the endeavour and energy of Kenyan women.