

## AN ETHNOGRAPHIC STUDY OF LOCAL INSTITUTIONALISATION OF SAVINGS GROUPS IN MALANGA, COAST REGION



Malanga's climate was once conducive for the production of cash crops like mangoes and cashew nuts. The decline of cash crop production and growing food insecurity as a result of frequent drought has prompted the arrival of development agencies in the area which have a visible presence, particularly in the form of a proliferation of 'groups'.

### EXECUTIVE SUMMARY

#### Background to the study

This report presents findings from ethnographic research in a rural area of Malindi District in Kenya's Coast region. The study explored the local institutionalisation of savings groups implemented by Catholic Relief Services as part of their Savings and Internal Lending Communities (SILC) programme. The study was commissioned by the Financial Sector Deepening Trust Kenya and Catholic Relief Services as part of a broader research project on meso-level impacts of savings groups in Malindi District. The ethnographic study sought to understand the extent to which savings groups as institutions were locally embedded and how they were shaped by and, in turn, were shaping the broader political economies of the rural settings in which they are situated.

#### Methodology

Ethnographic fieldwork was conducted over a four-week period between March and April 2012. The researcher resided in a *boma* [compound] in Kibaoni, one of the 14 villages in Malanga sub-location, and carried out participant observation and interviews with savings group members, non-

members and people in positions of local authority in a small cluster of those villages (encompassing Kibaoni, Muungano, Bahati, Kabiranduni, Majengo, Kismani and Ngamani). Living in Kibaoni village with a local host family was also an important part of the research methodology: conversations over meals, observing interactions between friends, neighbours and relatives, and attending the family's church every Sunday offered glimpses into everyday life which were not always visible through more formal interviews.

#### Malanga

Malanga is a sub-location of Lango Baya location, situated around 55 km from Malindi town in Lango Baya Division in Malindi District, Kilifi County. Malanga sub-location has 14 villages and a population of approximately 7,090. It is an area predominantly occupied by Giriama people and the local language spoken is *Kigiriama*. The Assistant Chief represents the local government at the level of the sub-location, with the Chief operating at the locational level.

Malanga's population largely engages in subsistence farming and livestock keeping. In the cluster of villages where the research was carried out, most households held two plots: one around the 'built up' area – within about two miles of the main road and where they would build houses, keep livestock and grow cashew nut trees and cassava (as the soil was sandy and not ideal for cultivating other crops) – and one at Ngamani, around three miles from the main road, and where they would practise more extensive farming. Villagers talked nostalgically about the 'old days' when Malanga's climate was more conducive to the production of cash crops like mangoes and cashew nuts. The decline of cash-crop production and growing food insecurity as a result of frequent drought has prompted the engagement of a number of NGOs and development agencies in the area which have a visible presence, particularly in the shape of 'group' structures.

#### 'GROUPS' IN MALANGA

People in Malanga were remarkably busy, juggling household duties and farm work with numerous meetings and seminars according to the various 'groups' they were members of. SILC is perhaps most usefully understood as being embedded in a wider landscape of groups which make up an important part of the area's local 'development' sphere. Although people were aware which groups were SILC groups and which were not, it was not always possible to talk of SILC in isolation from other groups and activities associated with *maendeleo* or development.



The “Umbrella” savings group in western Kenya. As is common across many contexts where savings groups programmes are implemented, SILC groups in Malanga tend to be the domain of women and are widely perceived as women’s territory.

### Groups as spaces for women

As is common across many contexts where savings groups programmes are implemented, and where savings groups have emerged more organically without assistance from donor agencies, SILC groups in Malanga tend to be the domain of women and are widely perceived as women’s territory. Many groups have no male members at all, and those that do usually have a minority male membership (typically between one and five men). While the SILC programme did not set out to target women explicitly, groups have emerged as feminised institutions in Kenya. This has been consolidated through the tendency of development agencies to target women as their beneficiaries and implement micro-development initiatives, including microfinance, through implementing new groups or building on existing group structures. The feminisation of development in a broader sense is very apparent in Malanga, as it is elsewhere in Kenya.

### Group subjectivities

Groups were found to produce particular local subjectivities. The research identified two broad ‘types’ or ‘classes’ of ‘busy women’ in Malanga. One class of women was involved in multiple groups, often assumed positions of leadership, and appeared to have a wider political purpose in their group membership. These women tended to be of an age where their children were grown up and therefore were under less pressure to source school fees. Furthermore, they were typically married with working husbands. The second class encompassed

women who joined multiple groups out of economic need and were widely respected for their ‘hard work’ and commitment to achieving ‘development’ for their families. These women tended to be younger and, where married, their husbands tended to be unemployed or unable to work. These categories are by no means representative of all ‘group’ members in Malanga, and not all group members fit neatly into one or the other class. However, they do go some way towards illuminating the different motivations women have for joining groups – according to their own socioeconomic situations – and the varying effects groups have, in turn, on Malanga’s broader political economy.

The non-member was also found to have a particular subjectivity in relation to group members. Whether people are in groups or not emerged as a significant classification in Malanga through which an individual’s personality or social situation could be ascertained. Informants, especially those who were actively involved in groups themselves, seemed quite aware of who was and was not in groups. Most non-members said themselves that a primary reason for not yet having joined a group was irregular access to cash and the fear of committing to a group without being able to access money for saving at meetings. However, such women could be viewed with a critical eye by group members – their non-membership seen to denote a lack of independence from their (sometimes possessive) husbands and/or a lack of interest in, and commitment to, development.

## LIVELIHOOD AND MARKET EFFECTS

Women's roles have been extended as the male-dominated economic sphere of cash crop cultivation slides further into decline with drought. The shifting position of women has been facilitated by NGO activities and the feminisation of development that accompanies these interventions – including via SILC as a feminised financial institution.

### Managing saving and borrowing

Women sought numerous strategies through which to manage SILC savings and loan repayments, cobbling together various forms of income generation. Most informants maintained that their methods for seeking money to save and repay loans were not very different from their previous means of making money for general household consumption, as well as for specific purposes such as school and hospital fees. However, borrowing money through SILC enables women to have more control over their labour; rather than having to seek work urgently to cover an immediate cost, women can borrow and then have more time to find income to repay the loan. SILC was also seen as providing an opportunity to break out of the cycle of seeking casual labour or selling livestock to meet requirements such as school fees, through starting a small business. Running a business was generally seen as preferable to the hard graft of casual labour and 'back up' strategies such as charcoal burning.

### 'Domestic' markets

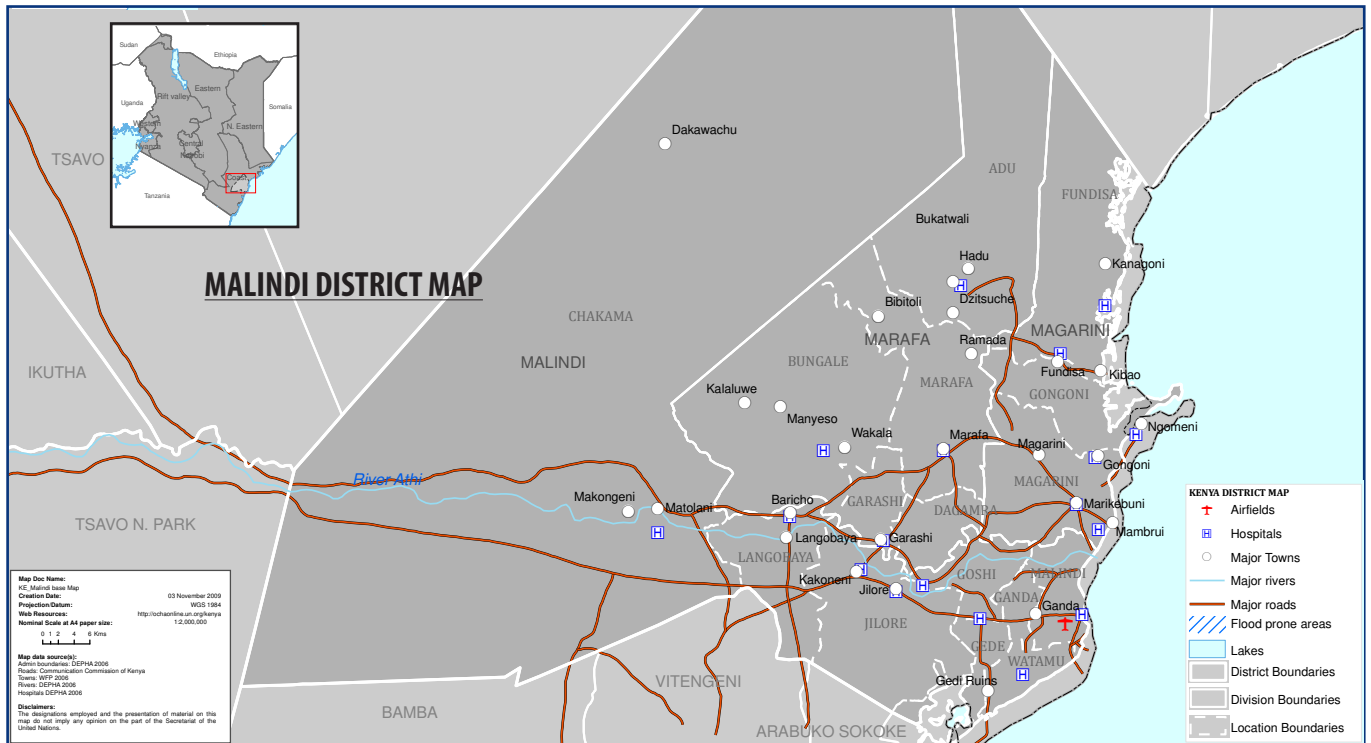
The proliferation of small businesses in Malanga was correlated with opportunities for borrowing investment capital from groups like SILC. These businesses are not always durable and spring up and dissipate in line with seasonal variations and demands for school fees. Nevertheless, the growing incidence of small businesses, regardless of their temporality, is evidence of the ways through which SILC is shaping the orientation of Malanga's local economy. Goods are largely sold from people's own *bomas*, and are carried around with them to sell in the various domains they engage with on a daily basis. The expansion of the 'domestic' market and the comparative insignificance of more conventional and formal public market spaces for local women may also be a reflection of the need for busy women to have flexible businesses which allow them to engage in multiple activities in order to meet their many responsibilities and obligations. The domestic nature of their businesses may be due, in part, to women's negotiation of their relatively recent roles and identities as income generators and the more traditional identities and social norms which restrict women's engagement in male-dominated spaces.

## SAVINGS GROUPS AND GENDER RELATIONS

Women's positioning within the increasingly influential development sector has rendered them not only agents of development but also local *maendeleo* experts, representing a new layer of local authority on development and its various political and economic interpretations and manifestations. The 'group' has thus had important implications for social empowerment, particularly around gender roles and relations. This has not only been in terms of women's increased economic independence from their husbands and ability to provide for their children (particularly in terms of school fees), but also as a platform for women in Malanga to talk about gender empowerment and the problems they face. However, while celebrating SILC's empowering effects on women, members tend to screen out the often important behind-the-scenes roles played by husbands. Thus, while SILC has certainly empowered women, it has also given rise to narratives of women 'doing it on their own', which downplay men's participation in their management of money. While popular discourses (also apparent in NGO language and targeting) suggest that men are less responsible with money than women and more inclined to squander it on alcohol and other frivolities, men were found to be more active partners in *maendeleo* than these narratives portray.

## CONCLUSION

Groups in Malanga, including SILC, have given rise to the 'busy woman', whose piety, ambition and commitment to *maendeleo* emerges from her membership of groups and the acts of saving and borrowing through which she can aspire to and actualise her development imaginaries and economic independence. Savings groups have impacted on social, political and economic life in Malanga as women carve out spaces for themselves in local economies and labour markets, become main providers for their families, and take on leadership roles in their savings groups and elsewhere within the realm of 'development'. As both agents and authorities of *maendeleo*, women's relationships with their households and wider communities are shifting in what may point to a feminisation of Malanga's broader political economy. These shifts can be attributed to a feminisation of development which has occurred in tandem with the decline of male-dominated spheres such as cash crop production and the growth of NGO activity in response to the resultant rise in rural poverty. The strong ideology of 'groups' embedded in Malanga's development landscape, and in which SILC has an important position, has been crucial to this feminisation process, through both its economic as well as its discursive effects.



Credit/ United Nations for the Coordination of Humanitarian Affairs (OCHA)

## 1.0 INTRODUCTION

### 1.1 Background to the study

This report presents the findings of ethnographic research in a rural area of Malindi District in Kenya’s Coast region. The study explored the local institutionalisation of savings groups implemented by Catholic Relief Services as part of their Savings and Internal Lending Communities (SILC) programme. The study was commissioned by the Financial Sector Deepening Trust Kenya, CARE and Catholic Relief Services as part of a broader research project on meso-level impacts of savings groups in two fieldwork sites in Kenya: in Malindi District at the coast and Nyamira District in Western Kenya. Both sites had significant numbers and concentration of mature savings groups. The ethnographic study sought to understand the extent to which savings groups as institutions were locally embedded and how they were shaped by and, in turn, shaping the broader political economies of the rural settings in which they were situated. This approach illuminated the effects of savings groups at the meso-level, beyond that of the individual or household, where traditional impact assessments of savings groups have tended to place their focus.

### 1.2 Methodology

Ethnographic fieldwork was conducted over a four-week period between March and April 2012. The researcher, Hannah Elliott, resided in a *boma* [compound] in Kibaoni, one of the 14 villages in Malanga sub-location, and

carried out participant observation and interviews in a small cluster of those villages (encompassing Kibaoni, Muungano, Bahati, Kabiranduni, Majengo, Kismani and Ngamani). Living in Kibaoni village with a local host family was an important part of the research methodology: conversations over meals, observing interactions between friends, neighbours and relatives, and attending the family’s church every Sunday offered glimpses into everyday life which were not always made visible through interviews and group discussions. In addition, community events such as a community *baraza* [meeting], a mock election, and a funeral were opportunities through which to observe interactions between community members. 43 interviews were conducted in total: 31 with SILC group members and eight with non-members, as well as with the Assistant Chief of the sub-location and leaders of various non-SILC groups. In addition, four SILC group meetings were observed.

The research assistant, Stella Rimba (not local to Malanga but a *Kigiriama* speaker) accompanied the researcher throughout the fieldwork and was indispensable to the research process – not only as a translator but also as a friend and companion. Our host, Mama Grace<sup>1</sup>, was a key informant and proved central to the research project. An advocate for development and women’s rights, Grace was an important figure through which the influence of SILC could be observed. Furthermore, Grace had a wealth of knowledge about the area and community and would very readily give her opinion on

<sup>1</sup> Pseudonyms have been used for all informants.

issues pertinent to the research. Chatting with Grace proved an important research method beyond the more formal environment of interviews. Since the ethnographic account is largely told through the story of Grace and Grace's perspectives on her community, it is important to bear in mind that she is a particular kind of person within the Malanga community and thus by no means should be read as 'representative' or an 'ideal type' of savings group member. Grace's identity as *mama maendeleo*<sup>2</sup> [mama development] gives her particular perspectives on life in Malanga.<sup>3</sup>

### 1.3 Malanga

Malanga is a sub-location of Lango Baya location, situated around 55 km from Malindi town in Lango Baya Division in Malindi District, Kilifi County. Malanga sub-location has 14 villages and a population of around 7,090. It is an area predominantly occupied by Giriama people and the local language spoken is *Kigiriama*. The Assistant Chief represents the local government at the level of the sub-location, with the Chief operating at the locational level. Village elders provide another layer of local government, and play a role in calling for meetings on community-level issues such as insecurity.

At the time of the research, residents of Malanga traveled to the district's headquarters in Malindi town to visit the District Officer (DO) for administrative procedures such as applications for birth certificates. However, a report that had recently been released by the Independent Electoral and Boundaries Commission (IEBC) had announced the creation of a new district, Ganze, the boundaries of which were to encompass Malanga. The implications of this shift prompted protest from many of Malanga's residents, who feared that being transferred to a new district would mean the loss of established networks of NGOs in Malindi District. Furthermore, it was feared that being swallowed up into a location with 17 sub-locations (as opposed to four in Lango Baya) would risk Malanga receiving less attention from outside agencies. Visiting the DO in Ganze town would also be more expensive (Ksh 700–800 return journey as opposed to Ksh 500 to Malindi town) and, should the DO be absent on arrival, residents could be faced with no option but to return home, lacking the networks of contacts with whom they might stay that they have historically built up in Malindi town. At the time of the research a campaign against the proposed change had been launched.

Malanga's population engages largely in subsistence farming and livestock keeping. The majority of families in the area hold land; in the cluster of villages where the research was carried out, most households owned two plots: one around the 'built up' area within around two miles of the main road – where they would build houses, keep livestock and grow cashew nut trees and cassava (as the soil was sandy and not ideal for cultivating other crops) – and



Cashew nut crop: Most informants spoke nostalgically of earlier years in Malanga – a time when one could grow pineapples, sugarcane, mangoes and coconuts. Indeed, many people cited the fertility of the area as their reason for moving to Malanga in the first place, and particularly the possibilities for growing cash crops such as cashew nut.

one at Ngamani, around three miles from the main road, where they would practise more extensive farming. Here at Ngamani, the soil is black and fertile and appropriate for maize cultivation, as well as pulses like *pojo* [green grams] and *kunde* [cowpeas].

Most informants spoke nostalgically of earlier years in Malanga – a time when one could grow pineapples, sugarcane, mangoes and coconuts. Indeed, many people cited the fertility of the area as their reason for moving to Malanga in the first place, and particularly the possibilities for growing cash crops such as cashew nuts and mangoes. However, in recent years, the region has been adversely affected by climate change and rainfall has decreased significantly,<sup>4</sup> such that very little is harvested. The growing food insecurity has prompted the involvement of a number of NGOs and development agencies in the area, including a cash/food for work programme by the Red Cross and a farming and livestock-based livelihoods project by Caritas Australia. An emergency food aid programme was coordinated through the Catholic Diocese in 2008. The number of agencies and organisations in Malanga is thus significant and their presence visible. Action Aid, which arrived in 1997, was the first large organisation operating in Lango Baya location and a significant number of community projects have been funded through the organisation. Action Aid was due to withdraw in late 2012. Other important organisations in the area were Caritas Kenya, the Red Cross and CRS.

As a result of the poor rains, Malanga residents were exploring alternative livelihood options. People talked of a growing emphasis on education, spurred

<sup>2</sup> One informant, when we informed him where we were staying, responded 'Ah, our mama maendeleo'.

<sup>3</sup> Indeed, this identity was likely the very reason she was selected as our host.

<sup>4</sup> The Assistant Chief cited 2005 as the beginning of noticeably lower rainfall levels



A diseased mango tree. In spite of uncertain rains, farming remains a central livelihood strategy in Malanga and one in which people continue to invest much of their time and energy.

by the increased numbers of primary schools in Malanga<sup>5</sup> and the introduction of free primary education under President Kibaki.<sup>6</sup> Furthermore, education was deemed an investment and a means to increase opportunities for alternative livelihoods outside of farming. Young boys who leave school after Class 8 were said to typically find work as *boda boda* [motorcycle taxi] drivers and girls to take up traineeships as tailors. Men also find casual work as watchmen, builders, and as chefs and waiters in restaurants in Malindi and Kilifi towns and as far afield as Mombasa, while young women may also migrate to these towns, finding work as tailors and waitresses. Those who study until or beyond Form 4 qualify for more skilled work, such as teaching or accountancy, within or outside of Malanga. Few people engage in large-scale business in Malanga itself, instead conducting small enterprises selling paraffin, snacks, and foodstuffs that are increasingly unavailable on a subsistence basis, such as leafy green vegetables and coconuts, as well as dried fish from Malindi and omena [small dried fish] from Western Kenya. Those with better access to capital may sell *leso* [sarongs] and other materials or *mitumba* [second-hand clothes]. These goods are mostly sold from home or hawked at public events, and mainly by women. Casual labour is an income-generating activity

<sup>5</sup> In Malanga's earlier days, there was only one primary school – Malanga Primary – and children would have to walk long distances to go to school. In 1998 a campaign by the (no longer existing) locational community-based organisation MEME (in Kigiriana: Mlangaza, Elimu, na Maenderero – Light for Education and Development) saw the introduction of three 'feeder schools' for Kindergarten to Class 4, so that at least the younger children could avoid the long walk to school. Ultimately, these feeder schools became complete primary schools: Bahati Primary, Ngamani Primary and Yembe Primary.

<sup>6</sup> Parents continue to incur costs by sending their children to primary school – for uniforms, books and termly contributions to the Parents and Teachers Association, which pays the salaries of additional teachers who have been hired and are not paid by the government and the salaries of the cooks who prepare food donated by the government to provide free school meals.

available to most villagers – working on other people's farms at Ngamani<sup>7</sup> during the rainy season, and helping to construct houses in the dry season, usually immediately following the rains. Charcoal burning, though not a particularly desirable occupation, often serves as a back-up strategy and usually takes place in Shakahola village (near Chakama, off the road to Voi), an area with a good number of trees and a reliable market.

In spite of uncertain rains, farming remained a central livelihood strategy in Malanga and one in which people continue to invest much of their time and energy. Some farmers had opted to join an irrigated agricultural programme in Lango Baya around the Sabaki River, funded by Action Aid, while others had been given seedlings under the Caritas livelihoods programme, which had also introduced new breeds of livestock.

## 2.0 'GROUPS' IN MALANGA

On arrival in Malanga, the researcher was immediately struck by how busy people were, juggling household duties and farm work with numerous meetings and seminars according to the various 'groups' they were members of. Informants spoke of how the ways in which time was structured and experienced had changed since the entry of NGOs and aid agencies into the area, particularly for women. In trying to ascertain SILC's influence in Malanga, the researcher came to realise that SILC was perhaps most usefully understood as embedded in a wider landscape of groups which make up an important part of the area's local 'development' fabric. Although people were aware which groups were SILC groups and which were not, it was not always possible to talk of SILC in isolation from other groups and activities associated with 'development'.

### 2.1 The 'group'

'Groups', *vikundi* in Kiswahili, was a term widely used in Malanga to describe any collective organisation around development or 'self-help' work. The 'group' in Malanga is likely as old as the community itself. Informants referred to *vikundi vya mifugo* [livestock groups] which developed during the 1980s with support from the Moi administration.<sup>8</sup> The arrival of Action Aid in 1997 galvanised further group formation. Residents of Malanga were advised that projects would only qualify for funding if they were initiated by groups. Action Aid-funded groups were often engaged in livelihood projects, such as cultivation of casuarina trees for local sale or buying and processing cashew nuts (Maoni na Mkorosho and Maisha Bora na Korosho groups). Action Aid was also funding projects seen to benefit the community more broadly, such

<sup>7</sup> Known as *vipande* – literally, 'pieces' – denoting the 20- by 40-stride units of land which labourers are paid Ksh 20 - 25 - to weed.

<sup>8</sup> These groups were given money with which they purchased one, two, or three cows, which were then held at each member's boma until they gave birth. Once the calf had finished suckling, the group-owned cow could be passed on to another member, and the calf would be the property of the boma in which it was born.



A shop where cashew nuts are bought from local farmers. Action Aid-funded groups were often engaged in livelihood projects, such as cultivation of casuarina trees for local sale (Mabadiliko group) or buying and processing cashew nuts (Maoni na Mkorosho and Maisha Bora na Korosho groups).

as the SHAFAA Water Project.<sup>9</sup> In addition, Action Aid was funding the Jifikirie Youth Group which used theatre to raise awareness about various challenges facing the community, particularly HIV and AIDS.

'Groups' in Malanga were typically associated with 'development' or *maendeleo*. This was, in part, an outcome of their support and funding from donor agencies concerned with development. However, groups also became development institutions by creating spaces through which members could imagine, define and actualise what constituted the kind of *maendeleo* they aspired to. This was particularly the case with savings groups, since they not only equip members to actualise their development goals through saving and borrowing, but also through the creation of a discursive space in which to discuss development matters, a point which will be elaborated on later in the paper.

Informants referred to the existence of savings groups and merry-go-rounds prior to the arrival of SILC. Some SILC groups were built upon existing merry-go-rounds and livestock groups; others were born out of Action Aid-funded groups and Sauti Wa Wanawake (advocating rights of women and children). These are traceable through the names members assign to their savings groups. The SILC group that was borne out of Sauti wa Wanawake, for example, was named 'Sauti B'. This naming also implies perceived linkages between saving and lending through groups and other kinds of 'development' – in this case the promotion of women's rights and independence. That pre-existing

groups bore SILC groups explains the way SILC is perceived as being part of, or an extension of, Malanga's group and development culture. In addition, SILC's positioning within a tradition of groups explains why the objectives and benefits of SILC are generally deemed to be similar to those of other groups.

However, SILC is discernible from other groups in Malanga by its widespread permeation and by its longevity, attributable to its robust structure. Other groups were said to disappear relatively frequently as a result of 'mismanagement' or 'bad leadership', which usually referred to misappropriation of funds. This may be a result of the systematic way through which the SILC methodology has been taught and enforced in groups through the private service provider system (PSP). SILC groups appeared to be the most widespread informal financial institutions – with predominantly women users – and were considered more accessible than more formal institutions such as Kenya Women Finance Trust (KWFT).

## 2.2 Savings groups as the domain of women

As is common across many contexts where savings group programmes are implemented, and, indeed, where savings groups have emerged more organically and without assistance from donor agencies, SILC groups in Malanga tend to be the domain of women and are widely perceived as women's territory. Many groups have no male members at all, and those that do usually have a minority male membership (typically between one and five men). While the SILC programme did not set out to target women explicitly, groups have historically emerged as feminised institutions in Kenya. This has been consolidated through the tendency of development agencies to target women as their beneficiaries and implement micro-development initiatives,

<sup>9</sup> SHAFAA – in Kigiriama: Simakeni, Hindeni, Asena, Fuhumikire, Atu, Akwehu – Don't be afraid – let's go, friends, let's serve our people. Group members of SHAFAA facilitate the collection of payment for water by community members at kiosks which pays the water bills with any remaining funds being channelled towards community projects.

including microfinance, through implementing new groups or building on existing group structures. The feminisation of development in a broader sense is very apparent in Malanga, as elsewhere in Kenya.

In addition, a gendered divide is very visible in Malanga in a wide range of contexts: in church, community *barazas*, funerals, and even within the *boma* during mealtimes. Many informants said that it was 'not easy', culturally, for men to sit with women, especially in the presence of their in-laws. Those men who are in SILC groups are often assigned positions of leadership, which may be an attempt by group members to deal with their ambivalent status as 'out of place' in women-dominated groups. Electing male members into positions of authority within groups could also mark or validate their special status as men who are permitted to join groups by majority women members, and utilise their often higher levels of education.

Those men who are in SILC groups are typically older and are often long-standing, 'visible' members of the community through roles such as church elders or local shopkeepers. However, these characteristics alone might not be enough to earn them the trust of female group members. A number of informants claimed that men were inherently unable to cooperate and had a tendency to want to take over and be in control, thus competing against each other and their fellow group members. Some informants said that there was a risk of men trying to grab more than their fair share when it came to the share-out of group funds in December, or refusing to repay loans; men were said to be laws unto themselves and able to act without regard to a group's constitution. Where men's numbers are low in women-dominated groups, however, men appear to be deemed trustworthy, since their power and ability to control and take over are diluted by their low numbers. Harrison, for example, was in a SILC group, as well as a group registering with a local SACCO, and as a man was a minority in both groups.

However, in another group context, Harrison had been less successful – He had been a member and treasurer of a men's group, which later collapsed.<sup>10</sup> Some said that the group fell victim to an act of witchcraft; others claimed that the group failed due to a series of unfortunate events, including misappropriation of funds and the death of three of its members. Common to these accounts was the claim that internal jealousy and competition for positions of authority and control of the group's finances led to the demise of the group. Small numbers of men were acceptable within female-dominated groups because the groups remained the domain or territory of women. The men's group was the subject of ridicule since its story confirmed that men were inherently made of the wrong stuff for groups. Expressions of fear and humour<sup>11</sup> around this men's group emanated from and reinforced the notion that groups are for women.

In interviews, informants also attributed low numbers of men in groups to men's preoccupation with other work or *shughuli* [tasks/chores], including salaried employment. Many men, it was said, work outside of Malanga and so are unable to join groups. Informants (including male SILC group members) also suggested that men did not want to join groups due to their own *madharau* [connotes looking down upon] about groups. Some men were said to not like or want *maendeleo* [development], or to have no commitment or desire to bring development to their families and fulfil their traditional roles as breadwinners. Such men were said to prefer spending money on *mnazi* [local alcohol]. Women, on the other hand, were said to have a propensity for embracing 'development' and any activities that might improve the lives of their families. As a result, it was argued, women were the ones being targeted as beneficiaries by NGO projects. Such discourses around gendered propensities for or against *maendeleo*, reified through NGO strategies, appear to have contributed to the feminisation of development in Malanga.

Men who did join groups were often considered progressive. Harrison, when asked what made him different from the men who do not join groups, responded that people are different. While he might choose to use a tractor on his *shamba* [farm], he noted, another man might choose to use a local *jembe* [hoe]. The reasons why some men were said to resist joining SILC groups and, by extension, to resist development more generally, were sometimes attributed to their lack of faith<sup>12</sup>; 'saved' men were said to be more likely to join groups, embrace development, and even share household duties with their wives. Such assertions align with claims around men's weaknesses for *mnazi* over development, since *mnazi* appears to be associated with non-Christian 'traditional' beliefs and rituals.<sup>13</sup> These claims did not always ring true when observing SILC group members, however. For example, one SILC group member noted that a male member of another SILC group "*hajashika dini*" [doesn't have a religion], and a local friend gossiped that another active SILC member was partial to dancing, singing and drinking *mnazi* – again, practices considered antithetical to Christian values. Nevertheless, joining SILC (and other groups) and being a good member was clearly at least discursively equated with ambition, commitment to *maendeleo*, hard work, discipline, and piety, mirroring those qualities attributed to religious converts, especially to Christianity.<sup>14</sup> Christian churches, in addition to 'groups', thus emerged as

<sup>10</sup> Though suspicions of witchcraft were not directed at Harrison himself.

<sup>11</sup> When asked whether there are such things as men's groups in Malanga, respondents, naming this particular men's group, often laughed. One male informant commented that although it is widely believed that women are the weaker sex, men's groups are the ones which fail, since all the members want to show that they are 'real men'.

<sup>12</sup> It is noteworthy that in church as well as community events, group meetings and so on, there are significantly higher numbers of women than men.

<sup>13</sup> This was illuminated during a funeral the researcher attended where there was a spatial divide between Christian and non-Christian celebrations; men (and some few women) drinking *mnazi* and singing traditional songs sat at one side of the compound, while Christian prayers and songs were being held on another side.

<sup>14</sup> This raises the important question of how SILC is experienced by Muslims and those who have not aligned with any 'universal religion' in Malanga. For the group meetings observed, it seemed that SILC members were required to 'perform' a Christian identity through rituals such as prayers to open and close the meetings. However, finding openly non-Christian members was challenging, and there are relatively few Muslims in Malanga early on in the research and the researcher missed the opportunity to explore how his faith interacts with his group's identity). Further research in a Giriama area with a more significant Muslim population could be an important next step in further exploring SILC's religious connotations.

development institutions and were often the basis from which savings and other groups emerged.<sup>15</sup>

### 3.0 GROUP SUBJECTIVITIES

#### 3.1 Busy women

During the fieldwork, the researcher became aware of a certain kind or 'class' of busy woman in Malanga, who was involved in multiple groups (including SILC as well as groups of a more political nature) and often also held positions of leadership. Three case studies of such women are presented in the boxes below, illustrating the kinds of women who are able to actively engage in Malanga's political economy through their involvement in groups. It is noteworthy that

these women all had husbands who, at the time of the research, had regular work or had recently retired. These women were also all middle-aged, with adult children.<sup>16</sup> While their involvement in groups was said to bring some income through 'allowances' to attend seminars and meetings, these women were less involved in the hard work that other women in Malanga carry out in order to pay for their families' needs, such as doing casual agricultural labour or burning charcoal.<sup>17</sup> This may be partly attributable to the fact that their children were grown up and demanded less from their parents (particularly in terms of school fees).<sup>18</sup> In addition, grown-up children were able to support their parents to some extent with their own incomes. The regular, if meagre, income from their husbands' jobs also brought some stability.

**Grace** moved to Malanga in 1984 and began working from home as a tailor. She traced her involvement in groups and organisations to when Action Aid came to the area in 1997. At this time, she was elected treasurer of SHAFAA, a community-based organisation (CBO) at the sub-locational level. Through SHAFAA, Grace participated in a number of campaigns, including for feeder schools (the sub-location had only one primary school then) and for improved access to water, which saw the installation of new taps across the area. She was also involved in a project whereby members of SHAFAA were trained in preventing, diagnosing and treating livestock diseases, and in the setting up of a shop selling Agrovet products. When this enterprise failed – due to insufficient returns to allow for restocking and payment of salaries to the shopkeeper and security guard it employed – Grace took over; the only retailer of Agrovet products in Malanga, she sold the *dawa* [medicine] from her homestead. In addition, since 2006, Grace has been an active member of Sauti wa Wanawake, a women's and children's rights advocacy group, funded by Action Aid. Grace is also a church elder, the chairlady of an umbrella group for all women's groups in the sub-location, and the chair for an umbrella group of the Gospel Revival Centre. She is involved in two livestock groups and has been a member of SILC group 'Sauti B' (including as a former chairlady) since the SILC programme came to Malanga four years ago. She has been at the forefront of the campaign against a recent decision by the IEBC which would render Malanga part of Ganze District. Grace has work to do on her shamba, livestock to care for (although she employs someone to graze the cows and goats during the day), two grown-up sons at home and two grandchildren who live in her *boma*. Her husband was working, until towards the end of the fieldwork period, as a watchman in a hotel in Malindi town.

**Mary** is the secretary of one of the SILC groups she has joined and is an ordinary member of a second SILC group. She has been a member of both groups for four years. She was selected to join the Caritas livelihoods group through the one of the SILC groups. Mary also has a position of leadership in Sauti Wa Wanawake. She was the treasurer of a cashew nut cooperative from 2002, until the project collapsed a few years later, and also participates in the Red Cross food/cash for work programme. Mary has six grown-up children. Her husband used to work as a cook in a Malindi hotel and later as a watchman at a primary school, but has since retired.

<sup>15</sup> 'Lighthouse B' SILC group, for example, was so named because of its members' associations with Lighthouse Pentecostal Church.

<sup>16</sup> Though two of Grace's teenage grandchildren were under her care, one informant commented that Grace has been able to be so active and involved in groups because she had 'trained' her two grandchildren to cook and look after her animals. Grace was thus free to go away, for example, for a three-day seminar in Lango Baya.

<sup>17</sup> Though this wasn't always the case – for example, Mary participated in the Red Cross food/cash for work programme.

<sup>18</sup> Though this pressure was not entirely absent – for example, Grace mentioned having recently sold two cows to fund an adult child's university fees.

**Agnes** is the chairlady of a local community-based organisation, a role which she feels has earned her positions of authority in other groups, such as on the committee of the Parents and Teachers Association (PTA) at a local primary school. She has been a member of a SILC group for four years and is also in a Kenya Women's Finance Trust (KWFT) group. She has a leadership position in Sauti Wa Wanawake and has been an active member of the group campaigning to keep Malanga in Malindi District. She and her husband have a plot for farming at the Lango Baya Irrigation Scheme and they have six grown-up children. Her husband also has regular work as a watchman at a secondary school and is himself a member of a number of groups.

Other women who were involved in multiple groups, including SILC, had become so more through economic need, and were less likely to take on positions of responsibility within their groups or to become involved in local advocacy or political campaigns. For such women, SILC seemed to be more of a tool for consumption smoothing, enabling them to manage their multiple expenses and income-generating activities. This appeared to contrast with the motivations for joining multiple groups amongst the women discussed above, for whom group membership was a means through which to participate in and influence local politics. As the case studies below suggest, this second class of busy women are sometimes, but not always, younger, with responsibilities around paying school fees and with husbands who are unable to work (and in other cases, husbands who are dead or absent).

**Dorcas** is a mother of nine. One of her children is training to be an electrician in Nairobi, another is in secondary school, six are in primary school, and one is awaiting funds to enable her transition to secondary school. Dorcas describes her husband as very old and unable to work – thus she has to work hard to support her children and pay their school fees. Dorcas has been in a SILC group for four years, and has also recently joined a group which is registering with KWFT. That group also conducts a weekly merry-go-round. She was selected through her SILC group to be on the Caritas livelihoods programme and is a very active member, going to the group shamba every Tuesday to cultivate cassava. Dorcas also works as a cook in a primary school and makes and sells *mahamri* [doughnuts] from the school, sold during the children's and teachers' break times. There are sometimes weeks or even months when Dorcas is out of work at the school because there is a gap in the flow of free school food from the government. At times like those, she goes to Shakahola to burn and sell charcoal.

**Joan** has five children, all in primary school. Her husband used to have a local business, but fell ill two years ago and has since been unable to work. He requires care most of the time, though an in-law is able to stay with him during the day while Joan is at work. Joan has been a member of KWFT since 1998, and joined SILC two years ago, before her husband fell ill. She has multiple small businesses, selling cassava, chickens and *leso* [sarongs] and other materials from home. She also has a *kibanda* [small, semi-permanent structure] by a secondary and primary school, from which she operates a *hoteli* business, selling tea and snacks to the school children. She recently joined a merry-go-round to assist with her businesses. She is registered on the Red Cross food/cash for work programme but no longer does the work, lacking spare time since her husband became ill.

These case studies are not representative of all 'group' members in Malanga, and not all members fit neatly into the two 'types' of group members sketched out here. However, they do go some way towards illuminating the different motivations women have for joining groups according to their own socioeconomic situations and, in turn, the varying effects groups have on Malanga's broader political economy.

### 3.2 The non-member

Whether people are in groups or not emerged as a significant classification in Malanga through which an individual's personality or social situation could be ascertained. Informants, especially those who were actively involved in groups themselves, seemed to be quite aware of who was and was not in groups. Grace, for example, would comment when the researchers met a woman in the village who was not in a group, or would point out neighbours' lack of involvement in groups. Lack of participation in groups seemed to be regarded as not only surprising – when there were so many groups a woman could join – but also somehow revealing – of these women's social statuses and their positioning, usually vis-à-vis their husbands.

Interviewing women who were not involved in groups proved challenging. The researcher was clearly associated with 'development' of some kind – if not by her foreignness then by her status as Mama Grace's guest.<sup>19</sup> Informants sometimes seemed apologetic for not having joined groups, or indicated that they planned to join them in the future. Most non-members said that their primary reason for not yet having joined a group was irregular access to cash and a fear of committing to a group without being able to access money for saving at meetings. One informant said that she felt that groups were for women with businesses. The idea of being in debt, in an environment where income was not guaranteed, was stressful. Joining groups and then not being able to contribute money at meetings would be shameful.

<sup>19</sup> Grace was an active recruiter of non-members into SILC and had recently held a meeting with women at her church encouraging them to form a SILC group.

Those women not involved in groups were sometimes viewed with a critical eye. Grace's recollection of her conversation with a wealthy woman in the village, whom she had encouraged to join SILC, exemplified such critiques. The woman had responded that she was unable to join SILC since she only received enough from her husband to buy food and could not ask him for any more money. "Isn't it my job to plan and organise myself so that I can find that money every month?" Grace retorted to me. "Don't we all have to find ways to find money to give to the groups? It's not as though we are all relying on our husbands to find the money. *Lakini yeye, hanahaja. Hanahaja kujiunga*" [But she doesn't have the need. She doesn't have the need to join]. Grace's comments revealed her irritation with both the wealthy woman's apparently disingenuous response and, moreover, the woman's assumption that she has no way of getting money without it being given to her by her husband. While the woman's response might have been insincere, it might also be indicative of the ways in which poorer women may have more motivation to earn money independently of their husbands (and thus also to save) through casual labour, charcoal burning or petty commodity trade, than wealthier women. This highlights that groups are neither for the very poor, with no means of an income, nor are they for those wealthier women whose finances may be controlled by their husbands.

When asked why some women do not join groups, other SILC members sometimes suggested that their husbands might not allow them to join – either because they would want control of any money within the household, or because husbands were 'jealous' and concerned that by being in groups, women would be more exposed and visible to other men.<sup>20</sup> It was also said that some women in the community did not join groups because they tended to choose not to attend the meetings and seminars where the community would learn about the groups and thus they were often scared to join because they remained ignorant about what being in groups involved. The researcher got the sense that these women were viewed somewhat critically, without much reflection on the various reasons as to why they 'chose' not to come to meetings.

#### 4.0 LIVELIHOODS AND MARKETS

As cash crops, such as cashew nuts and mangoes, slide further into decline as a consequence of drought, women's roles as providers for their families are becoming increasingly salient. The extension of women's roles within their households has not by coincidence occurred in line with a feminisation of development; development agencies have proliferated in response to growing hardship and challenges to subsistence agriculture. SILC's role as a feminised financial institution has clearly played a key role in facilitating this shift as busy women juggle their involvement in multiple groups and activities, such as food-for-work schemes, in order to manage their payments to the groups for longer-term investments as well as to meet the immediate everyday needs of their families.

<sup>20</sup> Perhaps because SILC groups often meet in public places. This could also be a reference to the meetings and seminars in more distant places which members of other groups, such as the Caritas livelihoods groups or Sauti Wa Wanawake, might be required to attend.



A SILC member prepares a meal for her family.

#### 4.1 Managing saving and borrowing

Women sought numerous strategies through which to manage SILC savings and loan repayments, cobbling together various forms of income generation. Most informants maintained that their methods of seeking money to save and repay loans were not very different from their previous means of making money for general household consumption, as well as for specific purposes such as school and hospital fees. Pendo, for example, said that previously if there was a shortage of food at home, she would have sought casual work or *vipande* [farm labour], fetching water for other households and bush clearing, using the income to purchase maize flour. Now she is able to take a loan from SILC to buy foodstuffs, and then will seek similar labouring work through which to repay the loan. The difference that SILC has brought, she noted, was that whereas before the family might have remained hungry while she searched for income-generating opportunities, she can now take a loan to feed her family as soon as she sees that there will be a food shortage at home. She can then seek work for repayment of the loan with less urgency. In this respect, SILC enabled Pendo to have greater control over her own labour, even if, at the same time, it prompted her to seek more labour opportunities in order to meet the regular demands for savings and loan repayments generated through her membership of the group.

Other informants noted that, in one way or another, they continued to sell animals to cover costs such as school fees. Whereas before they would sell a cow to pay for school fees, today they can take a loan for the fees and then sell animals to repay the loan. Selling livestock was not deemed negative – people typically invested in animals for this very purpose, often using loans from SILC, and with the hope that animals such as chickens and goats would reproduce quickly in order to make some profit. Being in SILC was perceived as beneficial, since it allowed people quicker access to capital in an emergency without requiring, for example, time spent searching for a buyer for an animal.

There was also a sense that SILC allowed members the opportunity to seek alternative means of income (such as through taking a loan for start-up capital for a business) from which they would also be able to repay fees, even if this were to fail and members were to resort to livestock sales or casual labour for repayment. This was deemed liberating, as it was preferable to operate a business rather than to carry out casual labour. In a volatile environment, punctuated by emergencies such as hospital admissions or transport costs to attend a burial, as well as unpredictable weather patterns, SILC thus brings some stability by functioning as a means of managing multiple demands for cash, as well as by providing opportunities to seek alternative livelihoods (which may or may not be successful).

#### 4.2 'Domestic' markets

Since the majority of SILC members used loans for school fees<sup>21</sup>, little capital was left for investing in businesses.<sup>22</sup> Where some cash was left over, however, members would invest in small livestock such as chickens, or launch small businesses which required little start-up capital. For those informants with larger businesses, start-up capital had usually been sourced elsewhere, and often through KWFT, though loans from SILC were sometimes used to boost the business.<sup>23</sup> A number of informants commented that loans available through SILC were not enough to invest in larger businesses, a service that could be found through joining a KWFT group. At the same time, KWFT was widely viewed as dangerous and risky compared to SILC, which was deemed more manageable and realistic. Some informants used KWFT and SILC in conjunction with one another – for example, Joan took a loan from KWFT to start up her *hoteli* [café] business but used a SILC loan to build the *kibanda* [stall] from which she operates, and Sidi borrows for her *leso* [sarong] business from KWFT and, if business is slow, borrows from SILC for loan repayment to KWFT.

The proliferation of small businesses in Malanga was correlated with opportunities for borrowing investment capital from groups like SILC. These businesses are not always durable, and spring up and dissipate in line with seasonal variations and demands for school fees. Nevertheless, the growing incidence of small businesses, regardless of their temporality, is evidence of the ways in which SILC is shaping the orientation of Malanga's local economy. Goods are sold largely from people's own *bomas* (homes), and are carried around with them for sale in the various domains they engage with on a

daily basis.<sup>24</sup> At a funeral the researcher attended, the fact that many women were taking the opportunity to sell goods was striking. These were not only foods and drinks to be consumed at the funeral, but also vegetables and *leso*. The growing significance and frequency of meetings, largely attributable to the rise of 'the group' in Malanga, has also opened up new opportunities for marketing goods.<sup>25</sup> Conversations overheard in the villages suggested that there was some anxiety around engaging in static, premise-bound businesses which prevented one from attending burials in particular, implying that flexible and mobile businesses might be deemed favourable.<sup>26</sup> The expansion of the 'domestic' market and the comparative insignificance of more conventional and formal public market spaces may also be a reflection of busy women's need for flexible businesses which allow them to engage in multiple activities in order to meet their many responsibilities. The domestic nature of their businesses may be due, in part, to women negotiating their relatively recent roles and identities as income generators with more traditional identities and social norms which restrict women's engagement with male-dominated spaces. At the same time, when men are less employed than their wives, men can, in turn, engage with these feminised economic spaces, taking on the responsibility for managing home-based businesses in their wives' absences. This could have interesting ramifications in terms of gender relations, since petty trade is largely viewed as women's work.

#### 5.0 WOMEN DOING IT ON THEIR OWN: SAVINGS GROUPS AND GENDER RELATIONS

As women's lives are increasingly orientated around SILC and other groups, and income-generating activities through which to source funds for savings and repayment, their domestic relationships appear to be shifting. Women spend an increasing amount of time outside of the *boma*, relying on their children, young daughters-in-law, and sometimes their husbands, to manage any business that might arise, such as dealing with customers of their small home-based businesses. Some informants spoke of growing cooperation between husbands and wives and the sharing of household decision-making. Women's increased capacity to invest in livestock or accumulate animals through livestock groups renders them able to take decisions independently, for example whether to slaughter or sell animals in times of need or celebration.

This increased independence has, perhaps, been most important in relation to women's ability to invest in, and take control of, one of the development goals they see as most important – the education of their children. Women spoke of the 'old days', when their children would be sent home from school for arrears on their fees, and of feeling powerless, having to wait for their husbands to

<sup>21</sup> Most informants cited the ability to pay school fees as SILC's main benefit and particularly in an emergency situation where a child was sent home due to outstanding payments.

<sup>22</sup> Those with younger or grown-up children who did not require school fees tended to be more able to take loans from SILC as start-up or booster capital and then repay the loan with the returns.

<sup>23</sup> Sidi had a business selling *leso* and *omena* [small dried fish] which she had started through loans from KWFT. Lillian had used a KWFT loan to purchase a *boda boda* [motor bike taxi] which she hires out to a driver for 300/- a day. Joan had used loans from KWFT to start up businesses growing and selling cassava, buying and selling chickens, buying and selling *leso* and *vikoi* [men's sarongs], and a hotel business selling tea and snacks to school children. Joyce used loans from KWFT to become a cashew nut retailer during the high season, buying in bulk from neighbours and selling them to 'people with vehicles'.

<sup>24</sup> For example, for Sidi, selling *leso* and *omena* from the water point where she sells water, and for Joan, selling *leso* from her small hotel.

<sup>25</sup> For example, an hour or so into the Sauti B meeting attended by the researcher, a member produced a bag with small packets of cashew nuts and peanuts for sale amongst the group members.

<sup>26</sup> Missing other people's funerals is not advisable, since it may mean that villagers may in turn not attend one's own. One's family would then be required to employ people to dig the grave, which is deemed shameful.

return home from the farm or a job. Women's capacities to provide school fees through borrowing from groups and selling livestock have been crucial to their attempts to actualise their development imaginaries. These development imaginaries are also realised discursively through group membership; women talk about and celebrate their autonomy through groups. Groups are also spaces in which women are able to become experts and authorities on *maendeleo*.

### 5.1 Saving, lending and narratives of women's empowerment

While participation in SILC often grants 'middle-income' women independence from their husbands and the ability to make important decisions at the household level, SILC also emerged in the study as a vehicle through which women (and men) could talk about women's empowerment and celebrate (and perhaps exaggerate) the extent to which women participate in SILC independently of their husbands. At a community *baraza* [meeting], for example, a non-member seated amongst a cluster of women commented that those women who were in SILC were those who had husbands and that she had neither the time nor the resources to be in SILC since she did not have a husband. This utterance prompted responses from women in the cluster who were members of groups. Having a husband or not had nothing to do with their membership of groups, they argued, since they did not use their husbands' money to participate in them. The comment also prompted a discussion about men's contemporary redundancy. Women have more opportunities, it was said, because they are more hardworking and are always on the look-out for casual labour opportunities.

Interviews revealed, however, that even where members' husbands do not contribute directly to their wives' savings, they may support their families elsewhere, thus enabling their wives to save. As discussed above, although women without husbands can and do participate actively in SILC, those who are able to engage in multiple groups for purposes beyond immediate economic need, such as Grace, Agnes and Mary, tended to have husbands who currently or in the recent past had brought home regular income. Women whose husbands were employed often dismissed their salaries as insignificant, their narratives strongly depicting themselves as the breadwinner in their families. SILC served as an idiom through which women could talk about women's independence and empowerment even where men may, behind the scenes, be supporting their wives' participation in groups. Furthermore, SILC created a space through which women could construct those who did not join groups as women whose freedom was circumscribed by controlling or jealous husbands. While these constructions may well have been based on people's very real experiences of gendered power relations, members' narratives emphasized discourses of women's empowerment, glossing over the more general constraints of poverty and limited cash flow that were talked about by non-members.

### 5.2 Women as authorities on 'development'

Women's positioning within the increasingly influential development sector has rendered women not only agents of development but also local *maendeleo* experts. Women's authority is captured in matriarchal figures like Grace, who have garnered local influence through their leadership roles in savings and other groups. Grace was deemed an authority on 'groups' and on *maendeleo* more broadly; one day the researcher returned to the *boma* to find her advising a young man on setting up a plumbers' group, a trade that she, by her own admission, knew nothing about. Another informant and SILC member, Sidi, noted that neighbours often sought her advice on how to run a business. Leadership experience within groups also appeared to be enabling some members to participate in local political issues. A small cohort of female and male SILC members was at the forefront of the campaign against the proposal by the IEBC for Malanga to be incorporated in the district of Ganze. Thus an emerging layer of feminised local authority appeared to be engaging local political and economic processes and may serve to supplement formal, male-dominated local governance systems headed by Chiefs and Assistant Chiefs. However, this influence appeared to be generated and exerted through the discourse and realm of development rather than, as yet, penetrating local government systems, which remained largely patriarchal.

## 6.0 CONCLUSIONS: SAVINGS GROUPS AND THE FEMINISATION OF A LOCAL POLITICAL ECONOMY

A strong ideology of 'groups', embedded in Malanga's development landscape, has played a key role in the broader feminisation of development. Groups have given rise to the 'busy woman', whose piety, ambition and commitment to *maendeleo* emerges from her membership of groups and the acts of saving and borrowing through which she aspires to and actualises her development imaginaries and economic independence. Savings groups, as the paper has shown, have impacted on social, political and economic life in Malanga as women carve out spaces for themselves in local economies and labour markets, become main providers for their families, and take on leadership roles in their savings groups and elsewhere within the realm of 'development'. As both agents and authorities of *maendeleo*, women and their relationships with their households and wider communities are shifting in what may point to a feminisation of Malanga's broader political economy.

Through the microenterprises it funds, SILC has shaped Malanga's economy and market spaces. Due, in part, to the relatively low level of capital available to members via the groups, this has manifested in the expansion of a 'domestic' market space, in which women sell petty commodities from home and the various domains in which they engage in daily life – including group meetings, water taps/kiosks, funerals, and so on. The mobility of this 'domestic' economy has enabled busy women to juggle the multiple demands of contemporary life in Malanga, in which they negotiate between the opportunities and pressures arising from a world of 'groups' and the traditional

roles and responsibilities which they are expected to fulfil. While engagement in this domestic market space may be interpreted as exemplifying limitations in women's empowerment (down the lines of normative gendered dichotomies of public/private, where men occupy public market spaces and women are relegated to the private domain), in a context where few opportunities lie in more public market spaces for either poor women or men, women's control over the domestic market space may in fact be very significant, and could have interesting gendered ramifications at the household level and beyond.

'Busy women' represent a new layer of local authority on *maendeleo* and its various political and economic interpretations and manifestations. The 'group' has thus had important implications for social empowerment, particularly around gender roles and relations. This has not only been in terms of women's

increased economic independence from their husbands and ability to provide for their children, but also as a platform through which women talk about gender empowerment and the problems women in Malanga face. While celebrating SILC's empowering effects on women, members tend to screen out the often important behind-the-scenes roles played by husbands. Thus, while SILC has certainly empowered women, it has also given rise to narratives of women 'doing it on their own', which downplay men's participation in the management of money. While popular discourses (also apparent in NGO language and targeting) suggest that men are irresponsible with money, squandering it on *mnazi* and other frivolities, men are more active partners in *maendeleo* than these narratives portray. Still, the discursive trends emerging from groups in general, and SILC in particular, produce and reinforce a feminised *maendeleo*.



Farmland in Ngamani during the dry season.

## ACRONYMS

<b>CBO</b>	Community-Based Organisation
<b>CRS</b>	Catholic Relief Services
<b>DO</b>	District Office
<b>IEBC</b>	Independent Electoral and Boundaries Commission
<b>KWFT</b>	Kenya Women Finance Trust
<b>NGO</b>	Non-Governmental Organisation
<b>PSP</b>	Private Service Provider
<b>PTA</b>	Parents and Teachers Association
<b>SACCO</b>	Saving and Credit Cooperative
<b>SHAFAA</b>	(In <i>Kigiriyama</i> ) <i>Simakeni, Hindeni, Asena, Fuhumikire, Atu, Akwe</i> (In English) Don't be afraid – let's go, friends, let's serve our people
<b>SILC</b>	Savings and Internal Lending Communities

## GLOSSARY

<b>Baraza</b>	Meeting
<b>Boda boda</b>	Motorcycle taxi
<b>Boma</b>	Domestic compound
<b>Dawa</b>	Medicine
<b>Hoteli</b>	Restaurant / Café
<b>Jembe</b>	Hoe
<b>Kibanda</b>	Stall
<b>Kunde</b>	Cow peas
<b>Leso</b>	Sarong
<b>Madharau</b>	Ignorance (connotes misinformed, looking down upon)
<b>Maendeleo</b>	Development
<b>Mahamri</b>	Doughnuts
<b>Mitumba</b>	Second-hand clothes
<b>Mnazi</b>	Local brew made from coconut
<b>Omena</b>	Small dried fish
<b>Pojo</b>	Green grams
<b>Shamba</b>	Farm (plural <i>mashamba</i> )
<b>Shughuli</b>	Tasks/chores
<b>Vikoi</b>	Sarong worn by men (singular <i>kikoi</i> ).
<b>Vikundi</b>	Groups (singular <i>kikundi</i> )
<b>Vikundi vya mifugo</b>	Livestock groups
<b>Vipande</b>	Literally 'pieces' - denoting the 20-by-40-stride units of land which casual labourers are paid KSh 20-25 to weed.

## **An ethnographic study of local institutionalisation of savings groups in Malanga, Coast Province**

Researched and prepared by

Hannah Elliott

**This report was commissioned by FSD Kenya. The findings, interpretations and conclusions are those of the authors and do not necessarily represent those of FSD Kenya, its Trustees and partner development agencies.**

The Kenya Financial Sector Deepening (FSD) programme was established in early 2005 to support the development of financial markets in Kenya as a means to stimulate wealth creation and reduce poverty. Working in partnership with the financial services industry, the programme's goal is to expand access to financial services among lower income households and smaller enterprises. It operates as an independent trust under the supervision of professional trustees, KPMG Kenya, with policy guidance from a Programme Investment Committee (PIC). Current funders include the UK's Department for International Development (DFID), the Swedish International Development Agency (SIDA), and the Bill and Melinda Gates Foundation.



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