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Women's social and economic projects : experiences from coast province

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Women's Social and Economic Projects

Experiences from Coast Province

Maria Maas
(edited by Nel van Hekken)

Report No. 37/1991

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WOMEN'S SOCIAL AND ECONOMIC PROJECTS
Experiences from Coast Province

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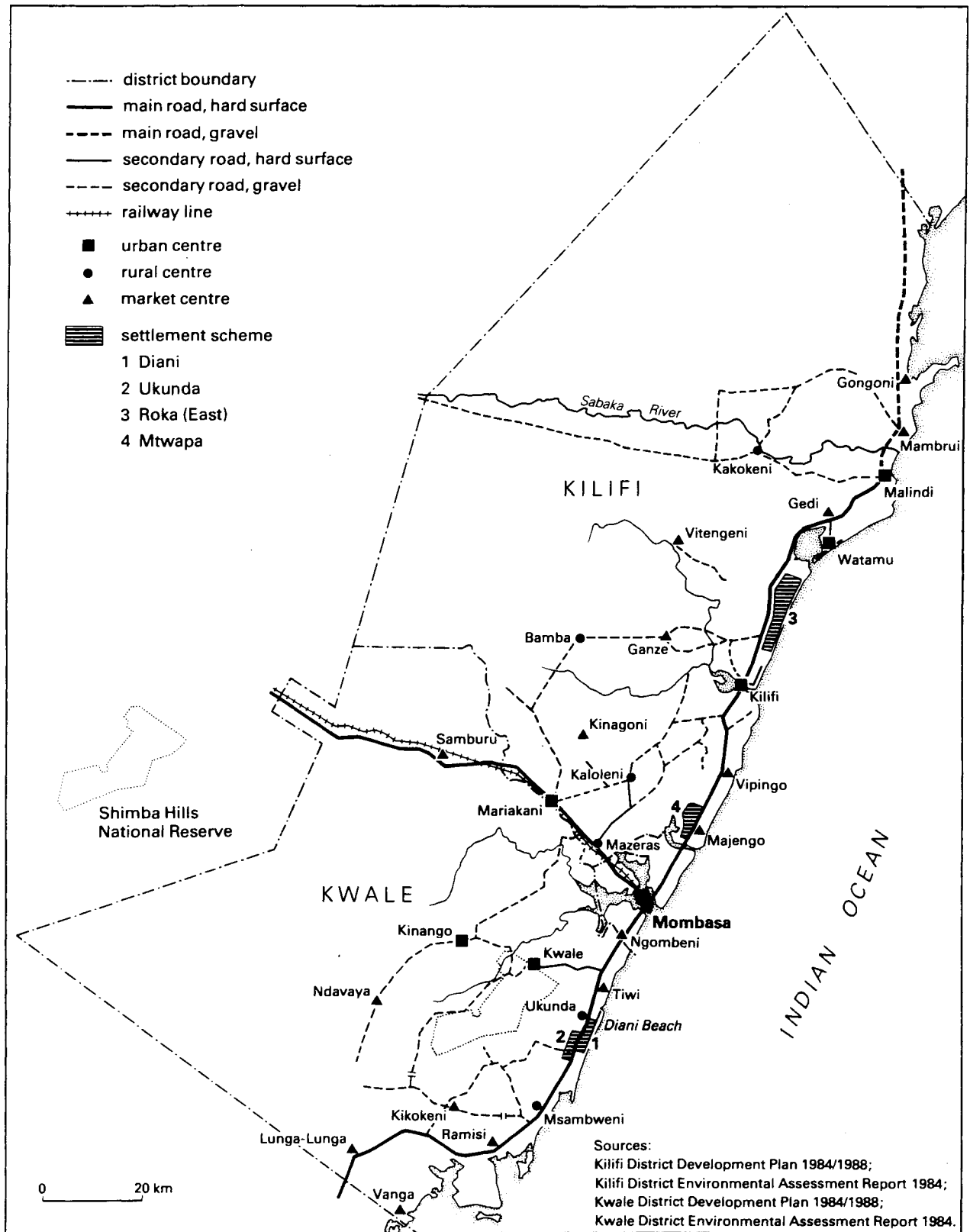
A c k n o w l e d g e m e n t s

The research reported here was originally conceptualised as a support study of a larger survey of conditions in settlement schemes in Coast Province. As such it was to be an independent study, designed by the principal author who was also responsible for the fieldwork, analysis and first draft report.

The principal author, due to other commitments, was not able to revise the draft report which has been lying still for the better part of two years. With the completion of the other ASC-studies regarding Coast Province it was felt that an effort should be made to edit this material and make it available as well.

The report describes the situation encountered at the time of research, which was conducted in 1985 and 1986. Changes in the circumstances which may have taken place since then are not discussed in the text, although some supplementing data have been drawn from the larger survey on the settlement schemes.

The author expresses gratitude to all those who have helped in undertaking this study, most notably the members of the women's groups in Mtwapa in Kilifi District and Diani-Ukunda in Kwale District. Thanks are also due to the CDA's and CDO's from both districts as well as the research assistants Alvina Kazungu and Sidi Ngala.



S U M M A R Y

Over the past 15 years the Kenyan Government has pursued a policy to stimulate the participation of women in the process of development. The so-called women's groups have been the main focus of government policies in this regard. These groups are seen as important agents in promoting the participation of women in the economic and social development of Kenya.

This paper presents the results of research on women's groups in Coast Province in Kenya. The areas selected for this study are Diani-Ukunda in Kwale District and Mtwapa in Kilifi District. The research is part of a larger study concerning nutritional conditions in settlement schemes in Coast Province.

This report will focus on the importance of women's groups from a viewpoint of community development, but also whether women gain an income from their joint activities. It will be argued that the groups concerned offer only a few members a small and irregular income. The conditions connected with this situation and non-material rewards for the group members will be discussed. It will also be shown that the groups in Diani-Ukunda have a rather limited importance as far as community services are concerned, while the Mtwapa groups perform much better in this respect. The conditions connected with the differences in success will be discussed as well as the motivations of members who, in spite of the slow progress of their groups, continue to participate.

Chapter 1

INTRODUCTION

1.1 Women's groups in Kenya

In many third world countries women organize themselves in so-called women's groups; the number of countries establishing such groups is steadily growing (Clubes de Madres, Groupements des Promotion Feminine). Many of these groups are based on traditional forms of cooperation created in response to the common position of women in the division of labour. Other groups have been established at church initiative and by (colonial) governments in order to train women in child care practices and good housekeeping (Maas, 1986). From the seventies on, but even more so in the eighties, women's groups have been formed in response to national and international development policies. National governments, donor countries and international development agencies consider these groups to be an important means of getting women to participate in the process of national development as well as a means to improve local living standards.

The mobilization of women in Kenya can be traced back as far as the women's councils of the Kikuyu in the 19th century. During the colonial period - the first half of the 20th century

- women in areas like Kiambu, Murang'a and Machakos formed mutual assistance groups. Neighbours and relatives helped each other in birth, disease and death. In the late forties women's clubs appeared as a formalized structure, and they were among the first to be organized in 1951 under the National Women's Organization 'Maendeleo ya Wanawake' (Progress for Women). The club leaders were trained in subjects such as handicrafts, health and nutrition (Monsted,1978; Maas,1986).

After Independence in 1963 these groups extended their activities to saving groups and working parties, mostly in Nyeri and Murang'a Districts of Central Province. They became known as 'women's groups'. The members worked as agricultural labourers and saved their earnings to buy corrugated iron sheets as roofs for the houses of the group members. The basis for the rapid expansion of these groups is the self-help ideology formulated shortly before and after Independence (Maas,1986). A major expansion of the groups occurred around 1970-1975, due to stimulating efforts of the central government. The 'Integrated Rural Development Project' (IRDP) was started in six districts in 1970. This programme provided financial support and training courses for the leaders of women's groups. The Department of Social Services later extended this project to 12 other districts. In 1975 the Women's Bureau was formed and the IRDP services extended to all districts (Monsted,1978). The Women's Bureau is particularly important in that it allocates grants to women's groups. In 1985 the Bureau allocated sh 55,000,000.

It was estimated that 30-40% of the adult women in Kiambu and Murang'a Districts were organised in women's groups in 1977. Elsewhere in the country this was less than 10%, while in the arid and coast areas no more than 1% of the adult women were organized (Monsted,1978). There is still a pronounced difference

Table 1. Women's groups in Central and Coast Province

	<i>Central Province</i>		<i>Coast Province</i>	
	1980	1984	1980	1984
Number of groups	1,809	4,409	151	802
Number of women organized	100,517	158,914	5,028	40,232

between the number of organized women in Coast- and Central Province, even though, relatively speaking, the number of groups and members in Coast Province is growing more rapidly (Table 1).

1.2 Previous research

The Women's Bureau held a survey in 1977 on women's groups in five districts (Murang'a; Kiambu; Machakos; Kisii; Baringo District). Together with an evaluation of the Women's Groups Programme within IRDP, this provides data on the type of the activities of the groups, the number of women mobilized per district and the socio-economic characteristics of the participating women.

Most of the group members appear to be from small and middle-size peasant families which form the major part - 70% - of the rural population (Mbithi, 1974). The findings indicate that the poorest families, landless labourers and single women are underrepresented in the groups (Monsted, 1978). As far as the activities are concerned, a multitude of projects was revealed with a shift in objectives over time. The first and oldest groups in Central Province concentrated largely on the improvement of housing and of sanitary and educational conditions. During the 70's groups became interested in projects that can generate incomes for individual members. Many groups started a shop, a grain mill, or leased a house in order to raise money. In the eighties women's groups became involved in development programmes of the Ministry of Agricultural and Livestock Development, most notably the zero grazing and poultry projects.

The general conclusion of both studies concerns the community oriented activities of the groups. Women's groups are successful in mobilizing resources for the improvement of housing conditions and the provision of water, health care and education (Monsted, 1978). Later research focused more on income generation. Feldman visited about ten women's groups throughout the country and concluded that agricultural projects can generate small but stable incomes. However, the lack of marketing facilities, management skills, equipment and capital hinder the development of more sophisticated economic

enterprises (Feldman,1984). Findings for a group in Kakamega, for example, indicate that a capital-intensive project like the raising of pigs did not generate an income at all (Ombina, May, 1985). Case studies in Kiambu and Taita-Taveta, however, showed that women's groups realized incomes from projects such as the building and renting out of houses and the exploitation of a bus service (Opondo,1980; Maas,1986).

Today's registration of women's groups consists of little more than the number of groups and the type of activities they are involved in. Registration of their progress, except for groups which are very successful and recommended for a grant, is lacking. The findings of the survey of the Women's Bureau indicate that women's groups are capable of establishing all kinds of community services. Case studies from several districts in Kenya present contradictory material as regards the income potential of women's groups, and little is generally known about differences between women's groups and about the conditions of failure and success in the culturally and economically divergent districts of Kenya.

1.3 Research objectives

This paper presents the results of research on women's groups in different settlement schemes in Kilifi and Kwale Districts. Three groups were selected for study in Mtwapa Scheme in Kilifi District and two groups in the adjoining Diani-Ukunda Schemes in Kwale District, organizing 122 women in all. Mtwapa is an example of a well-developed scheme, whereas the Diani-Ukunda schemes are less economically developed.

The objective of the present study was to investigate the role of these groups in the process of social and economic development, and in particular, to assess the contribution of the groups to the improvement of the living standards of the members, their families and the community as a whole.

The research focusses on the history of the groups; on the objectives and the organization of their activities; labour and capital input; output, marketing and profits; the social and economic characteristics of the members and their families;

members' motivations and the groups' relations with governmental and non-governmental organizations.

1.4 Method and presentation

The study concerns the Nyayo and the Umoja Women's Group in Mtwapa Settlement Scheme together with the Makiwo Group situated on the border of the scheme, which organize 120 women; about 70 women live inside the scheme and 50, all members of the Makiwo group, outside the scheme. The groups in Diani-Ukunda are the Bahagago and the Mvindeneni Women's Group with 52 members.

The first research activities were conducted in the period from September to December 1985. The second phase of data collection started in May 1986 and continued until July of the same year. The data were obtained by means of interviews and observation. In Mtwapa and in Diani-Ukunda 36 members and in each group, one or two leaders were interviewed. Through these interviews initial information on the activities of the groups, the organizational structure and the number and the names of members was obtained.

During the whole period under review the researcher was present during the weekly or monthly meetings of the various groups. Attendance of the meetings and occasional presence during the different activities of the groups yielded additional data concerning the activities of the group, information on the relations between leaders and members, on the problems the groups encounter and the ways they try to solve them. During the second part of the fieldwork more attention was given to the groups in Diani-Ukunda because of the slow progress of these groups.

The researcher interviewed the District Social Development Officers of Kwale and Kilifi Districts, the District Development Officer in Kilifi, Social Development Officers in Kwale District and attended the meetings of the District Women Development Committees in Kwale and Kilifi Districts and the local women's groups meetings in Diani. This information was completed with data from the files of the Social Departments of Kilifi and

Kwale Districts and from the Central Bureau of Statistics in Mombasa.

Data concerning the economic and social characteristics of the households of the participating women were gathered through a survey among 36 women from the Mtwapa groups and 36 women from the Diani-Ukunda groups. About three quarters of these women were also interviewed concerning their opinions about the aims of the women's group, their motivations for joining and their expectations.

The research was initiated as part of a larger study concerning nutritional conditions in settlement schemes in Coast Province (Hoorweg et al., 1991). This larger survey covered four schemes ¹, and comparison information for the three schemes in the present study were lifted from the existing data sets, notably regarding the position of women and other characteristics.

Chapter 1 contains an introduction and presents the rationale of the study. The second chapter describes the relevant social and economic characteristics of the research locations. Chapter 3 describes the position of women within the family and in the economy and the role of women in agriculture, and discusses marriage and divorce, rules of inheritance and the resulting attitudes of women towards their husband's farm. Chapter 4 focusses on the women's groups: their organisation and activities and the socio-economic characteristics of the members. There are marked differences in the performances of the groups the groups in Mtwapa being more successful. The final chapter mentions some of the causes for this, and discusses the role of external support, financial and organizational, and the importance of the educational level of the members.

¹ In addition to Diani, Ukunda and Mtwapa; the larger survey also included Roka Settlement Scheme

Chapter 2

RESEARCH LOCATIONS ¹**2.1 Population and settlement patterns**

More than 80% of the population of Kwale and Kilifi District belong to a single ethnic group, the Mijikenda. Other ethnic groups are the Kamba, Luo and Kikuyu. The Mijikenda originate from the Singwaya region in the southern part of present-day Somalia. They left their homelands at the turn of the 17th century and settled in the southern part of the Kenya coast (Spear, 1978). The term Mijikenda covers nine sub-groups which share a common linguistic and cultural heritage. The Giriama, the Duruma and the Digo are numerically the most important. The other six sub-groups are the Rabai, Ribe, Kambe, Jibana, Chonyi and Kauma who live in the southern part of Kilifi District and are relatively small in number.

The Giriama live mainly in Kilifi District and are traditionally agriculturists. The Duruma inhabit the hinterland of Kwale District and are primarily cattle owners. The Digo live in the coastal and southern part of Kwale district and are

¹ Detailed information of various kinds concerning the two districts is presented in other FNSP reports (Foeken & Hoorweg, 1988; Foeken et al., 1989); while further information on the settlement schemes can be found in the previously mentioned report of the survey in the schemes (Hoorweg et al., 1991).

agriculturists. Due to differences in agricultural potential, the concentration of modern sector employment in the coastal strip, the government settlement policy of the past 25 years, and other historical factors, the coastal strip and the better watered Coastal Range are more populated. Population densities are low in the so-called hinterland area, west of the Coastal Range.

According to the latest available census, the total population of Kilifi Districts and Kwale Districts amounted to 719,349 or 72% of the total population of Coast Province, excluding the largely urban district of Mombasa (CBS,1981). In 1979, the two districts had an identical population density of 34 persons per km². About 90% of the population lives in the rural areas. There are no major urban settlements in Kwale District. Kwale town, the district's administrative centre, had a population of less than 3,500 in 1983. Other 'rural centres' are the divisional headquarters Msambweni, Kinango and Ukunda near the Diani Beach area (MOFP,1984a). Malindi with 43,000 inhabitants (1983), is the main urban centre of Kilifi District. Kilifi town with its population of 10,000 (1983) is the district's administrative centre (MOFP,1984b; See map, page 6).

2.2 Agro-ecological characteristics

The Monsoon type of climate is at its hottest and driest from January until April. Temperatures close to the the coastline average about 26 C, ranging from a maximum of 25-33 C to a minimum of 20-24 C. The rainfall is bimodal with the long rains usually starting in March-April and continuing until July. The short rains which are less important occur in October and November.

The settlement schemes are situated in the coastal plain which has an elevation of less than 60 metres. This plain extends 16 kilometres inland and stretches from Kilifi town to Lunga-Lunga on the border with Tanzania. The soils have developed on coastal sands and coral limestones and are generally well drained but vary in depth and structure. Their fertility is moderate to low. A problem is the rapid decline of

soil fertility when the land is cultivated permanently. For the greater part soils in Mtwapa are deep to very deep, but vary as far as drainage is concerned and are partly alkaline. The soils in Ukunda are deep and well drained. In Diani soil conditions vary; partly deep and well drained, but often shallow and not well drained.

The locations concerned are situated in agro-ecological zone CL3, the so-called 'coconut-cassava' zone (Jaetzold and Schmidt, 1983). This zone is characterized by a medium potential for agricultural activities. The annual precipitation averages some 1000 mm and the long rain cropping season lasts 155 to 175 days. The short rains do not generally allow for the cultivation of annual crops, only drought-tolerant crops are likely to succeed at that time of year. Depending on variations in soil fertility and rainfall, this zone has a medium potential for various food and cash crops (Jaetzold and Schmidt, 1983).

Mtwapa Settlement Scheme in Kilifi District and Diani-Ukunda Settlement Schemes in Kwale District were established under the Haraka Programme in 1969, 1979 and 1968 respectively. The schemes are of the 'individual holding' type and designed primarily for smallholder production. The farm units are relatively small and farming decisions are taken by the individual settlers; official controls are limited to standard social and legal procedures connected with land transactions and capital and operating costs per settler are relatively low (Chambers, 1969). The schemes, however, differ as regards infrastructural development and the level of financial and technical support. Other differences concern the legal status of the tenants and the size of the plots.

2.3 Mtwapa

Mtwapa Settlement Scheme is situated next to Shimo-la-Tewa at the west side of the Mombasa-Malindi road (map, page 6). The distance to Mombasa is 15 km and to Kilifi town, the district's administrative centre, about 40 km. From Sokoni, as this market and trading centre is called, buses and *matatus* frequently depart for the two respective towns.

The scheme was established in 1969 on former state-owned and privately owned land. It covers a total of 9,965 acres and is divided in 607 plots of 12 acres each. This is above the average size of smallholdings in the Coastal Belt (CL3 agro-ecological zone) which is estimated at 7.5 acres or less (Booker, 1982; Foeken et al. 1989). Many settlers still inhabit the 12 acres plots assigned to them.

Mijikenda, already living as squatters on the land, were the first to receive plots. In addition, settlers from other parts of Coast Province and elsewhere in Kenya came to live in the scheme. Today, the majority of the inhabitants are Mijikenda of which the Giriama are the most numerous.

The infrastructure of the scheme is still being developed. There are few shops and no public transport is available inside the scheme. Most of the farms are accessible by sand roads, though, but much road construction, like grading, still needs to be done. There are no permanent medical facilities in the scheme but the Mobile Clinic of the Vipingo Health Centre provides monthly services. It visits three different villages inside the scheme and provides for child care and family planning consultations. Outside, people can go to Vipingo Health Centre, Kilifi District Hospital or hospitals in Mombasa. In this context it is important to note that in parts of the scheme no permanent water supply has yet been realized, causing women to walk long distances every day.

Agriculture

The agricultural potential of the scheme allows for the cultivation of the range of annual and perennial crops associated with the medium potential zones of the Coastal Plain and Coastal Uplands. The most important food crops are maize, cassava and cowpeas; greengrams and rice play a minor role in local foodproduction. These crops are mainly grown for domestic consumption but a number of women produce a surplus for commercial purposes. Whether this is actually done is largely conditioned by labour availability and the household's need for food.

Local cashcrops are cashewnuts, coconuts, fruits, simsim, groundnuts, vegetables and sunflower in this order of importance. At the start of the eighties, vegetables like onions, brinjals and tomatoes were introduced as new crops. About the same time, the cultivation of fruit trees gained considerable importance, most notably citrus and bananas (MLS, 1983). Although eaten locally, the cultivation of vegetables is certainly stimulated by the proximity of the tourist hotels and the town of Mombasa. They are the main markets for a variety of horticultural produce; Mombasa is important for the marketing of coconuts. Cattle, goats, sheep and poultry form only a minor part of the local farming system.

The farming system in general is characterized by a low level of farm inputs and a low standard of technology. The main tools are the *jembe* (hoe) and the *panga* (cutlass) suitable for weeding and shallow cultivation only. Occasionally tractor ploughing is practiced. For these farms, in general, yield levels for non-fertilized food crops, but also for cash crops, tend to be low to very low and vary considerably over the years. The low and strongly variable yields are caused by too much, too little or inadequately distributed rainfall. Additional factors are low soil fertility, weed problems, pests and diseases.

Off-farm employment

Farms in Mtwapa Settlement Schemes generate incomes that more or less cover the minimum existence needs of the household members in respect of food, clothing and housing (Hoorweg et al., 1991). Off-farm employment by family members, often including the head of the family, is therefore much needed to supplement the family's income. Formal and informal labour opportunities are present within a range of 15-40 kilometres. A number of men have found employment in Mombasa, the tourist hotels, to a lesser extent in Kilifi with the district administration and at industrial estates like Bamburi Cement. Women may find work as casual labourers at the local cashewnut factory or at sisal estates. Usually however, women perform casual farm labour for other scheme tenants.

Off-farm earnings, in fact, constitute the greater part of the total household's income (Table 12, page 43). Apart from this, off-farm labour is also considered more attractive than farm labour because it pays regularly and offers more security in addition to more status. Most men will therefore take any employment opportunity offered to them, or, alternatively, try to start their own off-farm business rather than become a full-time farmer. This means that a considerable proportion of the male labour is not available for agricultural cultivation in the scheme. Although the men usually stay in charge of the financial and organizational management of the farm, the bulk of the cultivation is done by women.

Part of the off-farm earnings are invested in agricultural production. Labour is sometimes hired to assist with land preparation and harvesting. About the volume of these investments and distribution over labour and supply inputs little is known.

Development efforts

The Department of Settlements from the Ministry of Lands and Settlement was responsible for the initial establishment of the schemes. Responsibilities include the purchase of land, title mapping and lay-out of plots, land development prior to settlement, as well as the selection and actual settling of the families concerned. Once a scheme has been established, the department provides for agricultural and infrastructural services.

The Department of Lands and Settlement in Kilifi covers an area of about 37,500 acres being the total of the five Kilifi schemes created under the Haraka Programme. The field staff of the department consisted of agricultural, livestock and technical officers and home economists. From 1977 on, the Department has been assisted by GASP (German Assisted Settlement Programme) with the planning and implementation of new and existing schemes and the provision of funds in the form of grants and loans. This aid was given for co-operative development, input supply, credit, technical assistance, later continued under the Kwale Kilifi Integrated Development Project.

In Mtwapa the main activities of the department have consisted of agricultural extension. This is done by organizing courses for farmers and staff at the nearby F.T.C. (Mtwapa Farmers's Training Centre), by visits to individual farmers and through demonstration plots. For some years now, emphasis is given to extension taking place in the field, known as the Training and Visits programme (T&V). Insufficient transport facilities limits the development of a sustained extension programme however. Through its home economics programme the extension services also include the women's groups in the scheme. Apart from these activities, the work of the department includes the provision and maintenance of water supply facilities, the construction and maintenance of roads and the distribution of farm inputs in kind and cash (loans) to individual farmers.

To what extent exactly Mtwapa Scheme has benefited from the assistance programme is not clear. At least a windpump has been installed in the scheme in combination with a set of storage tanks, a communal washing place, shower rooms and a livestock watering place. Development efforts by a local private organization also centre on the scheme's need for water. Lyons of Kenya installed several kilometers of waterpipes and a water tap in Mtepeni village.

2.4 Diani-Ukunda

Diani and Ukunda Settlement Schemes, the other research location, are situated in Kwale District, 25 kilometres south of Mombasa. The schemes are situated on opposite sides of the main road: Diani on the east, Ukunda on the west.

The majority of the settlers are Digo. In part they are former squatters who were allocated a plot when the scheme was officially established, and a number of them originate from surrounding settlements like Tiwi, Diani, Bongwe and Mbuguni. A few Tanzanian labour migrants live in Ukunda Scheme. In Diani Scheme, a number of settlers come from elsewhere in Coast Province.

The local market and shopping centre is Ukunda, some 2 to 3 km north. Ukunda is a rapidly expanding centre that caters for agricultural supplies and consumption goods and offers opportunities for employment. A few shops and restaurants are situated on the edge of the schemes along the Mombasa-Lunga Lunga road. Communications with Mombasa, Kwale - the district administration - and the hospital in Msambweni are good because of all-weather roads and ample supply of public transport.

Inside the schemes, the infrastructure is not well developed. The construction of sand roads has been completed in Ukunda Scheme. In Diani Scheme, through roads need to be improved and access roads to the farms are generally lacking. There are no shops but there is one primary school just on the border of Ukunda Scheme. Although a water project has been introduced in the schemes, many tenants still lack a permanent water supply nearby.

Agriculture and off-farm employment

The agricultural conditions in Diani-Ukunda allow for the cultivation of different types of food- and tree crops. In Diani the cultivation of tree crops is restricted due to the shallow soils in parts of the scheme. Monkeys and wild pigs present a real problem in both schemes necessitating additional labour inputs and limiting the area under cultivation.

The most important food crops are maize, cassava, cowpeas and some rice (in Ukunda). Simsim and greengrams are also grown and the cultivation of groundnuts, capsicum and vegetables (tomatoes) has been introduced.

Coconuts - abundant in Ukunda, but rather scarce in Diani - and cashewnuts are the most important cash crops. Citrus, bananas, mangoes and vegetables have gained importance because of a growing demand for horticultural produce by the tourist hotels.

As in Mtwapa, the farming system in Diani-Ukunda is characterized by low inputs and simple cultivation techniques. Farms in Diani-Ukunda generate an income below the minimum existence level, covering only slightly more than the minimum food requirements of household members (Hoorweg et al., 1991). In

addition, male labour tends to be low as men generally prefer off-farm employment and regard farming as a second-best option. A considerable number of men are employed in the nearby tourist hotels or are self-employed (Table 12, page 43).

Development efforts

Unlike its counterpart in Kilifi District, the Department of Settlements in Kwale District did not receive major donor assistance until that time. Lack of funds and personnel have severely restricted the Department's ability to stimulate development in the Diani-Ukunda schemes. It focuses mainly on extension services in the form of demonstration plots in both schemes. Extension services have not included women's groups because the department did not employ a home economist. (MLS, 1985).

Recently, Diani-Ukunda have been included in a district-wide programme to improve health and sanitation conditions. Six handpumps have been installed on newly drilled boreholes with an equal number of wash-slabs. Another objective of this particular programme is to further the participation of women in development projects. For that reason it was decided that women should constitute the majority of the water committees, responsible for the organizational and financial management of the pumps. Women are also in charge of the technical management of the pumps. Female volunteers have been trained in pump installation, repair and maintenance. The training was supplemented with lessons on sanitation, health and nutrition, family planning and the communal aspects of the water management.

2.5 Conclusion

The household income in the schemes averages about sh15,000 against less than sh8,000 among the general population (Table 2). The scheme tenants are doing better in farm income (about sh4,000 vs sh1250/h.hold) as well as off-farm employment (sh11,000 vs. sh6,500/h.hold). Corrected for household size the

picture remains essentially the same: income in the schemes is double that among the general population.

Clearly off-farm employment is essential in assuring a livelihood. Although the settlement tenants have more land available, and could be expected to rely more on farming, this is hardly the case. The scheme tenants are in fact more involved in off-farm employment, and it contributes about 75% of their incomes. At the same time, the income from agriculture was estimated to be about two times that of the general population in the districts. This difference is due to a higher income from tree crops; the income from livestock in this part of the coast is low.

Table 2. Average household income (sh/household/year).¹

	<i>Mtwapa</i> ² — (N=100)	<i>Diani- Ukunda</i> ² (N=200)	<i>General Population</i> ³ (N=297)
farm income	5,690	3,070	1,260
off-farm income	13,210	9,590	6,560
total	18,900	12,660	7,820

1. Excluding food crop production; available figures point at better performance of settlement households in this respect as well.

2. Data from Hoorweg et al., 1991

3. Foeken et al., 1989

Mtwapa is the scheme that is more prosperous and developed. The average household income base is about sh19,000/h.hold; in Diani-Ukunda it is about sh13,000 per annum. Households in Mtwapa tend to be larger than in Diani-Ukunda. This in itself can be regarded as a sign of wealth but also as a drain. Nevertheless the income per consumer unit in Mtwapa is still higher: about sh3,651 in Mtwapa and sh3,172 in Diani-Ukunda.

Farm income is lowest in Diani-Ukunda, particularly in Diani (sh1,660). This is as expected, the latter scheme has large infertile tracts, but smaller plots have nevertheless been issued here and no donor assistance was provided.

Chapter 3

WOMEN OF MTWAPA AND DIANI - UKUNDA**3.1 Introduction**

This chapter describes the social and economic position of women in Giiriana and Digo society, notably some aspects of the farm- and non-farm labour of women in relation with local arrangements of marriage and inheritance.

One of the main differences between the inhabitants of Mtwapa on the one hand and Diani-Ukunda on the other concerns their religious background. The Digo population in Diani-Ukunda is mostly Muslim. The people in Mtwapa are mainly Giriama and belong either to various Christian churches or adhere to traditional religious practices; only a few are Muslim. The physical mobility of Digo women, however, is not restricted, as is often the case in Muslim communities elsewhere. The sexes interact freely and when leaving the house women wear their '*bui bui*'¹ in a loose way. Digo women also engage in all kinds of economic activities. Inside the home, there are no strict rules concerning gender segregation. Usually, however, women and men do not eat together, having their meals in different rooms and

¹A *bui bui* is a black veil enveloping the whole person and is used by Muslim women to cover their body and face when they leave the house.

at different times, but this is not different from Mijikenda practices in general.

3.2 Land and labour

Formerly, both men and women participated in farming. Gender division of labour was likely to bear on the type of crops and the type of activity. In general, men maintained a relative dominance over cash crops and women over food crops. Women tended to have a greater share in planting and weeding, whereas men were mainly occupied with the first clearing of the land and harvesting (Champion, 1967; Gilette, 1980). Nowadays, Giriama men as well as Digo men, first and foremost, try to find off-farm employment or to set up a business of their own.

In the respective locations, then, women are the main cultivators, i.e. they produce the staple food crops and do most of the farmwork as compared to other family members. The traditional division of labour and lack of educational opportunities until now have determined the somehow inevitable role of women as farmers. This does not mean that men do not participate in farming at all. In Diani-Ukunda husbands sometimes assist with the actual farm labour, be it only to chase the monkeys away during the night. But they are more likely to act as a kind of overseer on their farm. Furthermore, as palmtrees are plenty in Ukunda, men in this scheme also occupy themselves with the harvesting and marketing of these fruits. Among the Giriama there is a more rigid division of labour between women and men. In Mtwapa, then, men are less likely to assist their wives with food crop production (Champion, 1967; Gilette, 1980).

Women's access to land

The majority of the women work land which is registered in the name of the husband or the husband's father. They came to settle in the schemes with their husbands or joined after they married. Although women are allowed to occupy a plot on their own behalf, only a few women have a farm registered in their name. These women have occupied the plot upon being deserted by their

husband or have inherited the farm when their husband died and share the plot with married or divorced daughters.

The original size of the farms, when allocated for resettlement, was 12, 5 and 12 acres in Mtwapa, Diani and Ukunda, respectively. Some families have increased their farms by buying or leasing additional plots from others. As a consequence, some farms have decreased in size as part of the land was sold or rented out.

Part of the land is covered with tree crops such as palm and cashewnut trees, mango and citrus trees. The remaining land can be used for food crop production but is often shared by several households. In polygynous families each wife will be allotted her own plot to produce food for her children. Equally, the sons of the head of the family have access to part of the farmland. In addition women are allowed to grow crops for sale.

Table 3 gives information on the average amount of farmland available in the three settlement schemes and the land distribution. A number of farms have by now been subdivided. The part of the farm that is used for food crop cultivation is very much dependent on the available farm labour. This labour input is influenced by general attitudes towards farming and individual incentives for women to cultivate. Another important factor is the assistance available from family and non-family labour. Although some farms provide for food for several households the area under food crops is rather restricted and parts of the plots are left unused.

Table 3. Farm size and distribution

			<i>Mtwapa</i> (N=99)	<i>Diani</i> (N=200)
average			10.7	6.4
distribution (%)				
0.0 - 0.9	acres		12	8
1.0 - 2.9	acres		14	13.5
3.0 - 5.0	acres		3	32
5.1 - 11.4	acres		5	20
11.5 - 19.9	acres		49	26.5
20.0 +	acres		16	-

Data from Hoorweg et al. (1991)

Household labour

As mentioned before, the majority of the men are engaged in off-farm labour. Consequently their input in crop cultivation is limited. The same applies to children, since they usually attend school. After schooltime, during week-ends and holidays they can be very helpful indeed. They fetch water, go shopping, assist with harvesting and most importantly, occupy themselves with the time-consuming task of chasing the baboons to prevent them from eating the maize and cassava.

Once they have left school and irrespective the level of education they have reached, boys start to look for employment or set up a business of their own. Boys may assist with farming now and then and even start growing vegetables as a commercial enterprise. Girls and young women, in conformity with the prevailing division of labour and the low levels of education, are most likely to work regularly on the farm. But they are also likely to be married quite young.

Not all girls and young women view farming as their sole present and future occupation. Those girls who finished secondary school will certainly look for a job and are most likely to find one. The others, by far the majority, with only a few years of formal schooling, may wish to learn a skill to start a business of their own. In Mtwapa, women actively stimulate these ambitions of their daughters. As tailoring is rather popular among girls, a women's group in Mtwapa provided for training facilities by organizing tailoring classes. In this way they hope to offer their daughters a means of making a living and also prevent them from hanging around idly.

Work-parties and hired labour

Until recently work parties were quite common, as in many parts of Africa, but they do not occur often any more and show little or no continuity over time. In one of the villages in Mtwapa about 30 women had participated in a working party the previous year. Three of the four groups thus organized had stopped, however, before all the participants had their fields worked over. The reasons given were that some women had fallen sick and others had to attend funerals. In Ukunda one woman had tried to

start a working party three years ago, but the participants 'did not turn up', and it was decided to stop, not to try again.

Women's groups do not revive the traditional forms of co-operative farm labour. The members do not conceive of a women's group as a means to exchange labour. Rather they co-operate because they want to raise money. Furthermore, the activities organized by the women's groups tend to attract women's interest and ask for their time at the cost of the traditional workparties.

Table 4. Households employing labour (%)

	<i>Mtwapa</i> — (N=100)	<i>Diani- Ukunda</i> (N=200)
none	64	45
casual labour only	17	46
permanent labour	18*	8

* Includes 13 h.holds employing permanent *and* casual labour.

To hire labour assistance, women are dependent on their husbands who usually control the cash resources. Whether or not labour will be hired is thus dependent on the husband having an income and his interest to invest in farming. Households in Diani-Ukunda hire more farm labour than the households in Mtwapa, usually on a casual basis (Table 4). The households in Mtwapa employ more permanent labour. In Diani-Ukunda many labourers are migrants from Tanzania, squatters on the farms of other non-Digo. In Mtwapa, women and men from the general population, the Mijikenda, work as labourers.

3.3 Attitudes towards farm labour

Giriama as well as Digo women find agricultural work exacting and boring and crop cultivation ('digging!') is little appreciated. Digo women typically picture themselves as women 'who do not like farming', 'who prefer not to dirty their hands' and, as they state emphatically, would never work as farm labourers for others. These kinds of statements and attitudes are not exclusive to women. Digo men also say that they would not perform (farm) labour for fellow Africans and as a matter of

fact Digo usually employ Duruma - another Mijikenda subgroup - or non-Mijikenda on their farms. Digo men do, however, work as shamba boys for Europeans or at hotels. The negative attitudes towards farm labour have probably developed as an aspect of a strong Arab-Swahili orientation, which resulted in the subsequent conversion to Islam. The Arab and Swahili plantation economies were based on African slave labour and, although the Digo and the Arab-Swahili economies were closely related, the Digo themselves were not subject to slavery. They did employ slave labour, however, and Digo men married female slaves (Spear, 1978).

According to Gomm, the Digo concept of dignity was based on a distinction between being free-born or being of slave descent. Slave descent is inherited matrilineally, but which matrilineages are of slave descent is a secret only known to the elders of the clans. Every lineage can feel itself under suspicion, and the actual behaviour and/or position of individual lineage members then serves as an indicator of descent. Being hard working, among other things, is a mark of slave decent, whereas leisure, influence and authority indicate being free-born (Gomm, 1972). It is unclear to what extent the distinction between slaves and free-born people still guides people's behaviour today. It appears, however, that the relation between type and amount of work on the one side and dignity on the other are still part of the cultural heritage, as testified by women's refusal to farm for others.

In general, Islam tends to separate daily life into men's spheres and women's spheres, and to exclude women from productive labour i.e. farming and trading. Men are mainly concerned with the outside world, where they are expected to earn a family income and to participate in the religious and secular life of the community. The women's sphere is, or should be, in the home, and their main activities are running the household, caring for the children and participating in exclusively female activities with other women. In some Muslim societies in Africa today women do not cultivate at all (Bujra, 1977). In most societies, however, only wealthy families can afford to have their womenfolk spend all their time on

housework and cooking, like the wives of the former Arab/Swahili plantation owners who were in effect withdrawn from productive labour and remained indoors. At that time only the slave women went out openly and were engaged in agriculture (Bujra, 1977).

The idea that women should be exempted from productive labour may have gained influence among the Digo in the past. It is pointedly expressed by well-off men who state that they married their wives "for pleasure", meaning that it is not their wives' first task to cultivate his farm. This is in striking contrast with other Mijikenda societies, like the Giriama, who regard women as the most important source for agricultural labour. By marriage a man secures himself a mother for his children and a permanent labourer for his farm.

In reality, both Giriama and Digo women are the main agriculturists on their husbands' farms, and Digo men certainly expect their wives to produce the food for domestic consumption. Marriage and inheritance arrangements in Digo society, however, also determine a wife's incentives to perform farm labour and in combination with Digo notions of dignity further encourage a woman to withdraw from farm labour, if she can.

3.4 Marriage and inheritance

A feature clearly distinguishing the Digo from other Mijikenda groups is the traditional organization of marriage and descent. The most important corporate groups in Digo society were recruited matrilineally. This means that the male members of a residential unit had to be recruited elsewhere, i.e. a man moved to live in the village of his wife's matriclan (Champion, 1967). On the coast the male members of a residential unit tend to be recruited patrilaterally. This means that a man stays at his father's homestead and the woman leaves her father's farm to live with her husband's patrikin. Matrilineal features are still present in Digo society, however. Some old and valuable tree crops are transferred matrilaterally, for example, and inheritance and marriage arrangements still bear the characteristics of a matrilineal society.

The coastal Digo recognize two basic types of marriage; a high marriage form modelled on Arab-Swahili custom termed *harusi* and another type of marriage called *uhala* which can be translated as 'common law marriage'. In the common law marriage the husband's rights over his wife are less extensive. Most importantly, brideprice payments for common law unions do not give the husband rights over the children. For each child born the man has to pay additional filiation money, which is often not done until female children marry. Consequently, the rights over children can easily be claimed by the wife's matrikin. *Harusi*, the Muslim type of marriage, gives the father unequivocal rights over his children and limits the rights and responsibilities of the matrilineal relatives of the wife accordingly (compare Gomm, 1972; Gillette, 1980).

Gillette (1980) argues that as the type of marriage affects the legitimate rights of children, it will also influence a woman's interest in her husband's farm. Since the children have explicit rights to the husband's property under Islamic law, both the wife and the children have a vested interest in developing the farm. Whereas under common law marriage the wife maintains strong ties with her matrikin, and will return to them when the marriage fails. The children will inherit land from their mother's brother and consequently she will not have a strong interest in developing the husband's farm.

The wife's interest in developing her husband's farm is also influenced by the frequency of divorce. The high rate of divorce among the Digo as compared with other Mijikenda and non-Mijikenda groups in Kenya is well known (Gomm, 1972; Parkin, 1980)¹. It is also known that the break-up of a marriage is almost invariably associated with the start of another marital union. Gomm (1972) reported that over 30% of married women do not live with their first husbands, and that divorce is usually instigated by women, though under Muslim law it cannot be effected by them.

The lower divorce and separation rates among the Giriama are interpreted by Parkin as indicative of the men's strong interest in the maintenance of the marital union. As brideprices, once

¹ See also table 9, page 42.

paid, are often used to acquire another wife or for commercial investments, a brideprice cannot easily be returned. Giriama men therefore often and strongly resist a woman's attempt to leave her husband. The position of women in Giriama society facilitates their being controlled in this way. More specifically, the limited economic opportunities open to women and the obligations to accept a husband from her father's range of local contacts. It has, in fact, been said that this enables Giriama men to operate marriage as an investment system (Parkin,1972).

The economic position of Digo women is also restricted, although the ability of Digo men to control their wives and daughters seems more limited. It is common that women practice a ritualized form of elopement, leaving the father and/or her matrikin virtually no say in the choice of the husband. Brideprices which have been received by the bride's father and/or her matrikin usually do not lead to kin putting pressure on women to stay with their husband, as this is considered a sign of indignity on their side. In fact, women say that fathers never refuse their daughters to return home, except perhaps when they are clearly to blame for the collapse of their marriage. Furthermore, brideprices are seldom repaid in full and may as well be repaid by the next husband (Gomm,1972).

This is not the place for a discussion of the conditions facilitating divorce among the Digo. However, it should be realized that this feature is shared by other Swahili and Swahili-speaking groups along the ocean coast from Mozambique north to Somalia (Bujra,1977; Caplan,1984; Swartz,1982). This indicates that divorce among the Digo should be related with the general cultural characteristics shared by the peoples living in this belt.

For the present purposes it suffices to establish that whereas Digo and Giriama women share a rather ineffective economic status, Digo women have more options as far as their marital situation is concerned. The economic possibilities offered by this are restricted. In theory it is possible for women to marry a more wealthy man, although opportunities are probably few. But, the mere possibility of divorce means that

Digo women have a more autonomous position vis-a-vis their husbands and relatives as compared to other Mijikenda women. It enables them to terminate a relation which they no longer think to be worthwhile - either in economic or in emotional terms. At the same time the frequency of divorce testifies to a more individualistic attitude of Digo wives, i.e. they do not necessarily view their interests as coinciding with those of their husbands. With a view to agricultural development this makes them less reliable farm-partners.

3.5 Women's income

Employment and other economic activities

In addition to the food crops grown for domestic consumption, women may cultivate food crops for trading purposes, sell surplusses from food and tree crops (except coconuts), and work as casual farm labourers for others. Women are also engaged in off-farm activities to raise cash. They make and sell *makutis* (woven palm-leaf fronds, used for roofs) and trade in all kinds of raw and prepared food. Some women are employed.

Table 5 presents information on the number of women engaged in different kinds of income generating activities. Women's main income-generating activity in Diani-Ukunda concerns the production and sale of handicrafts and sales of processed foods. Handicrafts production consists mainly of *makutis*. In Mtwapa, those women who raise cash, do this with trade in food, most notably raw foods like cassava and fruits. Casual farm labour is also done by women in Mtwapa but is not an important form of income. These activities may bring women an income anywhere between sh200/- and sh600/- per month. Except for those women who are employed full-time, this amount varies greatly per month. Peaks in farming activities, individual health conditions of women and their children and fluctuating market demands, notably for *makutis*, strongly influence the chances to realize an income.

Table 5. *Income-generating activities of women over 20 years of age (%)*¹

	<i>Mtwapa</i> — (N=191)	<i>Diani- Ukunda</i> (N=259)
none	82	58
production/sales of handicrafts	1	25
idem, raw/prepared foods	7	6
casual farm labour	3	3
other	7	8
	100	100

1. Data from Hoorweg et al.(1991)

Rotating saving schemes

Apart from earning wages through labour, women also participate in so-called *chamas*, rotating saving schemes. Once a week or once a month, the members of a chama deposit a set amount of money into a fund which is then placed at the disposal of one of the members on a rotating basis. After all participants have received their turn, the chama is completed. The money invested in a chama is not productive as people will not receive more money than the amount they saved. A chama offers women a chance to dispose of a large amount of money at one time, which enables them to pay for school fees or to buy school uniforms or furniture. Also, a rotating savings club functions partly as insurance. Women can apply before their turn when they need the money for emergencies such as a visit to a local doctor or to free a relative from prison.

In the course of this research five chamas came to our notice. They counted as few as four and as many as 150 members; monthly payments ranged from sh21 up to sh200 and pay-outs were as high as sh3150 per member (Table 6). Chamas appear more popular among the women in Diani-Ukunda than in Mtwapa. In Diani-Ukunda four different chamas organized a total of between 200 to 225 people. In Mtwapa, only one chama, of seven persons, came to our notice. The majority of the members are women, but men also join. In Diani-Ukunda even more women would probably join if they had enough money. Women contribute from their own income or persuade their husbands to pay for them. In poorer households, however, any income of the wife is needed for daily

Table 6. *Chamas in Diani-Ukunda and Mtwapa*

	<i>No. of members</i>	<i>Monthly deposits</i>	<i>Payments to members</i>	<i>Expected to be completed after</i>
Ukunda-	5	200/-	1000/-	5 months
Diani	5	100/-	500/-	5 months
	150	21/-	3150/-*	12.1 year
	45	20/-	900/-	3,7 year
Mtwapa	7	50/-	350/-	7 months

* Not all members will receive this amount; usually a small fee has to be paid to the secretary of the *chama* and not all members always pay. Failure to pay is likely to happen in the big *chamas* but leads to exclusion from further participation.

expenditures while the husband is less likely to part with any extra money. Although many women manage to save from the household budget without their husband's knowledge, poor women find it hard to raise the necessary cash and are less likely to participate in a chama. Women with husbands who have a regular income may even participate in two saving schemes at a time.

It should not be concluded that women in Mtwapa are poorer than women in Diani-Ukunda because they participate less frequently in savings clubs. The greater popularity of the chama among the Digo women is due to what women expect to earn by joining a chama. Participation offers Digo women a chance - or at least the hope if the money is not needed for other expenses - to buy gold, jewelry and *lesos* (a piece of calico of bright colours) which are highly prized.

For the same purpose wealthy women in Ukunda organize makuti chamas. A group of women produces makutis and the profits are distributed on a rotating basis. This money is invested in a rotating savings club and the donations from this club are spent on gold jewelry. This jewelry has a decorative function of course but - as women say - also serves as an insurance system. When in need of money they pawn their jewelry to the goldsmith in Mombasa - or to any neighbour - to raise cash. *Lesos* are the common daily garment for women on the coast but for Digo women *lesos* have other functions. It is important for one's social standing and prestige to wear the latest fashion in *leso* prints at festive events ¹. Also, funeral rituals require that women

¹Again, this situation is not unique for Digo women. Notably, Swahili women are known for their habit of wearing the latest fashions and to possess an impressive collection of gold jewelry (Swartz, 1982).

donate one or more new lesos at the death of a relative. Women, then quite often need new lesos to wear and must have some extra lesos in stock as funerals come unexpected. Some women possess up to 100 lesos, some never worn, which they keep in a box. Lesos are also cherished by the women in Mtwapa but they attach no extra social or ritual function to them, nor do they aspire to possess gold jewelry or any other assets of value. Digo women have clearly defined ambitions which differ from those of the women in Mtwapa .

The gold jewelry and the lesos, also represent a form of personal capital for Digo women, which they can take with them in case of divorce. In so far as Digo women succeed in realizing such a capital, it can be taken as a further token of women's autonomous and individualistic position vis-à-vis their husbands. The money women invest in jewelry and lesos cannot be used for the farm or the house - where it is often badly needed.

For participation in a women's group, the aspirations of Digo women are equally important. Women's groups need to realize a money income to be attractive. The production of makutis is one of the most important income generating activities. However, women often give priority to a personal income, with group production coming second.

Chapter 4

WOMEN ' S G R O U P S

4.1 Organisation and objectives

As already mentioned, the origins of women's groups in some districts in Kenya can be dated, at least, to the early sixties. In Coast Province they are a more recent phenomenon; the majority has been established since 1980. The groups included in this study started somewhere between 1974 and 1985.

All groups were established in response to government initiative. The groups were started by government officers or teachers (Diani-Ukunda) or by educated women having dealings with government officers. Some of the members had been organized before in so called work-parties, rotating savings clubs and dance groups. The groups consist of between 20-30 members, and only women are allowed to participate.

All groups have a formal leadership structure. Members choose a committee consisting of a chairlady, a secretary, a treasurer and five common members. These positions are officially registered at district and local government offices and are all held by women. The groups meet more or less regularly to discuss organizational and financial matters.

To become a member of a women's group one pays an entry fee, and the groups often continue to ask for contributions either on a permanent basis or occasionally for specific purposes. The entry fees are used to register the group at the district headquarters and to open a bank account. Groups also need "pocket money" to finance members' travel expenses and to participate in local *harambee* meetings.

As a general rule the women's groups aim at realizing some kind of project, for example a grain mill, a poultry farm or a community centre. The realization of such a project usually requires capital inputs which can easily amount to sh100,000 or more. In order to raise this amount of money the groups have to embark on activities like farming, handicrafts production etc. Once they have accumulated some money they may - in addition to or as a substitute for these activities -, start small businesses like selling charcoal or water to raise the necessary funds for their main project.

Apart from their own efforts to raise money, groups can apply for funds from the central and district governments as well as from private organizations. These grants range between sh10,000 and sh500,000. To qualify for funding groups should either have their own savings or have already started to construct a building for project purposes. The idea is that the groups should prove their serious intentions.

The projects of the women's groups usually aim at two different objectives: to generate an income for the individual members and/or to provide the community with essential services like water or health care. These two objectives reflect the interests of the main parties involved in the activities of a women's group, i.e. members, government officials and representatives of private organizations (Table 13, page 44).

The majority of the members expect projects to bring them an income, and regard community development objectives as coming second. The representatives of private organizations and government officers do not question the priority of income generation by the members, but when judging groups' projects for funding they often stress the communal and educational aspects.

In the settlement schemes about 15% of the female population is organized in women's groups (table 7) ¹, which is slightly higher than the provincial estimate, mentioned in table 1 (page 10).

Table 7. *Membership of women's groups among settlement population**

	<i>Mtwapa</i>	<i>Diani-Ukunda</i>
Member	28 (14.7%)	41 (15.8%)
Non-member	156 (81.7%)	204 (78.7%)
Unknown	7 (3.6%)	14 (5.5%)
	191 (100%)	259 (100%)

* Data from Hoorweg et al. (1991) for women > 20 years.

4.2 Socio-economic characteristics of the members

This section will discuss whether members of women's groups represent a special category of women or not. As mentioned, the three groups studied in Mtwapa organize about 120 women, of which about 70 are from the scheme. The two groups in Diani-Ukunda organize 52 women. In all, these groups cover 50-65% of women organized in groups. A sample of these group members is compared with the random sample of women from the schemes, listed in table 7, on a number of socio-economic characteristics. These characteristics are age, marital status, educational level and in the case of married women, whether the husband is employed or self-employed and his estimated income level.

The comparison is restricted to women over the age of 20, for self-evident reasons. In Mtwapa the sample from the general population consists of 191 women and 84 male heads of households. The sample from the women's groups consists of 36 women and 29 husbands. In Diani-Ukunda the sample from the main population consists of 259 women and 162 male heads of households. The sample of group members consists of 36 women and 30 husbands.

¹ With the help of the figures for the settlement survey it can be estimated that in Mtwapa scheme some 140 women are member of a group; in Diani-Ukunda about 80 women.

Table 8: Age composition of women's groups (%)

	<i>Mtwapa</i>		<i>Diani-Ukunda</i>	
	w.group members N=36	all women ¹ N=191	w.group members ² N=36	all women N=259
20-29 years	17	35	25	39
30-39 years	36	26	39	28
40-59 years	42	32	36	30
60+ years	3	7	-	3

1. Data from Hoorweg et al.(1991) for women >20years

2. One participant was younger than 20years.

Age and marital status

The group members tend to be middle-aged women, between 30 and 59 years (Table 8). This age group constitutes 77% (Mtwapa) and 75% (Diani-Ukunda) of the women's groups while in the general population over 20, it constitutes only 50%. Although younger women, aged 20-30 years, do participate they form a minority. There is virtually no participation of women under the age of 20 years in the groups and women over 60 very rarely participate.

Considering the age of the majority of the members it can be expected that most of them are married (Table 9). Married women indeed form 95% in Mtwapa and 83% in Diani-Ukunda of the women's groups, which compares with 81% and 68% of the female population in Mtwapa and Diani-Ukunda respectively. There are few group members who are still single or widowed - only 6% in both locations.

Education

The women's groups in Mtwapa and Diani-Ukunda do not differ very much as far as age and marital status of the members are concerned. In Table 10 it can be observed that this is different for educational level. About 40% of the members in Mtwapa received formal education, but this was the case for only 16.5% of the members in Diani-Ukunda. The percentage of educated members in Diani-Ukunda more or less reflects the distribution

Table 9: Marital status (%)

	<i>Mtwapa</i>		<i>Diani-Ukunda</i>	
	w.group members N=36	all women N=191	w.group members N=36	all women N=259
single	3	5	3	5
married	95	81	83	68
separated/divorced	-	2	11	18
widowed	3	13	3	9

of literacy among the general female population. The group members in Mtwapa are better educated than the general female population in the area. These difference are easily explained by the way members have been recruited. In Mtwapa, women's groups have been established by local educated women. In Diani-Ukunda students of adult literary classes were asked by government officers to form a women's group.

Off-farm employment.

The majority of the group members (75% in Diani-Ukunda, 50% in Mtwapa) has some off-farm employment, while only a minority of the general female population (42% in Ukunda-Diani, 18% in Mtwapa) is employed or self-employed (Table 11).

The majority of the men of the main sample in Ukunda-Diani schemes are employed off the farm. Out of a population of 162 men, 84% is employed or self-employed and 16% is unemployed. Nearly half (46%) of these men earn between sh600-sh1,199. The comparable figures for the husbands of the women's groups' members are 83% employed and 17% unemployed. Their level of income is slightly higher (Table 12).

Table 10. Educational level (%)

	<i>Mtwapa</i>		<i>Diani-Ukunda</i>	
	w.group members N=36	all women N=191	w.group members N=36	all women N=259
formal education	42	27	17	19
adult classes	23	8	50	7
none	36	65	34	74

Table 11. Income generating activities (%)

	<i>Mtwapa</i>		<i>Diani-Ukunda</i>	
	w.group members N=36	all women N=191	w.group members N=36	all women N=259
none	50	82	25	58
prod/sales handicrafts	9	1	35	25
idem, raw/prepared foods	20	7	23	6
casual farm labour	11	3	2	3
other	9	7	15	8
	100	100	100	100

The figures for Mtwapa Settlement Scheme differ somewhat from this pattern. Out of a sample of 84 men, 35% have no off-farm activities, compared with 13% of the husbands of women's groups' members. Some 21% of the men from the main sample earn between sh600 - sh1199 and 25% earns more. For the husbands of the members of the women's groups these percentages are 24% and 28% respectively.

From the foregoing it can be concluded that the women's groups mainly organize married women who are between 30 and 60 years of age. Young (<20) and old (>60) women rarely participate in the women's groups. As a consequence single women are under represented, Women's groups members, however, differ somewhat from the general female population as far as employment and level of income of husbands are concerned. There is some indication that the women's groups tend to organize the more well-to-do.

Table 12. Off-farm employment of male heads of households

	<i>Mtwapa</i>		<i>Diani-Ukunda</i>	
	husbands of w.group members N=29	male heads of households N=84	husbands of w.group members N=30	male heads of households N=162
<i>Employment (%)</i>				
Regular-Self-Casual	87	65	83	84
None	13	35	17	16
<i>Off-farm Income (%)</i>				
< sh600	21	54	48	43
sh600-1,199	54	21	24	46
> sh 1,200	26	25	28	12
	100	100	100	100

On four of the five characteristics - age, marital status, employment and level of income of the husbands - the women's groups in Mtwapa and Diani-Ukunda show similar patterns. They differ from each other as far as membership of educated women is concerned. In Mtwapa far more literate women participate in the groups than in Diani-Ukunda. This does not reflect in the first place differences in literacy among the female populations of the schemes. In Mtwapa educated women are over-represented in women's groups.

4.3 Group activities

The three women's groups in Mtwapa Settlement Scheme were established in 1974 (1) and 1984 (2) (Table 13). The most successful of the three groups was established in 1974. This group is technically assisted by a local development agency and received substantial donations from government and non-government organizations, local as well as foreign. The group initiated the construction of a multi-purpose community centre, and group members now manage a whole range of activities in this centre. These activities concern adult literacy classes, tailoring classes and a nursery school. The Family Planning Association of Kenya established an office in the group's building and members assist with the weekly consultations. In cooperation with the Mobile Clinic group members give demonstrations on children's dishes and consult on children's health status. On a commercial basis the group exploits a water project and a charcoal business. The profits are saved in order to complete the construction of the community centre.

The second group in Mtwapa runs a bakery aimed at group members to raise an individual income. A local development agency provided the group with the necessary loan. The third group exploits a shop and a water project, and manages a nursery which is accommodated in a church building. The aim of this group is to have a poultry farm and the present projects are all geared to raising funds to reach this final aim.

Most of the activities of the women's groups in Mtwapa provide services to the local community, more especially to

Table 13. Activities of women's groups

WOMEN'S GROUP		START	ACTIVITIES
<i>Mtwapa</i>	Group 1: Makiwo	1974	Construction and management of a multi-purpose building; nursery; tailoring class; water kiosk ; farming; extension on nutrition, child care and family planning; handicrafts production; sale of charcoal
	Group 2: Nyayo	1984	Production of palm-tree roofs (makutis); water kiosk ; shop; farming
	Group 3: Umoja	1984	Bakery; farming
<i>Ukunda</i>	Group 4: Mvinden	1979	Participation of members in adult literacy classes; sale of cotton cloths (<i>kangas</i>); occasional: production and sale of palm-tree roofs (makutis) and food-covers; farming
<i>Diani</i>	Group 5: Bahagago	1984	Sale of food by chairlady; financial contributions by members

women and children. The multi-purpose building is an asset to the local community and gives various activities such as adult classes and the children's nursery a permanent basis. Furthermore, the building is an important factor in attracting attention to this particular community, which can result in further financial and technical assistance.

The water projects of the groups provide permanent and clean water, where women before either had to use surface water or had to walk long distances to the nearest tap. Group activities such as food demonstrations and health care consultations serve to promote child care. The latter is the task and responsibility of the district health centre. Previously the mobile clinic of the health centre had never visited this particular community, but since the Makiwo group started demonstrations the mobile clinic joined in to give professional assistance. A further consequence is the permanent availability of family planning services and follow-up in cases of malnutrition. The group's activities in terms of actual adaption of family planning and child feeding practices have not been studied.

So far community oriented activities of the women's groups have been discussed. Two of their projects aim at income generation for individual members, these activities are the bakery and the handicraft projects of the Umoja and the Makiwo groups respectively in Mtwapa.

Mtwapa bakery

The Umoja Women's group in Mtwapa aims to generate incomes for the individual members. Their first project was to grow and sell vegetables. A two-acre plot was assigned to the group by the Ministry of Lands and Settlement. Their plot happened to be located very near to a wind-pump and storage tanks which had been installed with the help of GASP. The pump is meant to provide part of Mtwapa Settlement Scheme with a continuous water supply, and water is available in such ample quantities that the group is allowed to irrigate its garden throughout the year. The first season of vegetable growing netted the group some sh1000.

Soon the group decided to have a second project, namely a bakery. This project was meant to give easier and quicker returns. Farm labour is generally considered hard work and there is a time delay of several months in realizing returns on farm investments. A bakery, on the contrary, brings immediate returns on labour and cash investments, at least in theory.

The bakery started in 1985. Part of the money to build the bakery was furnished by the members of the Umoja group themselves, part was provided for by a loan from a local development agency. A feasibility study by the funding agency suggested favourable prospects, but apart from a short period in 1985, no effective income for the members has been realized. Problems mainly concern the lack of professional training of the members and difficulties with marketing. Two women followed a one-day course in baking at another group's bakery, which is not enough to run a bakery at a professional level. Consequently the bakery is not able to deliver bread of an even quality.

The shops in the trading centres along the Mombasa-Kilifi road are potentially the most profitable market. Here, the group has to compete with professional bakeries from Mombasa. These

bakeries deliver the bread with vans early in the morning. The group proved not able to compete successfully with these bakeries because of the fluctuating quality of their bread and lost this market. Next, the group started to deliver to private households, which often necessitated arduous deliveries far inside the schemes.

A third problem concerns the required participation of the members. The production process itself, the distribution of the loaves and the regular group meetings demand substantial commitment. The involvement had been rather high until the time of research, but many members were disappointed because they received no material rewards for their efforts and it must be feared that the labour input by members has declined.

Once the bakery started, most members, however, lost interest in the farm and no longer participated in the communal farming and weeding. Only a small group of about ten women still participated in group farming. The others were repeatedly reminded of their failure to turn up during the weekly meetings of the group. In fact, the farm was a constant theme during these weekly meetings of the group. Part of the members regarded the farm as more important than the bakery or at least as equally important. They argue that farm products will always be needed and can bring substantial revenues if and when the work is well done. As the group can rely on a free and continuous water supply, nothing should prevent them from realizing a good harvest.

Various reasons are given for absence during group farming. The farm labour on their own homesteads prevents women from joining the group's farm activities, and some suggest that women are loath to do any more of the hard farm labour. Others feel that the bakery detracts the women from the common farming. They also expected the bakery to bring more profits.

In the meantime, it has become clear that the bakery would not bring the quick and easy returns hoped for. The loan has to be repaid first and no profits remained to be divided among the members. Since the farm does not require large money inputs, it is ironic that if they had continued to farm and had not have started the bakery, they might have made a good profit by now.

Still, the leaders of this group do not expect the members to change their behaviour. "If they do not farm now, why should they farm in the future?" and put forward what is perhaps the best explanation: "Farm labour we do every day at home; the bakery at least is something new".

Mtwapa handicrafts project

The problems of the handicrafts project are of a quite different nature. The people participating in this project - members of a women's group and their male and female relatives - produce rather sophisticated handicrafts for the (tourist) market in Mombasa. They deliver their products to the shop of a local development agency which guarantees sales.

In this case, however, the producers seem unable to cope with the continuous demand. Some 55 people participated in the production of handicrafts between 1983-1985, but only a small number produced regularly and on any scale. As each person is paid for her or his personal output only a few realized a meaningful income (Table 14).

Table 14. Number of participants by income from handicraft project (sh/year)

	1983	1984	1985
< sh250	40	17	24
sh250-500	9	7	1
sh500-1,000	2	5	5
sh1,000-1,500	3	2	2
sh1,500-2,000	1	-	1
sh2,000-2,500	-	1	-
> sh2,500	-	1	-

Although members are offered a chance to earn money, most of them do not use this opportunity. Two factors seem to be involved. Firstly, not all women are sufficiently trained to make a good product within a certain period of time. It takes them too much time to finish an item, which leads to an imbalance between labour and gains. Secondly, members have to invest some starting money since the development agency does not pay immediately upon delivery. It depends on members' own cash

resources whether to continue or whether to wait until they get paid. As people usually have to spread their money among several expenses - i.e. household necessities, funerals and school fees and other productive investments - they can only occasionally invest in the handicrafts project of the women's group, thus limiting their capability to earn money.

Until now the two projects of the groups in Mtwapa did not generate meaningful incomes for their members, or at best generated incomes for some members only. However, as a kind of spin-off, the groups did employ people, 8 in total: 2 members and 6 non-members - providing them with a small but regular income. They work as watermonger (1 boy); shopkeeper (1 boy); watchmen (2 men); teachers of tailoring class (1 woman and 1 man); and nursery teachers (2 women). Their incomes range between sh150 and sh450 per month - far exceeding the occasional incomes which the members derive from their participation in the groups.

Diani-Ukunda

In Diani-Ukunda two women's groups existed at the time; established in 1979 and 1984 respectively. Both groups had not been successful with the realization of any project. One of the groups aims to have a tailoring school and the other wants to build a house for renting; having abandoned their initial idea to build a grain mill. In order to raise the necessary funds, group members in the past occasionally occupied themselves with the production of handicrafts such as makutis (woven palm-leaf fronds), ropes and makawas (food-covers). Nowadays, the only activities of these groups are to sell all kinds of household necessities. Unlike the groups in Mtwapa, the groups in Diani-Ukunda have not been assisted by any government or private organization.

Farming Projects

All the groups have at some time occupied themselves with farming, cultivating either food crops or cash crops. The groups regard farming as a first means to raise cash in order to finance other projects. Governmental and non-governmental

development agencies stimulate the groups to work a communal field in order to promote improvements in agricultural production and nutritional awareness. The farming projects of the women's groups in Mtwapa in effect attracts a third or more of the members (Table 15, page 52). Farming is a more or less permanent activity of these groups, although they have difficulty in mobilizing sufficient members. In Diani-Ukunda few members are interested in collective cultivation and group farming has a more occasional character. This difference in agricultural activities between Mtwapa and Diani-Ukunda may be related to the differences in farming conditions between the schemes, but also to differences in government support and services.

Mtwapa and Diani-Ukunda are roughly situated in the same agro-ecological zone (coconut-cassava) and have opportunities to market food and horticultural produce. In two respects, however, agricultural conditions differ. The topsoil in Diani scheme is often shallow and people have to cultivate in between coral rocks. Baboons and wild pigs are a real pest in Diani-Ukunda and oblige the farmers to watch their fields continuously. Agricultural services also differ. The Ministry of Lands and Settlement allocated two-acre plots to the women's groups in Mtwapa. All groups are visited by an agricultural extension officer qualified as a home economist. She teaches improved cultivation methods, poultry keeping and provides the groups with seeds, pesticides and insecticides. In Diani-Ukunda the government has not reserved plots for communal purposes, and as a consequence the women's groups depended on private farmers for access to land. The groups in these schemes said that they were never visited by an extension officer.

The group in Diani, in fact, completely abandoned the idea of having a collective farm. The group in Ukunda cultivated a free plot for two years until the plot was taken back by the owner in order to rent it out. For several years the group did not cultivate at all. Perhaps due to the presence of the researcher, the village headman, however, allocated a plot at the premises of the primary school. This plot however is used as a common for grazing livestock. Some members refused to cultivate this plot

because they could not see how they were going to convince the other people to stay away or how to finance the material to fence the plot. One of the members then offered to use part of her farm in the Diani Scheme. This offer was equally turned down because her farm was not considered to be suited for farming purposes - the place was littered with rocks. Nonetheless, some members started to cultivate the latter plot. It was then discussed at length whether the group should ask for seeds at the Agricultural Department in Kwale town. But none of the women proposed to go there and members were simply told to bring seeds.

The above illustrates the difficulties in collective farming: the women lack proper assistance by the relevant government agencies. It should equally be noted that many members are not willing to work a collective plot. Some of them express this in a straightforward manner. They point out that, at every *baraza*, they are told to have a *shamba* (garden). But "if we have to follow every word of the baraza we will never sleep". It should also be realized that there is a seasonal aspect to the time women can invest in group's activities. During times of peak labour, the planting and weeding seasons, women are less likely to participate regularly in group activities. For labour-deficit families - particularly some female-headed households - collective farming projects are incompatible with their own farming. The women of these families refuse to work somebody else's place, while still busy on their own farms. Most members excuse themselves by saying that they have no time and cannot leave the farm when the husband and children are not at home to guard the fields. This was why the collective farming was planned to be done on Sundays - without much success however.

It can also be questioned whether collective farming is a viable enterprise for people who otherwise do not appreciate farming very much and have a highly individualistic attitude when it comes to farming. It is revealing that in the past one of the groups hired a labourer to plough their field. The costs equalled the profits they had made with another activity.

Table 15. Participation in group projects

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4.4 Members' participation in group projects

To be a member of a women's group does not necessarily mean that one participates in all group activities. Table 15 shows the participation in various group activities and which vary considerably between the groups.

Mtwapa

The groups in Mtwapa organize a whole range of activities; some activities tend to exclude members from active participation. Most members of group 1, for example, cannot participate in the health care project because they are illiterate. The members who do this work have some formal schooling which allowed them to be trained in child care practices and bookkeeping. In group 3, most members used to take turns selling water. The bookkeeping was not done accurately however - turnovers seemed to be very low - and members sometimes did not turn up. The group discussed whether only literate members should be allowed to sell water. These women refused because they feared arousing the jealousy of others who were excluded. The leaders of this group decided to employ a boy to sell the water. The same happened with the shop. Presently only two, literate, members have any dealings with the shop and the water project. They are occupied with accounts and inventories.

The other projects of the groups in Mtwapa - the production of handicrafts (group 1), bread (group 2) and makutis (group 3) mobilize more members. This is because women can expect some financial returns for their efforts. As shown this does not mean that most of the participating women actually receive an income from these activities. Only the makuti project allows all participants to earn a small share. The reason is that all women know how to make makutis, something they all learned when young.

Diani-Ukunda

In Ukunda more members were formerly engaged in group activities, notably the production of ropes, makutis and food-covers (makawa) and fans (pepeo) and firewood collection. The Diani group made ropes. For several reasons these activities have not been very successful. Ropes give very low returns as

compared to the time invested in production and the market is very limited. The food-covers and the fans could not be marketed either - the members themselves were the main buyers - and the costs to transport the firewood to Likoni reduced the profits to a minimum. As discussed before, the production of makutis is one of the major sources of income of Digo women in general. The market for this commodity is limited, however, and the marketing of makutis for the benefit of the group will always mean less profit for the women individually. Therefore, whether members will produce and sell for the group's benefit largely depends on their own need for cash. It must also be pointed out that the members do not come together to produce the makutis but make them individually in their homes. The group does not control each member's contribution. In short, some women occasionally produced for the group but many women never did. After some time the active members lost interest and stopped.

The present activities of the groups in Diani-Ukunda - the groups sell lesos and household necessities and keep rabbits - is an adjustment to these conditions. These activities do not compete with the private businesses of the members nor do they require much labour input. Most of the present activities can be done by a few women with a minimum of labour input. The consequence is that the majority of the women seldom occupy themselves with group business.

It should also be noted that the women who sell the lesos and the household necessities know how to read and write; one of them has a full-time job as teacher. This is no coincidence; the other members refuse to do the job because they feel insecure. They fear that they will mix private and group finances because they do not know how to write and will eventually be accused of stealing the money. Illiteracy, and the psychological consequences of being illiterate, restricts members' active participation and even prevents the start of new projects. One of the groups in Diani-Ukunda abandoned the idea of having a shop because the majority of the members did not consider themselves capable of dealing with bookkeeping and inventories. Furthermore, they fear that dealings with group money and group supplies would be too much of a temptation for the poor among

them. Members also fear the social consequences of being a shopkeeper. As they do not want to sell on credit they expect to get problems with poor relatives and neighbours.

Chapter 5

CONDITIONS FOR SUCCESS

As has been discussed in the previous chapter, the women's groups in Mtwapa have been able to realize several projects. They have a multipurpose centre, a bakery, two water projects, a shop, they provide for health care and family planning consultations and organize children's nurseries. The groups in Diani-Ukunda schemes are engaged in various activities, but have not yet realized any of the projects they are aiming at.

The groups in Mtwapa are apparently more successful than the groups in Diani-Ukunda, at least in the above mentioned respects and in the opinion of group members and their relatives. The Mtwapa members consider their projects to be useful contributions to the development of their communities. The women in Diani-Ukunda do not consider their group in this way at all. The occasional activities these groups are engaged in - farming for example - are not considered projects in themselves, but merely serve as fund-raising in order to realize the 'main project' they are finally aiming at.

This chapter will discuss some of the conditions which enable the groups in Mtwapa to realize these projects whereas the groups in Diani-Ukunda do not. The women's motivations to

realize projects which require relatively high inputs as well as qualified labour inputs will also be discussed.

5.1 Financial and technical assistance

The projects that the groups in Diani-Ukunda aim at and the projects which have been realized so far in Mtwapa have two important characteristics in common. They require relatively large capital inputs. In addition, they are characterized by a demand for qualified labour. Some of the members should be able to read and write and some projects even necessitate specific training of at least some members to be able to do the job.

These are assets which most of the women's groups are lacking in. The groups provide part of the required capital inputs themselves but substantial financial donations from outsiders are needed. Equally important are the necessary training facilities as well as assistance with the bookkeeping, the marketing, and the general management of the group.

The differences in achievement between the Mtwapa groups on the one hand and those in Ukunda and Diani on the other result from their differential access to outside financial and technical assistance. Most of the projects of the three groups in Mtwapa are co-financed by outsiders who also provide for the necessary training and supervision, whereas the groups in Ukunda and Diani until then had not received any assistance. The question then arises as to how the groups get access to funds, to aid in general, and what assistance is available.

The Kenyan Government, apart from providing extension services and general supervision of projects, is the first source of grants. The Women's Bureau in Nairobi every year allocates an equal amount of money to all districts in order to be distributed among the local women's groups. The allocated amounts allows for some 8-10 groups to receive a cheque of about sh10,000. The actual allocation of the money to the groups is divided by the District Women Development Committees. The selection of the groups who qualify for funding is done on recommendation by the local CDAs and CDOs. The donations are

usually distributed equally among the several locations in the districts.

Women's groups also receive financial assistance through the District Development Committee, which may entail grants of more than sh100,000. Projects thus funded include the so-called zero grazing projects but also health care projects.

For some years now, the Department of Agriculture and Livestock Development in Kwale District has promoted the keeping of bees and poultry among the women's groups. The Department provides for donations in kind: young chicks or bees and part of the necessary equipment. These farming projects usually include technical assistance as well, in the form of extension, but the management of the project is left to the groups.

In addition to funding by government agencies women's groups are also assisted by private organizations. These organizations include local, Mombasa based, development organizations, development agencies from Europe or the United States as well as local employers such as the tourist hotels. Contrary to the government agencies, private organizations, occasionally provide for loans, in addition to grants.

To qualify for funding, the women's groups have to meet several requirements. They have to be registered as a group with the Department of Social Services at the District Administrative Centre and should have opened a bank account. A further prerequisite is that the groups mobilize enough funds and/or labour to make a start with the intended project. For example, a group may work a communal field and raise money for the construction of the building which will accomodate the grain mill, while the mill itself is to be financed by outsiders. Usually the groups mobilize money in a multitude of ways: collective activities, harambee gatherings, rotational savings clubs and individual donations by the members.

In 1985, some 190 women's groups were registered in Kilifi District. During the financial years 1983/84 and 1984/85, 23 women's groups received a grant from the Women's Bureau; two groups through the District Development Committee. This is only slightly more than one group in ten over a period of two years. In Kwale District 174 women's groups were registered in 1985.

During the financial years 1983/84 and 1984/85, 19 groups received a grant. This is 11%, again only one in ten ¹.

Moreover, the Department of Social Services which is responsible for the women's groups, is short of transport facilities and personnel. It can easily happen that the officers who usually recommend the women's groups for funding, the CDOs and CDAs, are not aware of a particular group's progress.

The number and volume of loans and grants provided by private organizations is not known. The history of the groups in Mtwapa shows that the number of private grants exceeds those of government grants. This might be because these groups are all situated not far from Mombasa, at the most one hour's drive. It is quite possible that government funds are more widely distributed and less concentrated in one area.

Since there are already relatively many groups and their number is only expected to increase, the Government will not be able to assist all these groups. The volume of private investments in women's groups is not known, but it is unlikely that these will augment to such extent that it is possible to cater for all the women's groups in the area. Contrary to what the histories of the women's groups in Mtwapa suggest, funds are scarce and the women's groups find themselves in competition with each other.

The group members see the distribution of grants among the groups as a matter of luck and patience. "Many busses pass your village and some time one of them will stop, but you cannot know when it will stop nor the reasons why". It is quite clear, however, that although all groups in theory qualify for a grant, it is highly uncertain whether they will ever receive the money and the assistance necessary to start their project.

To get access to private organizations for funding and assistance is, it seems, largely a matter of knowing someone who can introduce the group to a particular organization, and of group members who are actively promoting the group's progress. It seems also to be a matter of coincidence: people living in the same area as the group perhaps have some contacts with the

¹ Information from Dept. of Social Services (Kwale; Kilifi) and C.B.S. (Mombasa)

'outside world' and are willing to act as brokers between the group and the funding organization.

This at least can be concluded from the histories of the women's groups in Mtwapa. Once a group has been provided with a grant or received some form of assistance, more funds and aid will come. Group 1 in Mtwapa is the best known group in the area. Because of its obvious success the group is often visited by foreigners who, it is hoped, might contribute to the group's progress. The circumstance that the group is situated not far from the main road and easily visited from Mombasa greatly facilitates this. But it leads to a lot of frustration among the other women's groups in the area, who are not as well known and do not understand why the money should always go to the same women's group. For the women's groups in Kwale's and Kilifi's hinterland access to private funding organizations is probably even more difficult.

As far as the Diani-Ukunda groups are concerned, they clearly lack the right contacts - people, whether members or non-members who are capable and willing to promote the interests of the groups. Such people, it should be pointed out, are not only important for the mobilization of the necessary funds. They can also help the groups to formulate their goal, to get their plans known by local authorities and to forward them to the district authorities.

The low profile of the women's groups in Ukunda and Diani Settlement Schemes also has to be attributed to the lower level of government services that was offered in Kwale District. Due to lack of means and personnel the Department of Lands and Settlement cannot supply agricultural extension services to women's groups. Also, Ukunda and Diani Schemes are not included in any health care, child care or family planning programme. The child care and child health services of the Mobile Clinic in Mtwapa offer the women's groups an opportunity to develop their skills and to fulfil the social role they actually play. Equally, donor activities in Mtwapa enabled a successful start of one of the women's group.

5.2 Members' background

In the following the differences in educational level of the members and the different formation of the groups will be discussed. These factors in turn are quite important for a proper understanding of the groups' abilities to attract funds as well as the members' motivations to cooperate.

The ability to read and write is an important factor for participation in group activities. Many women are excluded because illiteracy is too severe a handicap, or they excuse themselves because they feel not capable of managing the group projects. Moreover, the degree of literacy of the members is an important factor in the ability or inability to attract funds. The desired projects generally require qualified labour and it is obvious that those who select a group for funding want some members to be able to read and write.

As far as Diani-Ukunda are concerned an additional factor should be mentioned here. The government officers concerned are of the opinion that men should be included in the women's group in order to guarantee the continuity of a project. Although women should be in charge of all the official positions in the group, it is felt that they generally lack managing skills and would not feel responsible for the smooth running of the project.

The educational level of the female populations in the areas concerned differs only slightly, but there is a considerable difference in educational level between the Mtwapa and Diani-Ukunda groups, following from the different histories of the respective groups. In Mtwapa the groups were formed on the initiative of some local women. These women generally held formal or informal leading positions and already had contacts with government officials and representatives of local agencies. Usually these leaders were strongly motivated to promote the group's interest; their commitment was an important factor in obtaining funds for their group.

In Diani-Ukunda the process has been quite different. It is government policy to approach adult classes and stimulate the women to form a group. The women's groups in Diani-Ukunda were formed in precisely this way. The recruitment of women from

adult classes can be justified from a viewpoint of efficiency. The CDAs, who are responsible for the promotion of the women's groups, have to cover a rather large area and often do not have transport facilities. It saves time to address an already existing group: the mobilization of the women and the subsequent group formation has already taken place. In addition, group members meet regularly in class and therefore know each other quite well.

This approach, however, also has negative implications. Educated women do not attend adult literacy classes and as a consequence, they tend not to participate in the groups formed in this way. The educated women who happen to participate are often the teachers of the groups. Quite naturally they have been asked to become the chairlady or secretary of the group. But leading a group successfully is time-consuming and in the case of teachers comes on top of a full-time or part-time job. Moreover, the teachers do not always originate from the same community as the members. But what is perhaps important above all, is that the groups have not been formed out of the members own initiatives and needs, but in response to an outside initiative.

This does not mean that the members and their leaders in Diani-Ukunda are not interested in developing their groups. Their first interest, however, is adult education and this interest is still alive. Most members give priority to participation in adult classes above the projects of the group.

5.3 Members' motivations and expectations

The group members all lead busy lives, as most rural women do, and they are only willing to invest time in group activities if and when they expect to get something out of it. Returns need not necessarily be of a financial nature, entertainment and social prestige are also important.

As already indicated, grants from the government and NGOs are rather important for the groups, and the hope to get a grant one day plays an important part in the motivations of the members to continue. This is most clearly so for the Diani-Ukunda groups.

Members, husbands and villagers alike blame local leaders for not taking any interest in the development of this group. They accuse these leaders of favouring other women's groups because these groups would offer them something in return. The general opinion is that if the government wants women to organize in groups it should give money to encourage them to continue.

Only very few members, however, would leave the group or even call for the group's dissolution in order to get a share from the money which the group has accumulated so far. In fact, members judge this last solution as very unfortunate. In the first place, members feel that to dissolve the group would mean to lose face vis-à-vis their husbands and those women who never wanted to join their group.

It should be mentioned that a part of the group might prefer to disband the group or indeed to divide the money they have saved so far. Chances are rather small for such a thing to happen as other members would probably not agree and would not even discuss this suggestion.

Members could also consider leaving the group, but this is even more complicated. As already mentioned, the labour input of the members of this groups is rather limited and instead members are required to make two-weekly donations to the group. A considerable proportion of the members are not capable of paying every two weeks. Their donations to the women's group depend on their success in business and the extent to which they can save from their husband's weekly cash donations to buy food for the family. A considerable number of the members have thus accumulated debts to the group and some of these debts are so high that they will have great difficulties in ever clearing them.

These members would not leave the group, though. First, because by doing so they would lose the money they already have invested in the group. This is equally an important reason why husbands do not urge their wives to leave the group. Second, members do not want to lose their chance to share in the future profits of the group. This is also the reason why their behaviour is accepted by the other members of the group. It is

taken for granted that members' debts will be deducted from their share of the future group's profits.

The members of this group consequently find themselves in a situation from which they can hardly withdraw without losing face and money, while there is always the chance, they feel, that the group will receive a government grant.

5.4 Conclusion

In the foregoing, financial and technical support has been defined as one of the main conditions for success of the women's groups in the area. Outside assistance has become more or less a necessity considering the type of projects that the groups aim to realize. The projects that are popular among women's groups usually require sums of money as initial investments as well as financial support from outside after the first start. Furthermore qualified personnel is often required as well to keep the projects going. Since group members usually are not qualified, they need training, which again can only be affected with outside assistance.

It can be argued that this makes the women's groups dependent on others, outside their communities, and that this endangers the continuity of the projects. Because the groups are often not capable of sustaining their favourite activities, projects are doomed to collapse whenever outside aid is stopped. Although this truth cannot be denied, at the same time reality is that in general women's groups are identified with these projects that are too difficult for them to handle.

Aid, financial and technical, is scarce and consequently the ever growing number of women's groups find themselves in competition with each other. Considering this fact, the ability to attract funds and other aid is a major issue for any group. The groups in Mtwapa appear more successful in this respect. The groups in the Diani-Ukunda schemes see this simply as a matter of waiting for their turn.

It is not as simple as that, however. The problem with these groups is the low level of literacy among the members and the virtual absence of any inspiring and competent leadership. Few

members have formal basic education or have experience with or access to government officers or other resource persons. People in position to recommend groups for funding have little confidence in the groups from Diani-Ukunda and for that reason it has been suggested that men should become members to guarantee continuity and management.

It is recommended here, that CDA's and CDO's, when advising women to form a women's group, carefully consider the availability of competent female leaders and members to be included in that group. Otherwise, groups might end up in a similar situation as those Diani-Ukunda. Members keep on contributing to the bank-accounts of the group without being able to invest this money in any economic or social enterprise.

As stated before, resources are scarce and it is inevitable that some of the groups will never get any financial or technical support. Nonetheless, educated and competent leadership enhances the chances to attract aid. Besides this, competent leadership may be able to guide the groups into sustainable small-scale activities which can give the members selfconfidence and can lend them prestige in their own communities.

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