

Revitalising the promise of Harambee: Analysis of contemporary resource mobilising schemes in rural Kenya

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Abstract

The Harambee movement has been widely studied as a tool that the ruling elite implied to mobilise resources for development in post-independent Kenya. As the state sought to include grassroots populations into development through Harambee, the rural populations took it upon themselves to participate in the provision of public goods. However, Harambee was transformed into a tool for vigorous political mobilisation of votes by the political class at the dawn of multiparty democracy from early 1990s. One of the end results of this was that Harambee activity became riddled with radical corruption. The state sought to restrict the nature of Harambee in the sense of prohibiting the politician in order to safeguard citizens. What happened to the character of Harambee that had helped the local *mwananchi* to engage with the state in participation in development projects and securing support from their elected representative? This paper addresses this question by showing the impact that *chama* are having in rural Embu by tracing their historical origins and connectedness to Harambee movement in the Kenya's discourse of development. I show that women in rural Embu have a particular inclination as agents of economic expansion through participation in *chama* activities and that these activities have emerged as mimicry of Harambee activity to mobilise resources for economic and political inclusion at the grassroots.

Keywords: Harambee, *chama*, development, rural population, state, resource mobilisation



1. Introduction

One of the peculiarities in development discourse by the founding father of Kenya at the advent of independence in 1963 was a call to '*mwananchi*' (subaltern) to be at the centre of development initiatives. The participation in Harambee projects engaged the local citizens in the projects that were primarily a responsibility of the state such as building schools, hospitals, and water projects, among others. Various scholars have articulated the concept of Harambee and its role in development over years (Haugerud 1995, Gertzel 1974). Similarly, others have highlighted the radical changes that have engulfed Harambee since the call by President Jomo Kenyatta, through the reign of the second president of the republic of Kenya, President Daniel Toroitich Arap Moi, and also President Mwai Kibaki who reigned in democratised and liberalised Kenyan state between 2003 and 2012 (TI Kenya 2001).

The Kibaki reign specifically sought to confront the scourge of corruption in Kenya despite minimal success. In doing so, the Harambee process was deemed key to fight against corruption thus propositions to review the Harambee philosophy. The efforts towards fight against corruption culminated to a prohibition of participation of the political elite in the Harambee contributions.

The prohibition of Harambee occurred almost simultaneously with the proliferation of *vyama*, plural of *chama* that can be loosely translated as 'group' or 'social welfare societies' that emulate the Savings and Credit Cooperatives (SACCO) movement whose purpose is consolidating resources to help its members to mitigate the absence of the state interventions through such activities as social savings, alternatives to banking, providing safety nets for its members, and entrepreneurial activities. The grassroots rural population responded to ganging of Harambee by the state through adopting alternatives in SACCO. However, SACCO required more stringent measures that were limiting the poor. As a response, the rural populations have been redefining the meaning of Harambee through mimicry of the SACCO movement in small informal scales to garner resources for their members but most importantly tapping into the state projects that target the poor in rural Kenya.

Scholars have analysed mobilisation of social capital and its effects in the informal sector in diverse ways. Although participation of *wananchi* in informal business promises an interesting trajectory towards understanding development in Kenya, it is beyond the scope of this paper. Rather, this paper explores the contemporary means of participation in Harambee projects by *wananchi* and the results that have emerged out of that interaction in post-independent Kenya, multi-party democratic Kenya, and in the early stages of Kenya under the new constitutional dispensation from 2010.

2. Harambee and the development discourse in Kenya

2.1. Studies and approaches of Harambee

As disillusionment with the ability of the state and massive aid programs to navigate the sub-Saharan

Africa states to economic and social prosperity increased in the 1970s and 1980s, the interest in voluntary organisation and associations took a centre stage. Most commentators of ‘rolling back’ of the state saw it as fostering a movement from below (Gibbon *et al.* 1992) to promote a voluntary organisation that in-turn contributed to development. This line of argument understood growth as allocating development responsibilities to the voluntary organisations that were usually seen as having the capability to enhance competition between them and the state. The emphasis tended to link the rise of voluntary organisations to ‘rolling back’ of the state. In this regard, there arose interests in voluntary associations such as Harambee movement and later on the cooperative movements in Kenya that gained traction from late 1990s to 2000s and beyond. Both the Harambee and cooperative movements were a grassroots and local level initiatives that appealed to indigenous livelihoods as their legitimising principle. The state making process in Kenya appealed to such indigenous livelihoods to catalyse enthusiasms and participation to development process and at times to fund the public goods. Thus these movements became extremely crucial as a link between the rural grassroots and national social economic objectives.

Scholarship on Harambee emphasised structures and the nature of organisation of its operations (Holmquist 1984, David *et al.* 1978, Thomas 1987). Other important dimensions that were given attention in studying Harambee pointed out to its rural based peasantry participatory mechanism in development, otherwise viewed as providing means for inclusion of the peripheries in mitigating inequalities (Keller 1983). Several other studies of Harambee focused on its progressiveness from the concepts of resource mobilisation to a grassroots tool for political mobilisation (David *et al.* 1978, Godfrey and Mutiso 1974). In general scholars of Harambee focused on thematic areas around fostering social cohesion and solidarity, fostering traditional (indigenous) forms of communal activities, and the manner in which Harambee utilised indigenous means to mobilise and organise rural populations. Due to the alleged facilitation of exploitation by the rich, Harambee was also viewed as encouraging rather than aiding the mitigation of rural poverty (Waiguru 2002, TI Kenya 2003). There were also those whose views conferred on methods through which Harambee generated enthusiasm and capabilities to gather local resources to provide social services to either compliment or fill in the absence of the state (Godfrey and Mutiso 1974, Ngethe 1979, Thomas 1987). Studies of Harambee that focused on explaining its historical connectivity to indigenous character of African societies reflected on issues such as resource ownership and social organisation (Ngau 1987). Harambee was also interpreted as playing a role as a mean of social exchange of labour and critical form of mutual assistance (David *et al.* 1978). Moreover, scholars also focused on how Harambee worked (see Ngau 1987 on stages of Harambee) and analysis on types of activities mobilised through Harambee (Ngau 1987). Godfrey and Mutiso (1974) interpreted Harambee as a defensive strategy for the periphery against exploitive and opulent centre exploring it as a movement based on Kenya’s changing social structure. In sum, one of the overarching themes among many scholars was that Harambee had

overtone of being an indigenous movement that bore intrinsic patterns of cushioning an interaction between the periphery and the centre. Godfrey and Mutiso (1974) were right to see this polarisation as a cleavage, which distinguished the indigenous in the periphery and the elite at the centre, hence reaffirming concepts of economic and political alienation.

There is a deafening silence in contemporary scholarship that expounds on history of Harambee and development. When available, scholars rarely focus on the continuity of Harambee as visible in the activities mobilised by groups in the contemporary Kenyan society. This is partially because of a perception that Harambee is and has been on the decline. Despite its plummeting, the few available contemporary work focuses on long term impacts of Harambee in specific sectors, for instance education (see Keller 1983). Other contemporary scholars have specifically analysed the manner in which Harambee has facilitated corruption by the state officials (Waiguru 2002, TI Kenya 2003). Furthermore, there is scarcity of analysis that historicises the Harambee projects over different periods in Kenya since 1963. Neither are there any focus on the nature of Harambee in post Moi's Kenya. While the purpose of a historicity could be to address this gap in academic work on Harambee, a historical attempt that highlights distinct nature of Harambee under the three different regimes in Kenya; Kenyatta (1963-1978), Moi (1978-2002), and Kibaki (2003-2013) also situates an account of Harambee necessary for a 'geneology' of Harambee. This approach, I argue, opens up many possibilities for discerning political actions at the grassroots levels. Harambee, as historically practised throughout the efforts to implement participatory grassroots approaches to development, has various important key areas of studying the nature of the state and its relationship to its subjects in Africa. Furthermore, it provides important pillars towards evaluating schemes of governments that are directed to grassroots populations in the efforts of implementing development agenda. Harambee expounds plausibly the nature of the state that is visibly entangled in promoting both a strong centralised administration and incorporation of devolved efforts. The stifling of the original mission and nature of Harambee engendered divergent mechanisms through which the grassroots sought to engage with the state. These methods range from legal to paralegal, but were strongly engrained in the formative aspects of Harambee. To make sense of how the populations in the peripheries have sought to interact with the state, it is apparent that a study of Harambee and its evolution be seen as necessary in the studies of political economy and devolved governance in Africa. To counter the decline thesis of Harambee, I argue that Harambee still evolves today and remains a pertinent mean of grassroots political contestation. Not only does this kind of Harambee analysis provide an understanding on grassroots politics but also sets a foundation for analysing the nature of their engagement with the state programs being rolled out in various forms targeting the rural populations.

2.2. Harambee in development discourse in Kenya

Traditional and contemporary features of social and political culture are as Berge-Schlosser (1982)

observes, an important feature capable of becoming a base for democratic participation. This view of forms of grassroots participation in democratic and development process are in contradiction with such scholars as Lipset (1959) whose view of modernisation is hinged upon a surge in literacy rates, industrialisation, and urbanisation, which are claimed to predicate a democratic process. The initial stages of Harambee depicted a movement of the peasantry encouraged by the state to provide for themselves the basic social services. The peasantry acted swiftly and gracefully, resulting to unprecedented number of projects. The state was required to provide resources once the peasantry had set up their own projects all over the country. By the end of Kenyatta reign, the state was overwhelmed by the proliferation of projects. The solution only seemed to demobilise the peasantry, and this was attained through various attempts to plan by the central government. Some scholars have refuted the thesis supporting attempts to plan and coordinate. Waiguru (2002) says that ‘Harambee movement developed in an haphazard manner ...[it] was left out of the main stream of government development plan and its growth had been achieved with little or no coordination or regulation by the government.’ This particular view led to scholars call for regulation of Harambee affairs in the name of protecting the interests of Harambee projects calling for greater measures to regulate, and administrate Harambee activities. Such calls to regulate were heeded after studies on Harambee around 2002 - 2003 (Waiguru 2002, TI Kenya 2003).

Several years after the inception of Harambee, its founding principles were either forgotten or compromised. Most commentators emphasize usurp of Harambee philosophy by political clout leading to manipulation for the vote mobilisation. In this respect, Harambee became a channel for the state to deliver aid to constituents (Keller 1983). Keller also demonises the manner in which Harambee resulted to mapping and exacerbation of both ethnic and class inequalities, therefore, becoming a potential to trigger political conflict. Keller’s findings focused on the idea that Harambee propagated disparity between both individuals and communities. The usurping of self-help projects by the state for the purposes of regulation and institutionalisation altered the nature of indigenous self-help initiatives. The bureaucratic red tape by the state officials seeking to execute planning and regulation of self-help activity encouraged rigidity as opposed to flexibility towards self-help schemes. Rather than the thriving of development as a result of better management and coordination (Keller 1983), new forms of attitudes to counter state’s bureaucracy emerged at the grassroots level.

The necessitation of a planning gaze for Harambee projects was also premised on reasons ranging from increased number of projects requiring state intervention and unintended use of Harambee to aid vices such as corruption. In the words of Orora and Spiegel (1979), the Harambee ‘projects sprung up all over the country like mushrooms during a rainy season.’ It is no wonder then that this phenomenon led to a vigorous duplication of projects and abandonment of some in other cases. It was also common

to witness cases of corruption, political interferences, and mismanagement as reported in newspapers.¹ It is such notions hinged upon wastefulness and misappropriation that led to Harambee projects being viewed as stumbling blocks to development priority of the central state and further leading to intensification of state interference with the grassroots led initiative.² Ngau (1987) states that efforts to coordinate Harambee through regulatory and planning controls resulted to contradictions and disarticulations of Harambee projects. State interventions ensued a network between the local grassroots leaders and the state bureaucrats. It is these networks and other factors (see Ngau 1987) that thwarted and stifled what had promised to be authentic model of grassroots participation in economic social political development.

As the Harambee projects proliferated, voices of discontent also grew. Such voices were articulated in the press and *barazas* (local meetings). These complain ensued abandonment and duplication of projects. The mitigation of the problems was almost always another justification for more planning and control (see Ngau 1987:531). Furthermore, since Harambee was largely a rural areas phenomenon, the insurgency of the state bureaucrat meant that corruption of the state was also beginning to trickle down to the most remote peripheries.

Although local factors were detrimental to what ensued the Harambee activity, the doctrine of planning that ensued in the international development agencies had also a critical role in contributing to its change. As early as 1951, the United Nations prepared reports in which development experts underscored various measures for boosting economic growth and development in the underdeveloped countries. The core of the 1951 UN report was adjustment of old institutions and philosophies to realign with more modern institutions and technologies (see United Nations 1951). Both internally and externally infused focus on planning notwithstanding, a decade immediate to independence witnessed a sharp growth in income inequality despite an environment of political stability and economic growth in Kenya. The GDP grew at an average of 4% (ILO 1972). Despite this growth, there was a high polarisation between the urban and rural populations (Oginga 1967, Kitching 1980).

Despite the thwart and distortion of initial original vision of Harambee beginning late 1970s, it continued to be a pertinent channel towards provision of basic social amenities. The distortion however bore new characteristics in Harambee projects. One of such characteristic was gradual prioritisation of elective politics. As Harambee projects proliferated in the country from 1963 to 1978, the state initiated strategic plans to contain spontaneous informal peasant driven Harambee projects.

¹ Reports featured in local newspapers are available at Daily Nation, Feb. 23rd, 1977; Sunday Nation, Oct. 17th, 1976 pg6; Weekly Review, Jan. 9th, 1978 pg16 in Smith and Elkin (1981). Volunteers, Voluntary Associations, and Development: an Introduction.

² The sessional paper number 10 of 1963/65 introduced stringent measures to regulate and coordinate and guide the Harambee projects. The Community Development Committees (CDCs), which were introduced in 1964, enhanced the role and participation of state backed bureaucrats in Harambee. The CDCs operated in at least six levels guided by the six administrative units; sub-locations CDCs, Locations CDCs, Divisional CDCs, District CDCs, Provincial CDCs, and National CDCs (see Government of Kenya, Development Plan, 1964-1970, pp. 112-13).

At the beginning of 1980, Harambee projects had simultaneously become a burden and were heavily under-utilised. Ngau (1987:532) argues that ‘the institutes of technology remained idle, hospitals were without doctors, and secondary schools without teachers.’ The gains of Harambee were moving away from re-distributive to enhancing regional income disparities. Consequently, a new phenomenon that shifted Harambee from spontaneous grassroots mobilisation to large-scale district-wide and nation-wide phenomena was taking shape.

In the year 2001, the Kenyan chapter of Transparency International (TI) published a report that claimed that there were elements of vast cases of abuse of Harambee. This report noted a radical change in the nature of Harambee in the periods between 1980s and 1990s stating that ‘its importance as a political as opposed to a development tool arose’ (TI Kenya 2001). This politicisation of what was once altruistic movement was complicated further by the re-introduction of multiparty democracy in 1992. The multi-party democracy broadened citizenship engagement in governance. Significantly, it increased the cost of securing a political office since reliance on the ‘anointing’ from above by the statesmen began to dwindle. With the absence of political reliance on president’s endorsement to secure a political office, the politicians had to gather more resources to mobilize the populations for votes. These strains in the political class had a specific influence on Harambee. Harambee donations were turned into sceneries where the political class secured the highest participation in terms of contributions. Hence, while the role of *wananchi* was becoming inconsequential, the politician was taking a prominent role in determining the direction of Harambee.

3. The *wananchi* and the Harambee project

3.1. Scheming grassroots mobilisation for nation building

The term *mwananchi* (*wananchi* in plural) can be loosely translated as ‘daughters and sons of a nation’ or ‘owners of a nation’. Thus, Kenyatta’s call to *wananchi* to embrace Harambee for the nation building implied that the subalterns had a vital responsibility to engage in development not based on their social and economic strength or social status but on the premise that they belonged and owned the nation. The sense of belonging rallied people to yield to Harambee so as to put up schools, hospitals, cattle dips and other community focused projects, which meant they undeviatingly assumed the responsibility of the state to initiate and spearhead development. The involvement of the commoners in the national development agenda, not just rhetorically but physically, defied the perception of them as mere beneficiaries of the state’s benevolent development (Kinyanjui 2014 and as a people without power to influence state affairs, a role that is usually perceived to be a preserve of the middle class and the capital elites (Scott 1985). In this regard, the *wananchi* involvement in Harambee projects created early avenues for interactions with the elite and the educated few that were poised to take over the nation’s leadership. Furthermore, *wananchi* also schemed grassroots mobilisation of capital that in part mimicked the structures of Harambee. Examples of such projects

included the successful efforts by the Nyakinyua and Mboikamiti groups of Kiambu district and the Mukamukuu of Ukambani.³ In their immediate post independent days, these groups mobilised in order to purchase parcels of land from the white settlers and acquire business premises in the urban centres. Thus, scholars who have focused on social capital provided by the grassroots networks in the formative years of post-colonial Kenya see their critical role in market coordination and societal organisation (Kinyanjui 2014, Kinyanjui and Khayesi 2005).

3.2. Navigating the tides

Not only was Harambee according opportunity to *wananchi* to build the nation, it was also becoming an avenue towards inclusion into capital ties and provision of the same. This momentum was stifled since early 1980s as both local and global challenges ensued. Kenya became amongst the first countries in Africa to bear the effects of Structural Adjustments Programmes (SAPs) and the neoliberal policies as early as 1980s. While the programmes spearheaded by the World Bank encountered opposition from some quarters, they were widely adopted by the state so as to create the so-called ‘right institutions for development.’ Part of this pursuit was a salient dismantling on non-Western modes of social capital mobilisation. The state gradually focused on the ‘formal’ by vehemently discouraging diverse forms of informality. The voluntary participation in nation building through such schemes as Harambee projects was part of informality that was replaced with schemes such as cost sharing in hospitals and in schools.

One of the other results of neoliberal policies were the rise of new class of impoverished. In early 1990s, Kenyans began encountering new vocabularies in their everyday lives such as ‘retrenchment’⁴. One of the informants for this study recalls how this word caused disquietude as he recounted the number of people that were coerced into early retirement. At the same time, the food prices skyrocketed as yet another informant recalled. In 1992, producers used the famine that ensued as a reason for price escalation.⁵ In the villages of Embu, people began referring to the 1992 draught in monetary terms. Thus ‘*yura ria 30*’ translated as ‘30 shilling famine’ depicted a key character where prices of key commodities rose to 30 Kenya shillings. The local people, although bearing the scorn of liberalisation policies could not articulate clearly the impediments that they were in. But such expressions were also not entirely absent. They appeared in various forms, central to which religious expressions were key to console with the poor. Joseph Mwaura provided such a solace through his song ‘*muthini wa Ngai*.’⁶ The lyrics of his song asked the poor to be patient, and seek the unseen

³ Activities of these types of groups have been recently appearing in local newspapers. See such as story by Wainaina (2012). Mbo-i-Kamiti deaths revisited. *Daily Nation*. 27th May 2012.

⁴ See parliamentary motion in parliament titled ‘Introduction of sessional paper on retrenchment programme’ at Kenya National Hansard (KNA), 18th October 2000 available online.

⁵ The New York Times reported the effects of the famine that had ravaged Eastern and Southern Africa on 7th March 1992 available online at <https://www.nytimes.com/1992/03/07/world/southern-africa-hit-by-its-worst-drought-of-the-20th-century.html>.

⁶ See Joseph Mwaura’s song in Gikuyu language (<https://www.youtube.com/watch?v=7KoJSMw9A3Y>).

comfort in useable creator who had solace for the hard times in the present and in the days to come.

Mwaura is a representation of spaces of escape that people sought as the reality of poverty began to be seen in 1990s. There were other spaces similar to those provided for by Mwaura that developed and became much more structured than songs. Religious revival and awakening had happened in Embu in the early days of 1970s just as it was the case in other parts of East Africa.⁷ This movement had resulted to spirituality that called people to repentance and holiness. This movement had taken place within the structures of conventional churches.⁸ In the mid 1990s, the awakening movement emerged in new forms in Embu district whose main characteristic was a stern opposition to modes of worship in the conventional churches. The revival did not happen within, since it emphasised unplugging its members from the contaminated movements. This new wave of churches emphasised not only spiritual awakening but also material and physical abundance. Their message of prosperity resonated with the impoverished population that found solace in the message to cast off religiosity that accommodated understanding of poverty as an essence of Christian life. One of the leading voices of this movement in Embu was Pastor Samuel Nginyi who had emerged from the National Independent Church of Africa (NICA) Mbuinjeru church. Using his connections in Nairobi, he established the Redeemed Gospel Church (RGC) which unlike the conventional churches⁹ emphasised on what they called ‘equipping’ the whole person. The key to this equipment was the prosperity message that gave tools to the local people on how to be materially successful in a harsh economic time. It is no wonder that these churches soon became the emblem of the ‘modern’ man whose symbols were young men dressed in formal suits that mimicked white-collar office employees.

As a portion of the rural population sought refuge in newly constructed spiritual spaces that confronted the material man directly so as to guard against the effects of neoliberal policies, the changing nature of state affairs with its citizens was also experiencing radical changes. The structures of Harambee were confronting criticism that emanated from its connection to a corrupt political elite. In the wake of multiparty politics in Kenya in 1992 and 1997 general elections, Harambee had been turned into a key tool for vote’s competition thus emerging as a primary political tool of contestation in multiparty democracy (TI Kenya 2003). One of the key issues that became synonymous with Harambee was in this regard, corruption. The political elite vigorously used Harambee to gain the much-needed connection with the grassroots voters. The state response to this was a policy that sought to prohibit the Harambee activities during the newly established National Rainbow Coalition (NARC) government in 2003. The policy’s main component was to limit the involvement of the politician in

⁷ The religious revival in East Africa has been documented by association of global Anglicans and is available at https://www.gafcon.org/sites/gafcon.org/files/news/pdfs/East_African_Revival_Talk_Senyonyi.pdf.

⁸ Examples of churches that are referred to as conventional in this category were the Anglican Church (ACK), The Full Gospel Church (FGCK), East African Pentecostal Church (EAPC), and National Independent Church of Africa (NICA) among others.

⁹ Other churches that thrived in this region included such groups as Deliverance Church and Ephatha Mission Church.

Harambee. This policy envisioned protecting *mwananchi* from the corrupt politician by the state. As the state sought to control Harambee in an effort to shield *mwananchi* from the corrupt politician, it also constrained an extent to which Harambee could remain active at the local level. Thus, there was a significant shift in the manner in which local communities pursued Harambee. However, the decline of Harambee due to state based restrictions had limited impact as the grassroots populations curved new mechanisms to engage with the state. Some of such mechanisms involved schemes that the grassroots populations were learning to contend with that were as a result of neoliberal market strategies. Similarly, a vast population that engaged in the religious awakening was constantly seeking ways to improve their economic situations. In this regard, churches had become a breeding ground for economic empowerment by primarily helping the congregations to mobilise in *chama* and be enjoined in SACCOs.

4. From SACCOs to *chama*

Thus, the surge of SACCO in Embu was as a result of support by the grassroots communities, partly as their attempt to create alternatives for better livelihoods. SACCOs that were established all over the country were as a result of the SACCO society act enacted by the parliament in 2008. The first successful SACCO in Kianjokoma - Embu relied on tea and coffee farmers¹⁰. Although majority of tea farmers had built a culture of waiting for payments at the end of every November, it became common to navigate this through opening SACCO accounts that allowed them to access their money at different times of the year. The disruption of the annual bonuses as they are called was beneficial to some, but also caused misery to others. One of our informant from the field complained of the stripping off the prestige of the ‘bonus season’ that usually began from end of November to the Christmas and new year season saying, ‘December used to be the month that everyone waited for with excitement, because people had money (tea bonus), now it is no more.’ These sentiments resonated with many others who attributed the coming of SACCO with the end of ‘bonus’ period, as they knew it. Nevertheless, the same people seemed to give the wide-ranging credit to the SACCO movement saying that it provides farmers with loans, advance earnings for such usage as school fees and health care.

The prospect of a better life as provided for by the mushrooming of SACCOs has seemed promising and innovative. Promising because it helped reinvigorate the economic activities of the grassroots populations. This is evident in provision of loans and advances that became the backbone of maintaining these SACCOs in tea and coffee farming populations. The grassroots engaged in SACCOs programmes to aid their ability to access school for their children, and healthcare access as the highest priority. The farmers who were previously seen as ‘not-credit-worthy’ by the banking institutions

¹⁰ Among the most popular SACCOs in Embu were Nawiri, Daima, and County SACCO.

could now use the number of tea bushes they owned as securities to access loans. This expanded the number of people that were able to access small-scale loans from the tea and coffee based SACCOs. Alternatively, farmers who did not have enough land for tea to provide securities were allowed to use colleagues as collaterals, and this meant that villagers depended on each other to secure better economic chances. Such schemes were possible because the SACCOs needed a big number of farmers to survive. Thus the vigorous recruitment drive and relaxed requirements to join the SACCOs worked for the advantage of the farmers. The SACCOs also became the most accessible option for the farmers since they had reduced the linkage of networks between the farmers and the financial institutions. In this regard, although farmers had to travel for long distance in the past to access their finances, the establishment of SACCOs that operated closer to where the farmers resided reduced such travel risks. It was also innovative because it coincided with the introduction of mobile banking technologies that began emerging in Kenya since 2007. Technology further opened up spaces to engage the rural populations by helping them enter into financial networks with a large pool of choice. Similarly, it has also been increasing the capacity of the grassroots to expand their financial capabilities by diversifying their income and resource pools. This kind of engagement with the emerging mobile money based technology is proving more viable, and requires more research to map its usability, adoption, and benefits to the grassroots.

Nevertheless, since at least 2010, the SACCO movement in Embu has passed its thriving stage. Several of these SACCOs are now at difficulties in member recruitment process. This is evident in among other ways the recruitment process that seems to have forced SACCO officers to reach out to the customers as opposed to waiting for the customers to go the banking hall.¹¹ In this regard, the question that arises is if the grassroots have abandoned the SACCO movements? Or if the difficulties being experienced by SACCOs are as a result of the fact that the loans they provided to the members worked so that the members do not need them anymore? While these two issues might be hard to capture in data, it does seem plausible to argue that the grassroots has been learning from the SACCO. Although a sizeable number of people benefited from the SACCOs, another sizeable number also sunk into debt. Those who sank into debt did so because the SACCOs as well as other banks in Kenya took advantage of lack of regulation by the state to exploit their customers with high interests rates.¹² Although the state has had moments of intervention, it has widely failed in the attempts to shield the grassroots from the exploitation by the banks. The state interventions notwithstanding, the grassroots have had their own schemes meant to self-guard and self-improve.

¹¹ During the field study for data collection in preparation for this study, we regularly came across the agents (usually interns) of various SACCOs in different towns in Embu. The agents have agreements with various traders regarding when they should pick up cash deposits at their work places each day of the week.

¹² To see description of the famine that affected Southern and Eastern Africa see article on interest rates in Kenya available at <https://www.theafricareport.com/19842/kenya-lifts-interest-rate-cap-equity-bank-to-benefit-the-most/>.

5. Finding refuge in a *chama*

To understand the connection between Harambee, the SACCO movement, and emergence of *chama* as a mechanism for navigating harsh economic times in rural Embu, we need to understand the twin phases of Harambee as a tool to pursue development as well as political contestation by the grassroots. Ferguson (2015) has argued that a disdain for the markets and state programmes will not help in scheming ways from which the scourge of poverty can be confronted. Rather, he suggests that scholars need to bridge ‘poverty’ of analytical vocabularies that describe the livelihoods of people by conceiving new forms of politics. This kind of an approach is critical as an aid to understand how the rural populations responded to Harambee as it turned to be engulfed with a huge state bureaucracy, riddled with wastage of public funds, entwined with radical corruption, engrained with a character of rapid mismanagement, and as a tool for political (de) mobilisation. Thus, the approach that analyses the presence of *chama* in rural Embu through a historical analysis that focuses on its emergence from Harambee mobilisation is seen as important link to explain that 41% of the Kenyan population is engaged in *chama* as contrasted with the 32% who rely on banks for similar services (Central Bank of Kenya *et al.* 2016). This approach also differs from scholarly emphasis that suggests that these kind of social mobilisation usually emerges from regimes with a crisis, either economic or security. It also gives new aspects to those who argue that they emerge from failed state policies in social welfare schemes.

The scholars that have dedicated themselves to analysing the social organisations similar to *chama* in Africa and elsewhere such as *susu* in Ghana (Gugerty 2007, Osei-Assibey 2015) emphasis on their entrepreneurial tendencies, its proclivity as a gendered institution that seems to be preferred by women, and a saving grace for the most vulnerable families in rural and urban poor populations (Mwatha 1996). These groupings have been penetrating the rural regions of Kenya as seen from newspapers report. The sample data of *chama* in Kenya suggests that there are 400,000 registered and 900,000 non-registered groups in Kenya. Furthermore, 6 out of 10 Kenyan adults are said to belong to such groups. In fiscal terms, these *chama* had between \$4 billion and \$8 billion in 2018.¹³

The *chama* described and used for this study had several overarching characteristics. One of them is that they hold regular meetings either weekly, after every fortnight, or every month. In a very rare scenario, some *chama* preferred to meet and transact annually. These *chama* acts as pool for revenues and resources. The reason for regular meeting is to submit their financial contributions although these meeting also feature patterns of socialisation. Those who miss the meetings are fiscally penalised, perhaps as a way to help the *chama* enlarge their financial pools. The activities of the groups varies extensively, and therefore individuals can join various *chama* based on their tastes and preference.

¹³ For reports regarding participation in *chama* in Kenya, see local newspaper articles such as Daily Nation 6th April 2018; the Standard 30th July 2016; and Daily Nation 8th March 2016.

6. The women agency in *chama*

The most dominant group of population that has had a long history of participating in *chama* activities in the rural Embu is the women, as the households visited for this research proved.¹⁴ The women group movement in Kenya is synonymous with ‘*Maendeleo ya Wanawake*’ (Women Progress) organisation (MYWO) which is the largest and oldest voluntary association of women in Kenya. MYWO is salient with colonial history that sought to promote ‘advancement of African women’ (Wipper 1975). The MYWO coopted a leadership with a mandate to promotion of women activity in economic realms; improve livelihoods and further women rights. Although MYWO strongly supported empowerment programs for the rural populations as well as a firm participation in defending the rights of less fortunate, over the years, its political character metamorphosed to a political tool for the elite and the furtherance of status quo (Wipper 1975, Aubrey 1997). The highly politicisation of MYWO was witnessed in the early 1990s during the revival of multi-party politics in Kenya. It seemed that MYWO was predestined to the same fate with the Harambee movement. MYWO became inseparable with Kenya African National Union Party (KANU), and those that defied it were treated with ruthless animosity. The 2004 Nobel peace laureate, Wangari Maathai, was instrumental in MYWO management. She is a symbol of women who fell out with KANU as a result of not towing the line. Although there were efforts to restore MYWO to its non-governmental status in the early 1990s (Aubrey 1997), its role in economic inclusion particularly of rural women in the peripheries was largely jeopardised by the intrusion of elective politics that relied on patronage.

Thus, women did not enjoy an apolitical umbrella that could articulate their efforts to self-help groups. Women, particularly those in the rural Kenya, mimicked the MYWO model to organise at the local level. However, these small grouping as outlined here differed from the conventional groups in some significant ways. One of this ways is the manner in which they deviated from ‘rights’ narratives which resonates with their wish to disengage with only those who seek to empower them to fight for their rights although men usually seem to perceive women groups as having empowered them.¹⁵ The feeling of women and their reasons for joining these groups can be seen in the expression captured in one of the informants’ comment;

‘...those powerful women who are our leaders sometimes speak like politicians. I don't understand what they mean by telling me that I have to stand strong and defend my rights. What is a right if my son cannot go to school? And by the way, why should I fight my *mzee* (husband) for no good reason? All we want is to have their money, and [mix] it with our monthly contributions. That way, we can have something to

¹⁴ 9 out of 10 women interviewed confessed that they belonged to a *chama* compared to 3 out of 10 men.

¹⁵ These views are from a field study informant Nyaga Njagi (not his real name) who asserted, ‘*avai aka nimagire vinya muno mani niundu wa tunguruvu tutu twao* - My man, women have really become powerful, thanks to these small groupings they have.’

boast about. We can build homes, and educate our children. *Wewe si inaona vijana wenye wamesoma vile wamenjengea wazazi wao? Pia mimi nataka haka kangu kaende Japani kaniletee machine...wananie mbikarage ta aka aria engi mwana* (Don't you see how blessed those children who were educated have become to their parents? I also want my son to go to Japan, so he can study and bring me a Toyota, so I can feel like other parents do).'

Despite what the women participating in the *chama* stands for, what defines them is their participation in these groups. These women groups usually have organised themselves in an overtly similar methods. They almost all have specific regular contributions and days of meeting weekly, fortnight, or monthly. The organisation, regular activities, and social economic engagement of the women groups bears patterns that fit in conceptualisation of how they fill in economic gaps created by scarcity of wage labour and dismal returns of coffee and tea through a practise of distribution. These regular meetings improve the web of networks that increase women support in betterment of their society.

The rationale for supporting women are rightly based in notions that women support their families, thus their support is seen as essential to the wellbeing of the whole family. Similarly, global narratives on women empowerment have had a wide receptivity within Kenya (UN Women 2010). Furthermore, narratives that support gender based development impededness see confronting gender constrains as paramount in poverty eradication efforts. Scholars sees the challenge for women, and the need for them to be prioritised as targets of state programs as inspired by the notions that majority of them are in the informal sector, thus attempts must be made to legitimise and strengthen their activities. This gender-based emphasis is done at the backbone of statistics that show that women are at the core of micro and small-scale enterprises in Kenya (48% according to KNBS). These categories are important, however, they can potentially obscure the need for distributive ethic, which is not gender based nor limited by age.

Besides women, young men in various villages of Embu have been joining *chama* guided by the principle of belonging and need to improve their economic chances. Since 2008 the changing nature of public transport has enabled hundreds of young men graduating from secondary schools and vocational training institutions to take up the job of riding motorcycles popularly called *bodaboda*. These riders have been organising in *chama* besides their regular jobs. Part of the factors that have encouraged such organisation is the state policies that targets to get a hurdle of the riders since there has been various cases of crime and petty accidents committed by the motorbike riders who are usually exempted from the licensing regimes. Besides the usual savings and circulation of funds common to many *chama*, the *bodaboda* riders have derived a habit of owning assets for their groups. In this regard, it has become common to have assets such as motorbikes, *matatu* (minibuses), health

clinics, and other smallholder businesses that are owned by the various *chama* therefore providing more scopes for study of uses of *chama* in rural populations.

7. Analysis of benefits from *chama*

Social mobilisation in groups has been viewed as bearing potential demerits of operating within the ‘groups’ that allude to strains in management (Nyangau 2014) that gives the state the apparatus for interventions. However, the views of the group leaders are in stark parallels with the crusaders of ‘the need to manage’ the groups in a formalised organisation. Scholars’ tendencies to recommend necessity to manage the groups entities echoes views of the commentators of informal segments of economies in Africa which allude populations as entrepreneurial subjects (Kinyajui 2007). Exhorting an entrepreneur allows a depiction of the subjects of the study as deficient in economic habits and carries overtones to criminalise their activities (Mutongi 2006). Prescriptions sprouting out of these views engage the necessity to offer credit, training, and an advancement of skills (Mulei and Bokea 1999, Orwa 2007). This approach stigmatises the informality of groups (and individuals) character creating a necessity of measure to regulations. Mkandawire (2009) sees this attitude as denying the target characters an opportunity to present free modes of social organisations that can extricate African countries from the crisis they confront, by opening a floodgate of interventions and thus limiting enthusiasm of the locals to appropriate their means to development. Although the scope of the informal, whilst important, is beyond the confines of the current study the narrative ascribed here calls for an apprehension of social organisation taking place in rural Africa to comprehend how mobilisation of resources is taking place some of which have been highlighted in this study.

From the observation and analysis made from the interaction with several informants for this study, the most evident benefit of *chama* movement is the networks created by the people in rural areas that enlarge their resource pools through circulation of money and savings. Such schemes are providing an access to capital through the in-group based loaning, enabling members to access loans from formal banking institutions, and tapping into the state programmes that are providing funds for development. Similarly, *chama* have been accelerating money utility in the rural areas through enabling ‘small money’ to work. This is made possible when members pool their money on regular bases to give to one another. Thus, these become a platform to empowering one individual at a time. This plays the role of extending security emerging from such activities thus making *chama* provide safety nets for its members. Getting assistance is negotiated since what covers the needs to be addressed is highly fluid. In this case, members understand each other and handle each case as it appears. *Chama* also defies formality and challenges the entrepreneurial notions of ‘discipline’ in the market place to access resources. Finally, *chama* also produces a platform for members to build their social capital that is a sense of identity and belonging that catapults members to participation in social political issues in the society.

8. Conclusion

The efforts of the state to streamline Harambee were made by building a larger pool of bureaucracy who oversaw various policy and increased regulatory measures. The failure of the state measures also reveals critical limits of the state's attempts to enter into the social realm in Africa. Despite the challenges and changes that ensued the Harambee project, the grassroots populations have not abandoned it. The activities that persisted after the state's withdrawal from Harambee are at best expressed as informal, populist, and anti-bureaucratic. The state bureaucracy's tight hands on the communities notwithstanding, grassroots movements have emerged with strategies to engage both the state and the capital market. Turning attention to these new forms of Harambee opens up new possibilities for new spaces of mobilisation of grassroots and peripheries to engage with the state and the global interventionism. It as well opens up possibilities to analyse various paralegal activities in the grassroots and responses of the poor to the state backed funds supporting women and youth.

Whereas some scholars of self-help organisations see them as pursuing traditional communal efforts (Hyden 1973) others see cooperatives as a later extension of self-help movement (Hamer 1981). The primary distinction between self-help and cooperative movement is that the former capitalises on the realm of social services through communal efforts covering such areas as building schools, health centres, and water systems. The latter is concerned with economic realm but mobilised also within confines of a tightly tied communal aspects concerning matters such as production and distribution, assets and credits facilities. Furthermore, the *chama* movement underscores the state's bureaucratisation of grassroots political mobilisation through aiding patron-client relations in pursuit of re-distributional claims. The Harambee itself is a clear case of conflicting theatrics that demonstrates a state failure to address the provision of social services hence triggering a response out of frustration from the grassroots politics (Ngau 1987). State's interventions in these grassroots initiative marred the movement with corruption, political patronisation, and stifling of the spirit of the self-help projects (Waiguru 2002).

A historical purview of Harambee self-help projects in Kenya shows assorted engagement with Harambee, some of which include a platform for provision of public goods, a platform for political mobilisation, a mean through which furtherance of development agenda was practiced and a practice of engagement in economic activity especially by the poor. *Chama* as contemporary expression of Harambee has deep historical roots in construction of the Kenyan society and its political sojourn. Thus, it is sociologically a messy process but one that nevertheless is important in enabling us to capture key tensions in political economy in Kenyan context. Activities mobilised within Harambee exemplify Harambee as embedded with mechanisms of manipulating the peripheries but at the same time spearheading the interests of peripheries. This potentially contradicting sphere of Harambee activity has overtime produced variegated outcomes and bears potential to confronting the scourge of poverty.

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