Organisational Networks of Kenyan Female Migrants in England: The Humble *Chama* Now Operating at Higher International Levels

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Abstract

The term *Chama*’ (and its plural *chamas*) simply means ‘group’, it is a term that has been used widely in Kenya to refer mainly to women’s groups. In the *chama*, the women meet regularly to discuss issues affecting them and also contribute money which they give each member in-turn to alleviate monetary problems. The *chama* time is also used as a way of bonding together of the members. The concept of the *chama* has been there since time immemorial but has not been part of Government official discourse or recognition. (Presently, there are large groups or co-operatives made of men and women, patterned on the concept of *chama* which are official), but the smaller *chamas* still remain mainly unofficial and are created among friends and neighbours. The notion appears to fit in with sections of language and gender studies which show women to have tendencies of working together in the language of ‘let us’ verses males’ ‘let me’ (i.e. women adhere more to the practices and communication mode of rapport/support/togetherness while men follow more individualistic mode of communication, for report/self sufficiency/independence (Tannen1991). While the traditional practice of *chama* has been a local and supposedly insignificant affair, female migrants to England have given it a new meaning and higher levels of operation. This paper uses information gathered from migrants living in the UK, to show how these women are using the *chama* -a traditional concept to appropriate it for economic advancement at the global arena. Migration is used for empowerment. Through the *chama* the women form groups, save and buy houses and other properties within their host country and in their country of origin as well as send money home. The discussion will focus on the formation and the operations of *chamas* in England. In this sense the relationship between gender, migration and development is being viewed in terms of the empowerment of women.
Key words: Kenyan Women   Migrants   Networks -Chama   Empowerment

Introduction

This paper discusses issues of gender, migration and the African countries’ development process. Specifically the focus is on Kenyan women migrants in UK and how they are contributing to the economy of their home of origin. These women’s contribution will be discussed while focusing on the concept of the chama. It will be argued that Kenyan women in UK are using a traditional concept of the chama to work out ways of economic survival and advancement at the host country as well as supporting their country of origin through their monetary transfers and through other projects of development. Thus migration has become a ladder for migrant women’s empowerment. Part one of the discussion will dwell on the concept of the chama. The discussion will look at the origin of the chama and how it has traditionally worked in Kenya over the years. Some theories will be looked into which have been advanced to explain women’s tendency to group and the advantages that accrue from such grouping. It will be to pointed out that the chama is a gendered institution as there are usually few or no men chamas. The discussion will also focus on the chamas which have been formed in UK. Part two zeros in on how the chama has become the vehicle through which the migrant women groups appropriate it for their advancement in the Diaspora as well as in their home country. Using information gathered from members of chamas in UK, the paper will show how the chamas have become venues for aiding development progress in the home country.

Origins of Chama
Women groups in Kenya have a long history. The word *chama* which refers to these groups is a Swahili word which means ‘group’. There are also larger formal groups called cooperatives which operate around the same principle of helping their members, but they are different from the *chama*. The cooperatives are formal, larger and are mainly manned by men. The *Chama* has been used to refer to informal groups where women meet regularly in groups to address the welfare needs of members. The groups are normally formed on the basis of women's own initiative, often engaging in a cross section of activities that relate to them and their families. *Chamas* use locally mobilized resources, have local leadership and use indigenous reciprocal and communal assistance principles. They begin as a means of survival. Relatives, neighbors or work colleagues pool some of their resources under a *chama* and use the money as a fund for borrowing and lending among members in times of difficulty. Members use the same funds to start small businesses. Several studies have described them as some sort of welfare groups. However, recent studies (for example, Mwatha Karega 1996), show that since the 1970s, the orientation of the *chamas* has been changing and the concept of income generation over the years become incorporated in the activities of these women. Mwatha Karega gives evidence in her article of how women's groups are presently incorporating small-scale enterprises into their group activities, and that the characteristics exhibited by the women's groups have consequently become entrepreneurial in nature. The *Chamas* are presently innovative, they take risks, and they invest and reinvest accumulated capital through their enterprises. It is these entrepreneurial ventures that are shown in this paper to be empowering women migrants.

*The genderedness of chama*
From the earliest time, the *chama* has been a gendered institution in that it is a women’s undertaking to a large extent. First, it is gendered as a concept; it is a traditional idea of women working together. Secondly, *chama* is gendered because of the activities that the women traditionally engaged in such as, going to fetch water, cooking for a marriage ceremony, harvesting cereals and many other activities done only by women depending on the needs arising from the environment in the part of the country they inhabited. For example, if the community is pastoralists the *chamas* there are most likely to engage in women activities related to pastoralism. In such activities the women traditionally helped each other in turn. In recent times *chamas* have engaged in such activities as keeping chickens, buying roofing materials, buying household goods etc. The *chama* has at times attracted negative attitude especially from men. Most men make disparaging remarks about the *chama* (Kitonga 2010). There are therefore gendered challenges that face the *chama*. Some men have shown exasperation calling their wives ‘*chama-holic* who make endless contributions to the *chamas* and not the family. Just like with all good intentions that end up going bad, in the recent past, such *chamas* have deviated from their original purpose with often disastrous consequences of break up, yet, generally and to a large extent, *chamas* have been the saving grace for the many of the nation’s families (Nzioki 2010).

*Examples of Chamas in Kenya*

The present number of *chamas* in the country is not known. Since the time *chamas* began to adopt the concept of income generation many have cropped up and are finding encouragement by policymakers and field extension officers. NGOs too have used these
chamas to create awareness in such matters as HIV/AIDs. One know umbrella organization is GROOTS which co-ordinates the activities of some chamas and acts as a voice for it member groups. Groots works with the knowledge that by banding together, grassroots chamas can have a stronger influence on national and international policies. Many other chamas continue to be informal and are made up of friends and kin and can only deal with small projects. The UK chamas on the other hand use the strength of the sterling pound to do bigger projects as will be shown below.

Theories on women tendencies to group

The cultural difference approach (Malt and Borker 1982, Tannen 1991) mooted in language and gender studies has been used to explain difference between men and women and how they organize themselves. It is said that women engage (even when they gossip) in language of intimacy.....arising from the solidarity and identity of women as members of a social group with a pool of common experience (Jones 1990:244.) For example, Goodwin 1995 examined these issues in a study of children at play. She looked at the way children organised themselves socially (in single sex groups) as they played in the street and at their group dynamics and language strategies. She took it that an important part of play is planning what to do and getting others to go along with you. The girls in her study played in twos and threes, in small non-hierarchical groups. There was joint participation in decisions and minimal status negotiation. When issuing directives, girls tended to use forms like ‘let’s’, the inclusive ‘we’ and conditional like 'could’. The boys did not adhere to such groups or working together. They were generally competitive and status motivated.
Tannen (1991), is also another interesting study of videoed talk between pairs of friends in four age groups, ranging from small children to adults. She looked at how they aligned themselves physically, including with their eyes, and at the introduction and development of topic and general working together. There were striking differences between the male and female pairs of friends. The female pairs physically aligned themselves with one another and worked together. The boys behaved to the contrary. According to this body of research on males and females, specifically on conversational style and generally banding together, women tend to focus on rapport and the affective supportive function of conversation and group cohesion. Men on the other hand tend to focus on report function of conversation, competitiveness and independence.

Studies on migration

Although migration as a phenomenon is old and studies on it are not new, researchers only began to interrogate it, especially the gender dimension, in a systemic way only in the mid-80s. Female migration has increased substantially at the international level, drawing the attention of not only researchers but also international organisations. The underlying causes of migration in general are manifold and complex, ranging from individual, household to micro-macro structural factors (Datta et al 2006). Suggested conceptual frameworks for migration are equally manifold and complex. These include: the neo-classical approach where focus is on the agency of migrants in the face of economic conditions. The Marxist political economy approach touches on the structural conditions of local and global markets, while the structuration approach is the combination of the neo-classical approach and the Marxist political approach (Castle and Miller 2003). The other approaches include; the household strategy that emphasises the role of family and gender
(Chant and Radcliffe 1992) and the social network approach which focuses on how migration is facilitated by family, kin and community networks (Hagan 1998). The arguments in this paper fall somewhat in the last approach.

Statistics show that by the year 2000, 175 million people were living outside their home of birth (ILO 2004). In UK there was a rise in the number of immigrants from 8% to 11% of the working population in the period between 1980 and 2000 a boost of about 1.8 million people (Schmitt et al 2009). This increase is historical. Before 1962, citizens of the commonwealth entered the UK without visa. This free access was abolished in 1973 and replaced by a system of work permit for skilled workers and their dependant. However, migrants have paved their way into UK ever since, legally or illegally.

Schmitt et al 2006’s study of migration into UK and into US and Datta et al 2006’s study in London, indicate that migrants face a raw deal in relation to wages according to race, length of time of stay and gender. Women workers are generally worse off. Most of the migrants covered by their studies are shown to come from the global south.

Women Migrants

UN statistics indicate that in 2005, 49.6% of international migrants (about 94.5 million) were women; female migrants are in the majority, compared to their male counterparts. Migration can be explained by the increased demand for female labour in Northern countries as well as socioeconomic transformations in developing countries, and resurgence of conflicts in some countries Africa. Kenyan women migrated in large numbers into the UK in the 1990s. Most of these women belong to the care and medical profession. The number of their chamas in UK is not known. Wanyama writing in the Kenyan The
Standard news paper 12th October, 2010, says that Kenya migrants remitted money totalling 90 million Kenyan Shilling in the year 2009. Most migrants save their money through the chama they then make contributions to Kenya.

Data

Kenyan Chamas in UK

The following data was gathered through phone interviews and internet questionnaire between the writer and migrants in UK. The interviewees were sampled through social networks. The information below was provided by the coordinator of one umbrella group within Manchester area and corroborated by members and website reports. The questions asked and answers provided are as follows:

- The short history of the group(s):
  Name: South Manchester Kenyan community Group
  Date of formation: 24.9. 2006
  Number of members: 120
  Place of operation: Benchill Center

- Profile of officials:
  Executives: (A chairman, three women, three men)
  Other committee members: 4

- Type of member/ who can or cannot join:
  New migrant from Kenya into Greater Manchester-Entrants per family

- Objectives of the group (s):
  i. To supporting members
  ii. To raising funds for community
  iii. To conduct events bringing members together e.g. celebrating Kenyan holidays.
  iv. To challenging racial exclusion,
  v. To empower members through pointing out job opportunities and trainings
  vi. To hold Kenyan leaders accountable when they visit UK

- Activities of the group
  i. Community events (i.e. the chamas have opened a Kiswahili language school in Manchester
  ii. Celebrate Kenyan national holidays (labour day, Mashujaa day, Jamhuri day)
  iii. Evaluate running projects (e.g. the Kiswahili language school)
  iv. Update on community issues,
v. Engage in development / investments projects in Kenya, encourage Individual investment. (presently, they have plans to buy plots at the coastal area of Kenya).

vi. Facilitate access to education for new migrants

vii. Locate training activities for migrants

viii. Find college links in UK to partner with Kenya schools,

ix. Work with other community groups (other nationality groups)

x. Engaged in constitution making (just ended) in Kenya,

- Participation of women:
  The women were reported to be the main recruiters of new members

- Profile of the members, (i.e. what jobs members do in UK, their levels of education etc)
  Jobs members engaged in: doctors, nurses, business people.
  Education for most members: Have tertiary education

- Benefits for members from the group(s)
  - Participation helps in reducing stress,
  - Participation helps in staying connected,
  - Participation helps in socialising,
  - Participation helps in giving motivation to save Participation helps.
  - Participation helps in motivation to buying houses for rent within UK.

- Alliances with home (Kenya) i.e. what help they give to their homes or what help if any they get from home.
  - Supporting relations in Kenya (e.g. by educating siblings and others)
  - Send money home.
  - Help received from home mainly in Relatives supporting their projects in Kenya.

- How formal or informal are these groups (i.e. Are they Registered)
  - Most are registered
  - Hold AGMs every 12 months to elect members
  - Have a constitution,
  - Have group’s bank account.

- Any other vital information:
  The umbrella group was voted best group in Manchester for making positive contribution to the general community.

The benefits of the chama

There are various benefits accruing from the chamas whether in Kenya or UK, whether they are official or unofficial. The chamas also have similar characteristics, such as; having leaders, being entrepreneurial, and having women members as the majority. The benefits of the chamas discussed below are as reported by the members of various groups.
Socio-psychological benefits

*The Chama as a coping mechanism*

It is through the *chamas* that one see the positiveness of migration for women. Nzioki 2010 outlines some benefits accruing from the *chamas* generally, but which for a women in a foreign country has great bearing. One in a foreign country does not feel alone when there are others of their kind. The *chamas* strengthens friendship: Since many *chamas* are formed by mutual friends their ties get stronger. The members share their issues and draw emotional support. Secondly, is stress relief: Most *chamas* meet once a month. Some women especially married ones look forward to just go and share their marital stress at the meetings. It is their only outing opportunity.

Economic benefits

Most *chamas* have transformed into investment groups. Women seem to find investment clubs an ideal way to start or further their investments. Women are joining together to invest collectively. Other benefits of belonging to a *chama* are for example, is shared responsibility: that is taking risks becomes easier and the occasional negative results less disastrous, since it is done in a group. Secondly, is increased knowledge investment: Many heads are put together to come up with different ideas. Fourthly, is group motivation: This means increased members’ confidence in investing. Fifthly, is savings: One would find it hard to save alone. *Chamas* encourage one to be a disciplined saver. They also getting news from home country and learning the recent investment ventures in Kenya.

Migration and empowerment of women through the *chamas*
Migrants have been said to contribute substantially to the Gross National Product through their monetary transfers, which in some instances exceeds official development aid. This remittance is a vehicle for women empowerment in that they can make their own contributions for projects at home. In Kenya there are housing projects financed and belonging to women migrants. Secondly, participating in regular wage labor market makes them to have access to credit. This creates a sense of self worth and independence. These three points have been debated on grounds that, women are not empowered because in most cases they are made to work in demeaning circumstances or they are paid low wages or that remittance of monies is too much burden being placed on them (Esplen and Brody 2007). However, where conditions and policies have been put in place, the woman has a lot to gain. There is need for migration to be re-examined and be integrated into the development plans of African countries.

Conclusion

The paper has argued from the angle that, while feminist studies have predominantly focused on the marginalisation of women; and that dominant perception of gender and migration has continued to view female migrants as ’invisible’, ‘passive’, ‘ignorant’ and ‘unproductive’ victims who neither contribute to the development of the economies of their countries of origin nor host countries, yet pockets of female migrants are challenging and resisting these notions as exemplified by the chamas of Kenyan female immigrants in England. For many years it has been that, no matter their level of education, women have been subjected to various forms of marginalisation, discrimination and maltreatment, together with sexual violation, yet it appears now there is definitely a change in the way females are presently conducting business albeit a through the strength of the group-
The paper therefore recognises that the profile of female migrants is changing; that female migration is evolving into study worthy characteristics which seem to be influenced by concepts from countries of origin. Therefore it is hoped that more studies of such positive and emancipatory changes particularly as shown by the *chamas* in England be done. These changes should become the rallying point for women emancipation at a wider scale.

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