ORGANISATION AS COMMUNICATION: 
AN EXPLORATION OF THE COMMUNICATIVE 
CONSTITUTION OF CHAMAS IN KENYA 

by 
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In accordance with Daystar University policies, this Dissertation is accepted in
partial fulfilment of requirements for the Doctor of Philosophy in Communication
degree.

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Organisation as Communication: An exploration of the communicative constitution of Chamas in Kenya

I declare that this Dissertation is my original work and has not been submitted to any other college or university for academic credit.

Signed: __________________________          Date: ________________
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Almighty God, my light, you embrace me just as I am. Thank you.
LIST OF ABBREVIATIONS

CCO – Communicative Constitution of Organisations
CC- Communicative Constitution
FF- Four Flows Theory
OC- Organisational Communication
FGD- Focus Group Discussion
IDI- In-depth Interviews
KAIG – Kenya Association of Investment Groups
UFN- 1st case Chama
CB- 2nd case Chama
TW- 3rd case Chama
KP- 4th case Chama
R – Respondents
UFN R 1- UFN numbered UFN Respondents in FGD
CB R1- CB numbered Respondents in FGD
TW R1- TW numbered Respondents in FGD
KP R1- KP numbered Respondents in FGD
X - An entity that is referred to but cannot be named directly to protect the Chama
Y- An entity immediately following X but cannot be named directly to protect the Chama
ABSTRACT

This is a study in Organisational Communication, which explores how communication constitutes the *Chama*, a popular form of organising in Kenya, and in many African countries. In Kenya, figures suggest that up to one in three Kenyans belong to at least one *Chama*. Despite this prevalence of *Chamas* in society, they have not been studied as organisations, and more specifically, they have not been studied from a communication perspective. The problem explored in this study was how communication constitutes the *Chama*, a non-formal organisation. This was an interpretive study using a case study design, and a comparative case study type. Four purposively selected *Chamas* were studied between May 2017 and November 2017. This involved two in-depth interviews with two leaders from each *Chama* and four focus group discussions. In addition, I wrote extensive reflections on a blog, based on observations of three *Chama* meetings for each *Chama*. This study used McPhee and Zaug’s Four Flows, a theory of communicative constitution, as a theoretical framework to explore how communication constitutes the *Chama*. The findings hold the theory of communicative constitution as explicated in FF, but demonstrates specifics of how it applies to *Chamas*. This study adds to the body of knowledge the Intangible Social Fabric, which emerged from the findings as a special flow. It facilitates the Four Flows discussed in theory in order to weave a firm *Chama*. The study concluded that not only are *Chamas* organisations, which are constituted through communication, but that they also present a surface for theorising the Communicative Constitution of African organisation. The study recommended that the intangible social fabric be identified and cultivated in any organisation, as it proves the fecundity of communication in birthing strong organisation.

Key words: *Chamas*, organisations, Communicative Constitution, Four Flows, Intangible Social Fabric.
DEDICATION

This thesis is dedicated to my parents Duncan and Lucy Gakari.
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1. CHAPTER ONE: INTRODUCTION AND BACKGROUND TO THE STUDY

1.1 Chapter overview

Chapter one presents an introduction to the study by discussing the background to the study, briefly contextualising it in organisational communication, offering a statement of the problem, stating the purpose of the study, posing research questions, and presenting the rationale of the study. It also discusses the significance of the study and the assumptions which the study makes, as well as offers the scope, limitations, and delimitations of the study. Finally, it presents the operationalisation of terms, as well as a summary of the chapter.

1.2 Introduction

Africans are known to create collective entities to help them make sense of various realities of life. These collectives satisfy a major African quest: development (Olutayo, 2014). Tsuruta (2006) argues that the entities formed have social, economic, political, and cultural connotations, with a heavier bias on socioeconomic or moral-economic relationships. Post-colonial Africa has especially pursued socioeconomic success not just from a state level, but also from a local community level, especially in a narrative that encourages the latter to participate in “nation building” (Ferguson, 2014). Nation building, or development, is therefore pursued from a dualism or dual polity (Holzinger, Kern, & Kromrey, 2016) of sorts: from the national government, but also from community initiative, through various collectives or organisations.
There is a mixed history of collectives because of the various identities they carry. One identity is that of cooperatives with many variations, and the other identity is the *Chama*, which is a focus of this study. Some authors like Okem (2016) have recorded that the concept of collectives dates to colonial times having begun with the Welshman Robert Owen (1771–1858). Tsuruta (2006), who discusses the *Chama* in the Tanzanian context, defines it as a concept predating the colonial era inspired by existing communal values, and elastically refers to “association, guild, or club” for anything. These exist all over Africa and go by various names, for example, *Circles* in Uganda, *Ikimina* in Rwanda, *Ikirimba* in Burundi, *stokvels* in South Africa, *Idir* in Ethiopia and *Tontines* in most of Francophone Africa. These entities have mutated in nature over time and have been studied as part of the cooperative movement, which has focused on their economic performance and contribution.

In Tanzania and Kenya, such an entity is called a *Chama*, or as they are informally pluralized in Kenya, *Chamas* (*Chama* singular). The Kenya Association of Investment Groups (KAIG, 2014) defines *Chamas* as investment groups which are “any collection of individuals or legal persons in any form whatsoever…whose objective is pooling together of capital or other resources, with the aim of using the collated resources for investment purposes.” The government of Kenya defines such collectives as self-help associations which are non-professional "... formed by community members from the same socio-economic background with a common problem or situation for the purpose of pooling resources, gathering information and offering mutual support, services, or care” (Republic of Kenya, 2015).
These definitions imply that *Chamas* are alive, deliberately formed, fairly organized, and are composed of likeminded people who are working towards the achievement of a goal or goals. The number of *Chamas* is growing exponentially, and evidence suggests that one in three Kenyans belong to at least one *Chama* (Waitathu, 2013). The distinguishing character of *Chamas* from formal organisation and from what has commonly been known as the cooperative movement is their formation or inception and their operation. They tend to be heavier on a social agenda more than an economic agenda, as established in this study.

Even with this seeming order and infiltration in society, there, however, did not seem to be a coherent body of literature that comprehensively discusses the communicative constitution of *Chamas*. This thesis is an addition to this body of knowledge and is a fundamental discussion because firstly, *Chamas* are forms of organisations, and organisations are communication constructions (Putnam & Mumby, 2014), yet this potency of communication has not been explored in the context of *Chamas*. Secondly, *Chamas* are not only a societal reality which can therefore help understand and explain a society more deeply, but also they present an important lens to illustrate expanded views of organisation and of communication. This discussion includes how the *Chama* comes into being and the creation and recreation processes through communication, from the *Chama* perspective. Literature on *Chamas* is largely from corporates, which discuss *Chamas* from an external and fragmented view, while this study discusses the selected *Chamas* from their own definitions and centralises their descriptions of their own identity, through members’ voices.
In seeking to understand how *Chamas* make meaning of who they are and how communication constitutes them, the study took on an interpretive approach, because of the acknowledgment that meanings emerge in communication as the *Chama* is created and recreated through various communication processes and roles.

*Chamas* were studied as forms of organisations as explained in the review of literature in Chapter two, and the study therefore located the theoretical discourse in the organisational communication subfield.

This study presents an in-depth discussion of four purposively selected *Chamas* by presenting their histories and operation, and how communication constitutes these *Chama* processes.

1.3 Background to the study

Organisational Communication (OC) is a subfield of the broader communication studies, which began to bud in the 80s (Krone, 2005). Chester Barnard, a pioneer in management theory and organisational studies, is argued to have initiated studies in OC, perhaps because he listed communication as one of the essentials for a formal organisation (Pugh & Hickson, 2007). In broad terms, OC concerns itself with the way “communication brings organisational life into reality” (Carroll, 2015:34). Organisational life is everything that relates to the organisation from its inception to its decline or continuing life, and is realised through “communicational exchanges between organisational members” (Dion, 2013:175). Constitution, identity, and power are part of organisational life, and are topical areas that have recently dominated organisational
communication study (Putnam & Mumby, 2014), propelled by strong research in OC, especially from a postmodern (Alvesson & Kärreman, 2000) and a critical tradition (Ganesh, 2015).

Organisational Communication theory is diverse and takes on positivist (also post-positivist, functionalist or normative), interpretive, critical, and postmodern perspectives on organisations (Wrench & Punyanunt-Carter, 2012). The general tendency, however, is that studies in OC take either an interpretivist or a positivist approach (Poutanen, Siira, & Aula, 2016). Positivism or post-positivism draws from the traditional natural science epistemology, and the interpretivist, from the postmodernist or poststructuralist thinking, for which a meaning-based ontology and epistemology is superior (Clegg, Hardy, Lawrence, & Nord, 2006). Interpretive studies focus on contextualised meanings and study methods bring these meanings to the fore. Even though positivist thinking has dominated research, including in organisational communication (Priest, 2005), there has been a notable increase in interpretive studies, which have focused more deeply on how people make sense of their daily experiences in their locations or contexts.

OC’s pioneering research largely came from North America (Ashcraft, Kuhn, & Cooren, 2009). The Industrial Revolution’s (Wrench & Punyanunt-Carter, 2012) milestones, especially communication advances like the telegraph and the printing press, and the linguistic turn (Alvesson & Deetz, 2006), fuelled its growth. While the revolution advanced the means of communication, the linguistic turn encouraged thinking on an expanded view of language and communication as constitutive of the world (Rodríguez, 2015). Scholars interested in communication and its organising property then developed the Communicative Constitution of Organisation (Cooren, 2014), a meta theory. The
controlling thesis was, and still is that communication is extremely powerful and creates and organizes meanings. While this is a philosophical statement and laden with many possible interpretations, three CCO schools of thought (Schoeneborn et al., 2014) drive the thinking on the constitutive power of communication: The Montreal School (McPhee & Zaug, 2000; Schoeneborn, 2011), the Four-Flows Model influenced by Giddens’s Structuration Theory (McPhee & Zaug, 2000; Putnam & Nicotera, 2009), and Luhmann’s Theory of Social Systems (Luhmann, 1995). Though each has its distinguishing thesis, these schools, nonetheless, agree on one radical, fundamental, and increasingly popular view of organisation as communication (Koschmann, 2012).

Organisational Communication (OC) in African scholarship leans more on the role of communication in an organisation, than on organisation as communication. It is largely discussed as a smaller component of Public Relations and communication management (Mersham, Skinner, & Rensburg, 2011), areas which have had more vibrant discussions on theorising organisational communication in Africa. These discussions, largely from South African scholars have focused on internal communication processes and cultural influences on communication contexts.

Another focus has also been on communication skills and communication as transactional. There are hardly any studies, which discuss African forms of organisations and how communication constitutes them.

Perhaps one explanation to the absence of African literature in OC and especially in CCO is the relative newness of the scholarship (Putnam & Mumby, 2014), but also because organisations are viewed in majority of African scholarship as formal rather than as non-formal, a distinguishing characteristic of Chamas. The absence of interpretive
studies on these local organisations also means that there is barely any data coming from the *Chamas* themselves beyond that which portrays them only from an economic angle.

This study used an interpretive approach to fill in gaps in literature on *Chamas* and how they are constituted and reconstituted through communication. Additionally, by studying selected *Chamas* through qualitative methods, the study exposed the intricate details of organising and communication in *Chamas* and raised the possibility of this as composite of an African theory of communicative constitution, with the *Chamas* as the site for the theorising.

1.4 The statement of the problem

*Chamas* are a popular phenomenon in Kenya and Kenyans are increasingly finding the need to form one or join an already established *Chama*. Despite this popularity, there are limited studies on *Chamas*, especially from a comprehensive communication point of view, which centralises communication as productive of organisation. Communication composes organisation, and in order to explain the organisation comprehensively, it is necessary to understand the organisation’s inseparability from communication. CCO Scholars (e.g Putnam & Mumby, 2014) explain that if organisation is the whole, communication is the parts that make the whole, thereby equating communication to organisation. Putnam & Mumby (ibid.:4) argue for “organising (organisation) as the medium and product of dynamic communication processes.” With this reality, the study exposed gaps in existing literature on *Chamas* especially from the voices of *Chama* members. This is necessary as it helps to understand the *Chama* phenomenon as well as Kenyans affinity for them, and local organising behaviour.
In addition, *Chamas* are largely presented as female entities (Khayesi & Nafukho, 2016; Kitetu, 2013; Ngugi et al., 2012), and formed to attain mainly financial objectives (Njoroge, 2015; Gichuru, 2014; chanda, 2012; Oino, Auya, & Luvega, 2014; Wainaina, 2012.

There are hardly any communication studies on why and how *Chamas* are formed, as well as the fundamental communication processes that co-construct and reconstruct the *Chama*. Strong, largely Western, literature is very clear on how communication constitutes formal organisation but scanty on how non-formal entities like *Chamas* are constituted through communication. Literature establishes that these entities function differently from formal organisations, and given that the *Chama* is also a widespread and popular African phenomenon, it was therefore academically interesting to distinguish how communication constitutes it, and how this is different from how organisations are constituted in the western world.

As established, *Chamas* exist in many African countries. The study took the *Chama* as a surface and site to explore African communicative constitution of organisation and establish processes that may be unique to *Chamas*.

1.5 Purpose of the study

The purpose of the study was to discuss *Chamas* and explore how communication constitutes them, as unique African organisations.
1.6 Research questions

1. What is the nature of Chamas as organisations?

2. What specific communication processes explained the constitution and reconstitution of Chamas as organisations?

3. How did these communication processes distinguish the constitution and reconstitution of the Chama as a unique African organisation?

1.7 Rationale of the study

Organisation is part of the human being because we are organising beings (Adler, Gay, Morgan, & Reed, 2014). Many Kenyans have chosen to organise themselves in Chamas for various reasons. Given the increase in the number of Chamas, and the increased interest in Chamas from the government, financial institutions, and investors, this study explores how communication makes up these units of organisation. Koschmann (2012) suggests that there are certain phenomena in organisations that can only be understood and accounted for through a more sophisticated understanding of communication. This is true for any organisation, which includes Chamas, because these are organisational realities. The present study affords such an opportunity to explore the creative quality in communication, which goes beyond the common face value presentation of communication as transactional, into how communication constitutes the Chama.

Scholars need not examine organisational communication from the pedestal of large formal organisations only, but raise scholarly interest on smaller social units of organisations like Chamas.
Existing organisational communication scholarship has lent itself to the study of large organisations at the expense of smaller organisations (Clegg et al., 2006; Gillis, 2011). Many of these studies take a corporate look at organisations and are often about making processes better for the purpose of increasing the bottom line, and therefore successfully meeting organisational goals. *Chamas* offer other and more intimate avenues of reaching people, of studying society, and exploring how society organises itself. They also offer an opportunity to interrogate how else communication constitutes, especially when applied to explore unstudied entities like *Chamas*.

1.8 Significance of the study

This was a study on *Chamas*, which is especially significant to scholars interested in studying *Chamas* from any perspective and *Chama* members and potential members.

For *Chama* members and potential members of *Chamas*, an awareness on what can contribute to the stability of the *Chama* from a communication perspective is beneficial in helping them cultivate it as well as in helping them build a deliberate identity, and purpose that they discuss iteratively. Legitimising *Chamas* as organisations would enable members to develop a consciousness and empowerment to build the *Chama* through communication and protect the social fabric of the *Chama* that this study established.

The study argued for the need to theorise small organisations, and disabused their colonisation by both current scholarship and the corporate discourse, which happens through communication. Journalists and scholars, even in published articles, have offered scanty detail on *Chamas*, and have either fallen prey or contributed to the deficient
literature on what *Chamas* really are. This study added to the knowledge especially by providing first-hand information on the nature and fabric of *Chamas*.

*Chamas* have lately benefitted from media coverage, albeit one sided coverage. This study has offered extensive detail now not only focusing on what *Chamas* do especially to make money, but on what constitutes the *Chama* and the fabric that really holds them together.

The findings for the researcher in the social sciences are invaluable, especially given the interest of interpretive scholars in this field on meaning making in society. *Chamas* can offer insights into the macro and micro phenomena of organising in Africa.

These arguments notwithstanding, writers like Wainaina (2013) who are interested in building the financial muscle for *Chamas* would find it beneficial to incorporate the social dynamics of *Chamas* discussed herein, and therefore align their services to the *Chama* needs, in full awareness of the social undercurrents.

The Communicative Constitution of Organisation as a metatheory has attracted scholarship on the role of communication in dismantling or disrupting harmful organisations. Kenya, for example has suffered under forms of organising like *Mungiki* (Henningsen & Jones, 2013) and *Al Shabaab*. Another challenge is corruption cartels the Kenya government is battling, which sometimes defraud the government off billions of shillings despite there being clear legal measures against fraud (Editorial, 2016). The findings herein point to a focus on viewing these as organisations, and therefore as constituted through communication. A communicative approach to understanding these forms of organising is currently high on the agenda of organisational communication.
scholars, and may help to explain these organisations as well as deconstruct or deconstitute them.

In all of these, the study has made significant contributions to the theory and practice of organisational communication, especially through the lens of an African organisation.

1.9 Assumptions of the study

The present study made three assumptions. The first one was on the situatedness of knowledge. In other words, *Chamas* know who they are and that they can articulate this themselves. This assumption held, and *Chamas* could distinguish the difference between their entity and any other entity like a table banking initiative or a merry-go-round.

Secondly, many of the published works on *Chamas* (for example *Chama Pesa*, 2012; KAIG, 2014; Mkenyamjerumani, 2013; Mwangi, 2016; Wainaina, 2013) have an underlying assumption that *Chamas* have similar basic tenets and are founded along similar philosophies, and would therefore have undeniably similar peculiarities. This study held this assumption which enabled generalisation of findings across the four studied *Chamas*.

Thirdly, the study assumed that the members of the selected *Chamas* would willingly answer questions, as *Chamas* tend to be closed to outsiders. In addition, it was assumed that the selected *Chamas* would not fall apart, even though during the sampling, care was taken to select *Chamas*, which were going through a healthy life cycle through various stages of successful reconfigurations as discussed by Hanks (2015). The *Chamas*
chosen were at least five years old, because they were thought to be stable and focused on a unified agenda for their *Chama*. The *Chama* members and their leaders were incredibly supportive and receptive, and all four *Chamas* were stable.

1.10 Scope of the study

This study limited itself to applying existing theory to explain the communicative constitution of the *Chama*, rather than testing theory or developing an entirely new theory. The communicative constitution of organisation is an existing theoretical framework that was used in exploring the constitution of *Chamas*. The intention of the study was to make significant contributions to the theory and practice of organisational communication, based on the findings from studying the *Chama*.

The scope of this study was limited to four *Chamas*. It explored their communicative constitution and then made conclusions on the communicative constitution of social entities. The Four *Chamas* were composed of two-mixed gender *Chamas* and a male only and female only *Chama*. The study limited itself to gender composition rather than any other social strata like religion or goal of group. Despite there being many other realities on *Chamas* apart from communicative constitution (CC), I chose CC because it is a largely unstudied perspective of *Chamas*.

The study was also not a longitudinal one, as the time demands for such a study would not be appropriate for a preliminary exploration such as this one.
1.11 Limitations and delimitations

*Chamas* were largely unstudied, at least from a communication point of view. Literature on *Chamas* is limited, but this very limitation is what grants strength to this study, because as Gray and Malins (2004:47) argue, the gaps in literature offer an opportunity to discover “…new knowledge, and redefine what we know…” because “omissions, intended or unintended, provoke the imagination.” As pointed out, existing definitions and discussions of *Chamas* were wanting and this study found relevance in filling this identity gap.

This study looked at four *Chamas* from an interpretive perspective, rather than a quantitative or mixed approach. This had implications on the entire methodology. I had no knowledge of the *Chamas* beforehand and could therefore not construct comprehensive question guides. This was mitigated by pretesting the instruments on another *Chama* and making the necessary adjustments before the actual study.

Qualitative research provides in-depth studies, which create a deeper understanding of phenomena, and add incredible value even to the justified single entities that are allowable for study (Creswell, Shope, Plano, & Green, 2014). The downside to this is that despite the large number of *Chamas* in the country, the findings herein may not be generalised to them, as often argued in qualitative research, for example by Barratt, Choi, & Li (2011), because the sample was not a randomised and representative one. This was however, mitigated by the assumption that CCO has been quantitatively tested, and given that *Chamas* are organisations, the findings on constitution can be generalised to create helpful pointers on other *Chamas*. In addition, the sampled *Chamas* demonstrated similar tenets, enough to make generic conclusions on them.
Four Chamas were purposively selected using a predetermined criterion, which meant that Chamas, which may exhibit similar characteristics to the ones chosen, did not have an equal chance at being sampled for this study. This was mitigated by the qualitative researchers’ interest in getting “information rich cases that best provide insight into the research questions…” (Emmel, 2013).

Finally, I acknowledge that though the study was qualitative study and I was a part of the process, the possible influences and effects of this oneness exhibited through the choice of theory, research design and methodology were mitigated through ethical academic rigor and triangulation.

1.12 Definition of terms/concepts

These words are defined as used in literature and in the context of the study.

Chama: The Kenya Association of Investment Groups (KAIG, 2014) defines Chamas as any collection of individuals or legal persons whose objective is pooling together of capital or other resources, with the aim of using the collated resources for investment purposes. In this study, Chamas are formed for reasons beyond monetary investment, and defines them as variously related individuals who communicatively initiate organisation and deliberately extend it to fulfil several social and economic purposes. They are created and sustained through various processes of sharing meaning.

Chamas: are the informal plural of Chama

Communication- is a meaning making process which according to Blithe (2015), is an “on-going, dynamic, interactive process”, of the creation and recreation of meanings
through symbols. Communicative Constitution of Communication scholars view communication as process (es) (Ashcraft, Kuhn, & Cooren, 2009). The view of communication as constitutive means that communication creates, and is beyond transactional, which refers to the passing of messages from one person to another, through a channel, and expecting feedback. Communication in this study is the sum total of prolific acts which result in and cause organisation. This makes communication fecund, because its fertility produces organisation.

Communicative: refers to what relates to communication.

Constitution: the dynamic process of forming, making, and composing of a phenomenon (Putnam & Nicotera, 2009). In this study, the constitution of a Chama refers to the historical process leading to the ‘birth’ of the Chama to the continuing process of its living and continuing survival.

Communicative constitution: the entire process of constituting (an) organisation by various processes and expressions of communication (Timothy Kuhn & Ashcraft, 2003). This study employs CC to refer to the communication processes of creating and establishing a Chama.

Organisation and organising- the use of these terms takes cognisance of Bakken and Hernes' (2006) argument of the reflexive interconnectedness of verbs and nouns where “each gives sense (meaning) to the other.” Organisation can be used as both verb and noun: As noun, an Organisation is people (agency) proliferating acts of togetherness consistently and iteratively (not necessarily uniformly), through communication, in an acceptable manner (the people define this) to them. There are defined parameters of organisation. It is important to note that the study employs organisation more often to
refer to process. When used in this way, it does not have a definite article. Organising is the process whose end is organisation.

*Non-formal organisation*- This term is used to refer to *Chamas* because they are not viewed as the conventional or denotative formal organisations. Non-formal is used rather than informal because the latter connotes casual and unstructured engagement.

*Theorising*: The present study is inspired by Swedberg's (2012) thoughts on the value of theorising. He discusses theorising as a process whose product is a new or complementary theory. For him, it is an attempt to “understand or explain something that happens in society”, and includes the entire process which comes before what one can call a theory.

*African Organisation*: refers to the processes Africans involve themselves in, in order to achieve organisation (noun), for example through forming the *Chama*. What makes them African is that they are an initiative of African people, and do not have association with any international influences, for example as with Non-Governmental organisations as Lewis (2010) explains. African organisation or forms of it refer to initiatives at a local level by individuals who share a common history.

*Corporates*: Any organisation that is not a *Chama* yet works with the *Chama* or has a relationship with the *Chama*, for example the government, the media, the academia, and the financial institutions.
1.13 Summary of chapter

Chapter one, as a backbone of the study, has presented a background to the study and expounded what the problem is, as well as given a justification for why the study needed to be carried out. It also presented the parameters within which the study was carried out through discussions on the scope, and offered limitations and delimitations of the study. Chapter two presents a review of the literature in communicative constitution and a presentation of the conceptual and theoretical frameworks of the study.
CHAPTER TWO: LITERATURE REVIEW

2.1 Chapter overview

This chapter begins by laying out an introductory overview of the study, and then discusses literature that justifies the Chama as an organisation. Chapter two also discusses the theoretical framework, which includes a justification for the role of theory in this study, literature on the Communicative Constitution of Organisation (CCO) meta theory, and the Four Flows, the explanatory theory under CCO. Finally, it presents a conceptual framework, the gaps in the theories presented, and a summary of the chapter.

2.2 Theoretical framework

2.2.1 Introduction

This review assesses past and current literature in CCO and points to some existing gaps, which it filled. The literature on organisational communication has been robust in the last twenty years, but the specific meta theory – Communicative Constitution of Organisation (CCO) and subsequent specific theories under it, are only beginning to attract empirical research. This is because the view of communication as constitutive, which is the main thrust of CCO theorising, is a fairly recent and bold proclamation, though it is beginning to settle and attract scholarship in vast fields such as accounting and psychology (for example Dobusch & Schoeneborn, 2015), and wider organisational theory. Finally, under this review, is a diagrammatic representation of the study- the conceptual framework.
2.2.2 Organisations and organisational communication

The foundations of studying organisations are in sociology. Sociology, a social science, is broad and is particularly interested in relationships and unique rituals in society, which characterise organisation (Godwyn & Gittell, 2011). Perhaps a more in-depth explanation is that Sociology seeks to explore non-obvious explanations of how the social world operates (Collins, 1994). These include often taken for granted things like how societies come up, beliefs, daily routines, creation of identities, and even organized social arrangements and changes or problems in society like divorce or crime (Browne, 2005). The founding fathers of sociology, particularly Max, Weber and Durkheim (Bottero, 2005), who studied society from distinct yet influential perspectives, were particularly concerned with the rapid changes in society as a result of industrialism, hence Giddens and Sutton's (2010) insistence that sociology is particularly interested in advanced or modern society.

For some, Max Weber’s writings were and still are particularly pivotal in discussing organisations (Thompson & McHugh, 2009; Bach & Gazibo, 2013), whereas for others, studies in organisations began in the nineteenth century social political writings of scholars like Saint-Simons (Clegg, Clegg, & Hardy, 1999). Weber’s discussions on authority and bureaucracy (Grey, 2008) are commonly attributed to spurring discussions on organisations.

Eldridge and Crombie (2013), however, note that it must not be lost on scholars that Weber actually defined an organisation as a social relationship, which is closed, and
limits admission of outsiders. In addition, it has people tasked with keeping the sacredness of the social entity. Weber is credited for bringing to the fore discussions on organisations and organising, mostly related to the modern bureaucratic corporation (Thompson & McHugh, 2009), because of his discussions on efficiently organising labour in order to maximise profits, or capitalism, in what he referred to as “economic survival of the fittest” (Weber, 2012:55). It was classicists like Weber who inspired a top to bottom view of authority which is still evident in theory and practice of studies on organisations (Botten, 2009), and consequently, mechanistic and largely transactional views of communication as it takes place within or from an organisation (Barker & Angelopulo, 2005).

These founding thoughts depicted organisations as structural, which then on face value, made studying organisations appear straightforward because it was about studying the tangible or visible ‘container’. Scholars like Vickers (1967) referred to them as “structures of mutual expectation” (in Coffey, 2010), which was the simpler way of looking at organisations, by defining them as entities formed for the purposes of achieving rational action (Scieur, 2012; Selznick, 1948), from both an economic and a social perspective. Even though organisations were later viewed as including four core components: “work, people, formal structures and processes, and informal structures and processes” (Nadler, 1989; Osborne, 2013), scholarship stressing on structure abounds.

Another contested view of organisations is viewing them as purposeful systems, where there is coordinated action towards an objective (Thompson & McHugh, 2009). The latter definition attempts to portray organisations as very coherent entities, which one only needs to observe or be a part of, in order to understand. While defining or
classifying organisations has been a contentious issue (McKelvey, 1975), it is scholars like Weick (1979) discussed by Hernes (2014) who raised the urge to look elsewhere for definitions of organisation, by differentiating between the process-organising, and the structure-organisation (Scott, Davis, & Davis, 2015). An extended view from what organisations are to what they do (Rikoski, 2008) and how they do it, then became the focus. Organisational Communication scholarship is inspired by this expanded view of the process, in order to make sense of the structure. The focus on viewing organisations is not the demarcation between structure and process, but rather a congruence on both people and structure, and Wrench (2013) adds, the goal. The stress here is that people engaging in acts of communication at different levels constitute organisation. While this seems like a recent argument, some early studies of organising had alluded to organisations as communicated into being (e.g. Selznick 1948), thereby underlining communication as organising early on.

Views on organisations are largely influenced by two ontological assumptions: organisations as systems, and organisations as life world (Kirikova et al., 2012). The former creates organisations as “…concrete facticities such as aggregations of actors, physical artefacts (machinery, buildings, technology)…” and the latter views organisations as created and recreated by individuals through and in social discourse (p.103). It is this latter view that organisational communication scholars now share, the idea of interdependent and multiple goals (Robichaud & Cooren, 2013) for organising, which are created and realised through processes of communication.

Literature presents two tracts of organisational communication scholars. The first ones, who have by far more extensive literature view organisations as systems which are
living, and are made up of subsystems for example Harris (2014). They also argue for organisational communication as organised in systems, which have to include forms of hierarchical authority for the system to work effectively. These scholars discuss communication within organisations and emphasise communication skills, and how communication keeps the system functioning. They discuss external and internal communication, the former to refer to how the system communicates with others outside it, and internal communication which Harris (ibid.) states is often a key concern for organisations. This concern, he argues, is “… refers to the inability of others to communicate well, the lack of listening skills displayed by their colleagues, or the unwillingness of subordinates to follow instructions” (p.12). Inevitably, these discussions are weightier on organisations and they give communication the secondary role of ensuring that organisations run.

In this scholarship, the organisation is a machine or a container, and communication either greases the machine, and is external to it, or is that which takes place within the container (Koschmann, 2012). Communication is then theorised as expressive or informative rather than as productive (Kuhn & Ashcraft, 2003) or constitutive of any meaning or realities. This sort of research explored the “relationships between communication and a variety of alternative organisational forms” (Krone, 2005), again a perspective that separated communication from the organisation.

The other band of OC scholars invert this view and focus more on communication and how it constitutes or brings together organisations. Their view, influenced by Wieck (1979), suggests that organisations are verbs or discourse forms produced in various acts of communication. Schoeneborn (2011) states that these scholars view organisation as
“fluid and processual … constituted by ephemeral acts of communication.” They argue that organisations are constituted in and through various presentations of human communication (Kuhn et al., 2011). The question then becomes how communication constitutes organisation. Several discussions emerged to answer this, which formed the metatheory Communicative Constitution of Organisation. Scholars under this umbrella differed in exactly how communication constituted organisation but agreed that communication cannot be from a systems perspective of communication as taking place in organisation. The divergent views, for example, were those of Putnam & Fairhurst (2004,2015) who argued that the relationship between organisations and communication was situated in discourse and language forms, rather than blindly equating the two. Others like while others like the Montreal School scholars focused on organisations as emerging from text, conversation, and co-orientation. These thoughts are explored in deeper detail in the theoretical framework.

Though OC has had a bias towards post-positivist research, interpretivist scholarship is increasing and as an independent field now, OC has experienced a surge in interpretive scholarship, with a focus on communication and its transformative role in organising (Cooren, 2014), as well as the oneness of communication and organising, in various contexts. Hence, OC scholars like Ashcraft, Kuhn, and Cooren (2009) who have sought to materialise the area of organisational communication and present it as a mature field of study, have presented OC as exploring diverse complexities in organisation and communication, and developing fascinating insights from feminist, postmodern, and critical theory (Putnam & Mumby, 2014) perspectives. These perspectives, many of which are interpretive, seek to understand organisational communication phenomena
from the participants. They present participants experiences and demonstrations on communication as creation, and as responsible for composition of order, and consequently, enrich current thinking on the Communicative Constitution of Organisation (CCO).

2.2.3 The Communicative Constitution of Organisations

Putnam & Mumby (2014) have stated that the diverse theorising on how communication constitutes organisation was increasingly becoming fragmented but was unified in the knowledge that “organising was the medium and product of dynamic communication processes.” Even though OC scholars had differing views on the organisation communication relationship, they were unified in the potency of communication. CCO, according to Kuhn (2012), looks at communication as “straightforwardly generative of order and shared meanings”, as well in a more fruitful way, “...capable of producing that intersubjectivity and predictability, but simultaneously as a process that is uncertain, ambiguous, paradoxical, fragmented, and dilemmatic.” These descriptions discuss communication as a complex, ubiquitous process that can create order through shared meaning and can be amorphous, because of its versatility to create order or disorder. They also view communication and organisation as attributive and existing in a mutually contributive relationship.

CCO is a relatively new lens to study organisation, and has three main schools of thought (Schoeneborn et al., 2014): The Montreal School (Schoeneborn, 2011), the Four-Flows Model- based on Giddens’s Structuration Theory (McPhee & Zaug, 2000; Putnam & Nicotera, 2009), and Luhmann’s Theory of Social Systems (Luhmann, 1995). These three approaches, though different in many ontological and epistemological ideas, all lay
claim to one fundamental idea: that “organisations exist as communication, and key organisational realities are best understood as communicative phenomena,” (Koschmann & McDonald, 2015).

*The Montreal School*

The controlling thesis of The Montreal School is that organisation takes place in text and conversation. For them, only language can organise. This refers to the entire array of language displays whether written or spoken, and even to non-verbal forms, which centralises materiality in constituting organisation. These scholars led by Taylor & Cooren (1997) argued that “conversation was the site of organizing through the ways that humans (and nonhumans) cooriented around something to be done and how to do it.” This refers to the variety of activities that must be carried out, and the conversations and roles that are played by all who are involved. The idea here is that the actors do not view an activity from the same worldview. Taylor (ibid.) gives the examples of the different ways in which doctors and patients view the hospital. He argues that organisation cannot occur if the two views are not linked, and a variety of actants work to link them. The Montreal School argues for agency as not necessarily only human, because many other things work to constitute organisation. “…many other things get communicated through what people say, write, or do: emotions, ideas, beliefs, values, positions, but also—and through the latter of these—situations, facts, realities, and so on” Schoenebom & Blaschke (2014).

A second argument of the Montreal School is that of organisations as mapping collective experience through distanciation (Putnam & Mumby, 2014). This refers to the
mapping of situated experiences through verbal representation that “will furnish a composite image of the whole organisation” (ibid. p179), and through a written narrative that represents the organisation’s point of view. These presentations of organisation transcend through time and space, hence the distanciation. A third way for the Montreal School is through organisation as authoring the organisation and its purposes through textualisation. Here the organisation acts on its own behalf as a collective actor. Fourthly, the presentation of the organization or the representation of it as a macroactor. This argument refers to agents who are authorised to act on behalf of the organisation and therefore put on the authority of the organisation.

_Luhmann’s Theory of Social Systems_

Most of Luhmann’s work is in German, but is anchored in a theory of social of social systems developed by German sociologist Niklas Luhmann (Schoeneborn & Blaschke, 2014). Luhmann’s systems approach is the third CCO school of thought. The relationship between organisation and communication for this school is “the organization only comes into being through the interconnection of decision-related communications over time; that is, when an earlier decision on communication serves as a decision premise for further decision communications (Schoeneborn & Blaschke, 2014). For Luhmannian scholars, organisations exist only as long as they can produce communication about themselves. In this view, the persons in the organisations take a secondary role because communications are what cause organisation and what causes them to reproduce, in an autopoietic social system which comprises interactions, organisations and society.
Luhmann discusses communication as three selections in which communication occurs, where human actors can be either alter or ego. The former is where information is attributed to the individual while the latter, the human selects a way of understanding the information. The understanding of the individuals however does not define communication, rather the “network of communications” (Schoeneborn & Blaschke, 2014).

Luhmann argues that organisations exist in decision-making, and equates decisions to communication. This argument also discusses the paradoxes that exist with decision and decision-making processes, and states that even schools like the FF are about decisions, and a lack of them is paralysing the organisation. Paradoxes exist because of the undecidability of decisions (Putnam & Mumby, 2014).

McPhee and Zaug’s Four Flows

McPhee and Zaug’s (McPhee & Zaug, 2000) Four Flows model has been termed as the most inclusive approach in explaining the constitution of organisation through communication (Haslett, 2012). FF is influenced by Weick’s (1979) thoughts on organisation, as extensively discussed by Gartner & Brush (2016). Weick explored the process of organising, rather than (an) organisation as a static entity, through a combination of sense making processes and actions. FF is based on Giddens’ (1984) structuration theory, which is synonymous with human actors (Rose, Jones, & Truex, 2003), and is inspired by the Kantian notion that objects and causal relations have reality only due to the activity of the transcendental ego. In other words, it is the self that makes
knowledge possible (Putnam & Nicotera, 2009; Gorner, 2000), by being aware of knowledge and seeking to get it.

CCO has increasingly become the dominant and acceptable view explaining the fundamental role of communication in constituting organisation. For Phillips (2011), a CCO perspective has even gained the status of a truism. That notwithstanding, it is important to note that there are varying interpretations presented by scholars like Smith (1993).

Smith (1993) for example discusses a root metaphor exploration approach, developed three interpretations on the relationship between organisation and communication. The first did not differ from the original thinking of communication as external to organisations, and was referred to as containment, given the metaphor of organisation being a container and communication as that which is contained in it. The second viewed both organisation and communication as reflective of each other and as coproducing. Smith called this production. The third one, referred to as equivalency, viewed organisation as communication and argued for an equivalence of both. These views were critiqed by McPhee & Zaug (2000) and Putnam & Nicotera (2009), among others, who dismissed Smith’s approach as lacking sufficient information on the communication/organisation relationship, despite her rejection of research on the relationship. Putnam & Fairhurst (2004 & 2015) however, sought to broaden Smith’s view and argued that the three perspectives could coexist and should be explored as they provided potential for bringing to the fore unexplored opportunities. Putnam and Fairhurst’s key argument was that of “organization as anchored in discursive forms”
rather than what was the common CCO view of organisations organizing as enacted through communication.

2.2.4 Gaps in CCO study

The theoretical strides in studying the complexities of organisational communication are progressive thoughts especially because of the inclusivity they offer in studying realities of everyday forms of organising, be they secret or not (Parker, 2016). While general OC and specifically CCO discussions are vibrant in North America (Ashcraft et al., 2009) and increasingly in Europe (Schoeneborn & Sandhu, 2013), African voices on matters of organisational communication pale in comparison. This is despite the differences in views on organising and organisation, fuelled by cultural differences between Western and African worldviews (Daniels, 2012; Poe, 2004). The Organisational Communication field has been accused of being predominantly white (Lee Ashcraft & Allen, 2003), by offering largely Eurocentric and American interpretations of reality, based on Anglo-American values and experiences (Allen, 2007). Schiele (1990) agitated for an Afrocentric model to reconceptualise organisation, centred on “African philosophical assumptions that emphasize the interconnectedness and interdependency of natural phenomena” or reality, where the spiritual and the material are one.

The bulk of available studies on ‘African’ and ‘organisational communication’ locate the context in America (Chavous, 2000; Chioneso & Brookins, 2015; Kramer, 2014), or in contexts where race, especially black versus white perceptions, is a dicey affair, for instance in South Africa (Grobler, 2006).
In highlighting Schiele’s (1990) views, Nicotera, Clinkscales, and Walker (2003) point to an Afrocentric theory as embracing collectivism, spirituality, the assumption of the inherent good of human beings, affective epistemology, non-rational nature of human behaviour, and the axiology of interpersonal relation (Schiele, 2013). In contrast, a Eurocentric theory of organisation focuses on productivity, efficiency, and individualism, which is based on the Western focus on “materialism, hierarchical control, bottom-line profits, and competition,” (Warfield-Coppock, 1995). These differences in conceptions of organisation necessarily reflect a potential difference in CCO approaches to African organisations.

In the Kenyan context, an Organisational Communication scholarship, let alone a CCO approach to understanding or explaining organisation, is silent. Obonyo (2011) eloquently attributes the absence of rich communication theory in Africa to colonisation, and consequently, a deficiency in defining what is African, and deficient structural and institutional frameworks, which have led to weak scholarship in communication, among other valid reasons reinforced by Njuguna and Itegi (2013). To exemplify this, organisational communication writing in Kenya is discussed specific to communication behaviour in management (Waiguchu, Tiagha, & Mwaura, 1999; Njogu, 2008; Muema, 2012) and ideas reflect a dominant top-down organisational and communicational orientation. When work specifically discusses organisational communication, it is in reference to communication skills or techniques, often within large organisations (Mutuku & Mathooko, 2014), and highlights poor communication approaches in organisations, especially from a ‘container paradigm’ (Talukhaba, Mutunga, & Miruka, 2011; Wafula & Mberia, 2015). In other words, studies on organisational communication
in Kenya have focused on the microphenomena. Given these gaps, the field of OC was therefore ready for an exploration of the constitution of organisation from an African perspective, on an African entity- the *Chama*.

*Chamas*, the present study argued, find their identity as organisations in an expanded view of organising, and their justification as research sites in current trends in CCO, particularly emerging views of the constitutive nature of constituting organisation (Brummans, Hwang, et al., 2013). While there are many advances in studying organisation from a CCO perspective, minimal attention has been given to studying collectives as organisations, and how communication constitutes them. This discussion will inevitably lead to and contribute to current discussions in CCO, which centre around three key areas: What an organisation is, the composition question, and the question of agency (Scott & Lewis, 2017:377).

A general criticism of the CCO approach is that it ignores the subject of emotion (Waddington, 2012). More specific to FF, Brummans, Cooren, Robichaud, and Taylor (2013) have critiqued the lack of specificity in so far as when exactly an organisation has been constituted. Even though McPhee and Zaug (2000) admit that the flows overlap, some scholars have critiqued this as introducing complexity (Browning et.al., 2009), through the overlapping of the Four Flows. Organisational self-structuring and activity coordination, for example, feed into each other because in the process of the former, the latter is incorporated, and even goes through change. When an organisation decides through acts of communication what a priority is at a given time, it is a process of self-structuring through coordinating of the priority activity. This overlap introduces the complexity concern.
Leclercq-Vandelannoitte (2011) clearly points to a gap that is still in need of exploration in thinking that “most CCO studies ignore the processes for manifesting power that shape organisational reality.” While many advances have been made in studying organisation from a CCO perspective, minimal attention has been given to how organisations constitute as agents, how the resultant constituents are reconstituted as a result of the colonisation of their identity by ‘more powerful’ entities. The three main schools of CCO make assumptions of overt human and nonhuman ‘internal agency’. This assumption is also held by the FF (Blaschke, 2015; Koschmann & McDonald, 2015; McPhee, 2015), because while acknowledging the role of language and power in realising organisation, they only allude to its possibility within the organisation, at the expense of the possibility of covert ‘external agency’, as alluded to by Brummans (2015).

2.2.5 Theoretical application in this study

The problem explored in this study works with the arguments raised by CCO scholarship on how organisation emerges from communication. More specifically, how communication constitutes the Chama. Each of the three schools of thought presents compelling arguments on how this happens. In a nutshell, for the Montreal School, organisation is communication because of the interplay between text and conversation. Luhmann’s argument is that organisations emerge in communicative decision making, the idea being that organisations are constituted in decisions. McPhee and Zaug (2000) on the other hand present a progressive conceptualisation of organisation emerging in four types of communication.

In exploring previously unstudied organisations like Chamas, a theoretical framework that guides in exploration of the study and acts as a clear scaffold to the
process is preferred. McPhee and Zaug’s Four Flows present a clear map of communicative constitution. One of the CCO criticisms that this study responded to was exactly how the Four Flows constitute, by providing empirical explanations through *Chamas*. FF also provided invaluable thematic constructs of the data and allowed for the suggestion of building theory in subsequent studies, as suggested in Chapter six.

2.2.6 Discussion and critique of the Four Flows (FF)

FF leans heavily towards social constructivism because of the idea of reflexivity of knowledge- that people /institutions/organisations learn from each other, and that people have practical and tangible understanding of their environments. As a result, they know what works. In addition, for FF, communication keeps the systems going.

The thrust of FF is in the presentation of communication as a constitutor of organisation, through Four Flows, or four types of communication, which are related but not the same. In essence, it is concerned with the more generic macrophenomena rather than the specific microphenomena that constitute organisation (Aten & Thomas, 2016). FF was originally developed to explain the constitution of complex organisations, though the very idea of a complex organisation is contentious. For example, from an anthropological and management perspective, a complex organisation comprises more than a hundred and fifty members (Wilke, 2014), and/ or when it becomes difficult for members to interact personally (Winch, 2012). This relies more on interpersonal communication as a determiner of complexity.

For others, complexity is determined by the existence of a formal structure, and juggling between the financial sustainability and the social dimensions of an organisation
(Meyer, Pascuci, & Mamédio, 2014). For the present study, Simpson's (2004) view of organisations as complicated by a combination of human actors, organisational structures and environmental context, is more appropriate, especially backed by Bovens' (1998) view that “…not all complex organisations are large.” This view would encourage an application of the Four Flows even to what seem as smaller organisations structurally, but are communicatively complex, because of the dynamic communication processes that constitute them.

The Four Flows (FF) model presents organisations as constituted through an array of interactions, whether members are aware of it or not. Both top powerful members and lower cadre members engage in communication, which is a process of symbolic interaction where meaning emerges. For the FF school, communication generates structure and relation (Schoeneborn et al., 2014), and the whole communication process is the central place of constitution because all communication has constitutive potency.

McPhee and Zaug (2000) present organisation as constituted through Four Flows (see figure 2.1): membership negotiation; organisational self-structuring; activity coordination; and institutional positioning in the social order; which are different yet interactive episodes of circulating messages. This means that there are many players—new and old, and who do not necessarily share similar goals (Algera & Lips-Wiersma, 2012), yet constantly participate in creating and recreating negotiated conditions repeatedly.

The FF orientation acknowledges other forms of constituting organisation for example through culture or through conversation (Cooren, 2014), but argues that organisation occurs in a variety of ways owing to the varied communicative forms which
constitute it. One cannot therefore attribute only a grammatical form, for example, as an explanation and distinguishing feature of organisation. Interestingly, the FF not only involve reproduction, but they also encompass resistance to the rules and resources of the organization (Aten & Thomas, 2016). FF contends that the flows link the organisation to its members, itself, and its environment through interdependent activity. Of the three schools of thought, FF is probably the stronger advocate of human agency, and in fact admits that human agency is impossible for machines (Schoeneborn et al., 2014).

Figure 2.1 illustrates the original Four Flows by McPhee and Zaug (2000).
The first type of communication discussed is membership negotiation, which refers to the processes of constituting members into the organisation. McPhee and Zaug argue that people are constituted into something. People are not born as members of an...
organisation, and the two scholars credit communication with establishing and maintaining or transforming the relationship between the organisation and the members.

McPhee (2015) describes membership negotiation as that which:

…includes a wide range of communications that let the member’s status in, or relation to, the organization, emerge… new members require information and get direction from formal authorities and other members… ongoing negotiation occurs for all members, new or old, low-level or top-level.

Scholars discuss membership negotiation especially at member entry level, during socialization of newcomers through various orientation or induction processes like storytelling and instruction (Putnam & Mumby, 2014), or even through efforts initiated by the member through various information seeking tactics (Miller & Barbour, 2015).

Membership negotiation constitutes organisation through recruitment of new members and socialisation of old as well as new members. Nordbäck, Myers, & McPhee (2017) define it as a process of transforming individuals into organisational members (Smith & Wilson, 2010). Membership negotiation happens through drawing members into the organisation, their participation in various activities and orientation processes when members are joining the organisation. The idea of membership negotiation for Carroll (2015) is for purposes of securing commitment through membership, through “cultivation of internal networks of internal relationships which enhances employees’ commitment and their identification with the organisation.” That means, membership negotiation is all what people engage in, in order to earn and prove their membership, and communication facilitates this.
Miller and Barbour (2015) extensively discusses these communications as propagating “knowledge, legitimacy and connection”, which separate members and non-members of the organisation. The fabric they explore answers to the question what it means to be a member of the organisation, and the answer points to what one does in order to attain membership. The focus, again, is largely at the entry level, with processes of socialisation, both formal (initiated by the organisation) and informal (initiated by a new member), in order for the individual to settle in the organisation, and earn membership.

FF anticipates that there are three interaction processes in membership negotiation. The first is a dialectic of reputation and courtship, the second is identification or positioning by individuals, and inclusion by organizations, and thirdly, relation between individuals. These ideas speak to how members reflexively relate to the organisation and each other and vice versa. It is in membership negotiation that McPhee and Zaug particularly stress human agency. They state:

“By many definitions of communication, only individual humans can communicate, so when communication constitutes organization, the relation of the communicators to the organization is important.”

For FF, organisations exist because of people, how they are brought and what they do within the organisation.

The second type of communication in FF is organisational self-structuring. Reflexive self-restructuring in literature refers to managerial activities and to what rules the organisation operates by, which are “interactions that steer the organization in a particular direction” (Putnam & Nicotera, 2009:10) held by organisational role holders.
These interactions produce discussions on rules of engagement, which, inevitably, differentiate the organisation from any other gathering. This flow for McPhee and Zaug (2000) involves communication processes that design the organisation through setting up of systems, hierarchical relationships, internal and external relations, norms, and shaping work processes. The value here is that they allow the organisation to steer itself in a certain direction, or change or stabilise the organisational structure (Bean & Buikema, 2015). This flow allows the organisation to have control mechanisms, which are constituted through processes of communication. These control mechanisms distinguish the organisation from any other entity because it offers controls and structure.

To justify the role of self-structuring, McPhee and Zaug (2000) argue, “it is in the process of self-structuring that the organization as a system takes control of and influences itself, not merely to handle immediate problems but to set a persistent routine procedure for response.” Organisations need a level of control not just of who can gain admission and who cannot, but also, in order to maintain its own sanctity and sobriety, so that it works as it should.

Perhaps with reference to big organisations, McPhee and Zaug (2000) state that self-structuring is a political process because there are many interests from within and without the organisation, though more often than not corporate bureaucracy is favoured. Communication is disruptive and not necessarily linear, which is why the authors admit that self-structuring communication is subject to discrepancy, dispersal, and ambiguity, with varying consequences for the system, subsystems, individuals, and outside interests.

McPhee and Zaug’s (2000) third flow is activity coordination, which they describe as focusing “…directly on connecting and shaping work processes.” They retrospectively
argue activities are coordinated because of self-structuring “which creates a division of labor, a standard task-flow sequence, and a series of policies and plans for work.” The coordinating function of communication provides a foundation for institutional logics and opportunities for reproduction, that is, it specifies how individual and collective actors interact with other actors and practices (Ocasio, Loewenstein, & Nigam, 2015). Activity coordination just as other flows is therefore, purely a function of communication. Work is done because there are communication processes involved in determining what gets done and how it gets done. McPhee and Zaug (2000) discussed this as a flow of communication, which enables the process of adjusting work processes and solving immediate practical problems. Various processes of communication come into play as activity is coordinated, and consequently, organisation is constituted (Taylor & Every, 1999).

While other flows or communication types focus on internal processes, institutional positioning in the social order, addresses externals. McPhee and Zaug (2009) describe institutional positioning as the flow that positions organisations relative to others or to the environment. They discuss it from a macro level, arguing that this flow legitimizes the organisation. Positioning in literature is about visibility and proof of existence with “suppliers, customers, competitors, government regulators, and partners” (p.11). This flow entails communication with other entities outside of the organisation, for example with suppliers, customers, competitors, governmental regulators, potential buyers etc. This flow, for McPhee and Zaug (2000), entails the communicational processes that help to position an organisation well with other organisations. In other words, it is about relationship building and making impressions or communicative effort
to ensure the organisation is recognised by others it considers important, or to gain legitimacy (Tilling, 2004). Communication in this case establishes an image, which then results in a reflexive relationship of the organisation with others, or as (Bean & Buikema, 2015) state, interaction with other entities.

The idea of institutional positioning is that there exists a wider order of organisations that organisations are and ought to be a part. Not only do organisations belong to a social order, but also they behave in ways expected in that social order. McPhee and Zaug state:

“…whether an organization sells a line of merchandise, attracts capital or donations, or certifies that it has met governmental standards, several processes seem almost unavoidable. The focal organization must actually connect with and induce return communication with important elements of its environment, and vice versa.”

Organisations do not exist in isolation and they must therefore negotiate, through communication, necessary images they want to project.

Putnam and Mumby (2014) record fierce criticism of FF by scholars who argue that only a handful of empirical research exists that has applied McPhee and Zaug’s theorising with no substantive addition to it. Another criticism has been on the scope and a lack of specificity and precision in the theory, and the fact that it is too broad, many entities including collectives would otherwise qualify to be called organisations. This view however is watered down by the increasing expanded view of organisation to include newer forms that had not been previously studied as organisations.

On their own admission, McPhee and Zaug (2000) do not suggest that the four flows are the ingredients of creating organisation, but rather, “…all of these flows are
required, and that a constituted organization is not just a set of flows, but a complex relationship of them.”

**CCO criticism**

The CCO metatheory has been criticised as vague and unclear which has probably contributed to the few empirical studies on it. Some ideas have been because some models like FF do not “distinguish markets, networking, communities, and social movements from organisations,” (Bisel, 2010). In other words, the critics argue that CCO does not actually set out to do what it says it will do- it purports to present a unified view of defining and differentiating organisations as constituted by communication, but does not do it. Haslett (2012) presents other criticisms of CCO approaches as failing to address how communication may contribute to the disruption and interruption of organisational action, in addition to a failure to address materiality.

The communication as constitutive approach now dominates Organisational Communication literature (Cobley & Schulz, 2013; Putnam & Nicotera, 2009) and research, and exposes earlier views of the mutual exclusivity of organising and communication as wanting. This means that in order to understand an organisation from a communication perspective, it is fundamental to understand existing theoretical frameworks that centralise the role of communication in bringing forth organisation. There are three main schools of thought in CCO (Kuhn, Clark, & Cooren, 2011): the Montreal School, based on a relational epistemology or co-orientation model; Luhmann’s view, based on a radical constructivism or self-organisation view; and the Four Flows model, influenced by structuration theory. CCO thinking is increasingly exploring deeper, more dynamic, and complex topics (e.g. Wright, 2016; Kuhn 2008; Ashcraft,
Kuhn, & Cooren; 2009) on the centrality of communication in any form of organising, and progressively, on disorganising (Kuhn & Burk, 2014; Vásquez, Schoeneborn, & Sergi, 2015).

Some of the fundamental arguments CCO scholars make include the fact that communication explains social realities and members of an organisation negotiate what they agree as real and certain; a transmission view of communication grossly constrains the wealth of communication; and finally, that organisation and communication are mutually constituted in an attributive relationship. In other words, communicative processes inevitably shape and reshape social structures, which include the identity of an organisation and the relationship between this identity and internal and external power (Deetz, 2012; Sindic, Barreto, & Costa-Lopes, 2014).

A fundamental inquiry scholars have continued to explore is exactly what organisation is, how communication constitutes organisation, and what kinds of communication constitute organisation. Schoeneborn et al. (2014) argue that each of the three CCO’s main schools of thought have a different view of how this happens. The Montreal School discusses organisation as constituted mainly through conversation, which is discursive, and text, which are interpretations from conversations (Stohl & Stohl, 2011). The Four Flows model, based on structuration theory, on the other hand, contends that organisation is constituted through communication in the process and flow of “membership negotiation; reflexive self-structuring; activity coordination; and institutional positioning,” (Canary & McPhee 2010:308). Here, communication is symbolic interaction or a process of “symbolic transtruction” of whatever system that can be realistically referred to as an organisation (Schoeneborn et al., 2014). Luhmann’s
perspectives, which have been termed as radical constructivism, discuss communicative
events as continually authoring other events in a self-reflexive system (Putnam &
Fairhurst, 2015), and organisation realized in retrospect as communication
metamorphoses.

2.2.7 Empirical literature

The CCO metatheory has largely established itself as an influential way to theorise
organisations and communication. However, there are still limited empirical studies in
CCO’s specific schools of thought. Most recently, Boivin, Brummans, & Barker (2017)
decried:

“… little empirical evidence demonstrates the extent to which CCO
scholarship is becoming institutionalized as a legitimate area of research at the
nexus of these disciplines… CCO theories and concepts are widely applicable, yet
each of these subjects has only been investigated in a few empirical studies—
frequently just one empirical CCO study.”

In relation to empirical studies, the authors (ibid.) found only fifteen publications
had applied the Four Flows theory, twenty five applied the Montreal School theory and
five drew on Luhmannian thinking. The authors justified this in terms of the relative
youngness of CCO theorising, but also a lack of clarity in the application of some of the
schools of thought.

Positivist influenced research has presented organisations as one entity and
communication as another, and then sought to build knowledge around their relationship
(Brigham, 1997). These studies have a Weber (bureaucracy) influenced backdrop, and
borrow heavily from organisational theory (Putnam & Mumby, 2014) and scientific management (Evans & Holmes, 2016). These early studies explain communication through Shannon and Weaver’s 1949 linear transmission communication model.

Positivist research has continually focused on order as the natural state of an organisation, and influenced organisational communication scholarship and theory in the separation of communication and organisation (Wrench & Punyanunt-Carter, 2012). Viewing organisational communication study in this way removes focus on context, being self-reflexive and emic interpretive approaches, which are the focus of interpretive scholars in OC (Putnam & Mumby, 2014). Post-positivists on the other hand, according to Krone (2005), “design new ways to study organisations as complex discursive systems, and how networks of inter-organisational relationships contribute to nation building.” Krone (ibid.) suggests this past orientation has mutated into currently existing clusters of research, which now focus on the emotional dimension of organisational life, changes and dilemmas, and identity and identification of organisations, which would tend towards interpretive studies.

The Four Flows theory has been cited several times, but there are limited empirical studies that have applied it (Koschmann, 2011). Aten and Thomas (2016) recently used it in a case study to explore one organization’s use of individual and collective crowd-sourcing technology affordances for strategizing. The researchers turned each of the Four Flows to a research question in strategy. The model helped them find out how crowd-sourcing platforms can be used to increase participation in the strategizing process, as well as generate ideas on how to involve both external and internal stakeholders into the organisational strategy conversation.
Another interesting study by Bean & Buikema (2015) reconceptualised the Four Flows by presenting not just their constitutive ability, but also their value in helping to understand harmful organisations like Al-Qaida, and consequently, accelerating their dissolution.

In a more microphenomena application, Browning, Greene, Sitkin, Sutcliffe, and Obstfeld (2009) drew upon concepts of the FF model through a case study, to identify communication behaviours and show how the behaviours move through the organisation to keep communication in dynamic motion.

Lutgen-Sandvik and McDermott (2008) based their study on the FF to identify abusive message types, emphasise how organising occurs in the synergies of the Four Flows, and discuss change and employee resistance. They went a step further to present a 5th flow, syncretic superstructure, because they argued the model as presented, did not cater for macrosystem of meanings from which organisations emerge. In other words, their addition included constitution of organisation through patterns of interaction rather than economic categories, which McPhee and Zaug had dwelt on.

Koschmann (2011) has made reference to syncretic superstructure as a fifth flow, but it has not received much attention in CCO. The OC scholarship has largely focused on big formal organisations, which have formal structures, and have the ‘bottom-line’ as their focus. A number of CCO scholars (Miller, 2002; Tsoukas & Knusden, 2005; Scott, 2013) discuss a notable shift to nonconventional organisations, which follows a late 19th and early 20th century expanded definition of the term organisation, to include formally constituted medium-sized social systems.
More recently, CCO scholarship has inspired the studying and application of CCO to and in non-traditional forms of organising or more inclusive organising. For example, the communicative constitution of clandestine organisations (Stohl & Stohl, 2011) which include terrorist groups or hidden organisations. They found that these organisations, which they called clandestine organizations, “embody secret agency and intriguing possibilities for understanding the ways in which social actors communicatively constitute organizations”. The significance of their study also reinforced the value expanding definitions and views of organisations.

In applying a wider CCO theorising on co-constitution and actors, Brummans, Hwang, and Cheong (2013) studied spiritual organisations, specifically one of the largest Taiwan-based civil and spiritual non-profit organizations among the Chinese diaspora. They discussed it as “co-constituted by various social actors as an operationally closed system through their mediated communication”.

In a qualitative study on the French transport industry during the implementation of a new interfirm information system, Arnaud and Fauré (2016) made two contributions to CCO theorising. The first is that socio-materiality was, among other things, the expression of what matters in conversation. Secondly, they argue that communicative practices were the core of skilful achievement of (inter-)organisational collaboration and that communication was at the heart of modern forms of work and organising. These were more affirming the work of CCO in the last twenty years.

Koschmann (2016) recently captured the complex dynamics of organisational stakeholder relationships through a CCO framework and chose the wider metatheoretical application. The discussion entailed what the communication perspective of stakeholder
“relationships entails, and how this conceptual shift provides a stronger foundation to 
understand key aspects of stakeholder thinking.” Koschmann (ibid.) concluded that there 
was a need for an alternative notion of communication to ground future thinking about 
communication and stakeholder relationships.

Novak (2016) studied the democratic work at an organization-society boundary 
through a CCO meta-theoretical framework. The findings focused on “material objects 
and notions of success, sites of participation, and bodies and engaged citizenry”. The 
materialities of homelessness, he concluded, along with those of “non-homelessness,” co-
constitute conditions that actively work to maintain homelessness’ existence, and restrict 
the democratic possibilities of work.

Dobusch & Schoeneborn (2015) studied how fluid social collectives like the group 
of hackers they studied, who have latent, contested, or unclear, membership organise 
themselves and achieve ‘organizationality’. They explored the organisational identity of 
these groupings and concluded that they indeed achieve organizational identity and 
actorhood. They concluded that these entities “able to temporarily reinstate 
organizational actorhood through the performance of carefully prepared and staged 
identity claims.”

Sergi and Bonneau (2016) explored an emergent communicative practice 
called working out loud (WOL), which is the process of narrating work during the course 
of its realisation. Their site was Twitter and they sought to find out what tweets, defined 
as sociomaterial agents, accomplish. They concluded, “WOL tweets have the potential to 
actively participate in the constitution of work and professional identity of workers 
engaging in working out loud.”
These studies are mainly in the last ten years and suggest that the CCO metatheory and the theories under it are only beginning to attract empirical research, a lot of it grappling with standardising definitions or interrogating how the theory applies to various forms of organising. This also means that scholars using the CCO framework are interrogating contemporary applications of the theory in non-conventional sites. This also goes to reinforce the currency of this study in exploring the constitution of Chamas from the CCO perspective.

2.3 The Chama as (an) African organisation

The concept of people organising themselves in small units is common in Africa but has been studied largely from an economic liberation perspective. One of the disadvantages that a review of the literature on Chamas faces is the absence of written literature on Chamas especially during precolonial times. The more common literature discusses the existence of the cooperative movement, which existed in every human society and was birthed from socialism.

In the Americas, the cooperative movement is recorded as having gained seriousness in the 1830s (Curl, 2012) and is discussed from Marxist paradigms, because the growth of cooperatives was fuelled to fight for the liberation of the working population to equalise society. Britain has a similar though earlier history of the cooperative movement credited to Robert Owen and William King in 1826 (Birchall, 1997). The motivation was an increasing sense of poverty in a rapidly industrialising community. Owen thought of creating self-sufficient communal villages, and King advised how Owens supporters could open shops to “save surpluses towards their own
This early history gave birth to the now world famous Rochdale Pioneers in 1844 and later the Rochdale principles, which have influenced the cooperative movement as it is known today. Other early motivations besides emancipation were to provide commodities that the poor could not afford and to improve, corporately and equitably, the social and financial status of members. It was a fight for social justice and a protest against inequality. In the West, the cooperative movement as was originally envisioned is not as common. The many changes in society and stronger ideologies like capitalism as well as stronger political waves and trade unionism are more prominent.

The Cooperative movement in colonial and postcolonial Africa also went through a metamorphosis. Colonialists, according to Okem (2016) introduced and used them, for the advancement of their economic interest and maintain power. Inequalities between African farmers and settlers in the Agricultural sector triggered the formation of more movements to fight for equality. Post-colonial African governments carried on using cooperatives as instruments of the state, and were also undermining the cooperatives. Develtere, Pollet, & Wanyama (2008) further intimate that Cooperatives were also flooded with donor funding, which complicated management and accountability dynamics, as well as the notion that rather than meet their own objectives, they were influenced by donor led objectives. There were also heavy political influences and a large membership base, which meant that cooperatives then worked more like large organisations.

While the cooperative movement perhaps influenced the present day Chama, there are sharp differences. The cooperative movement was largely influenced by a colonial
capitalist mindset and later African governments, and did not seem to have any prominent social perspective to it. There are oral narratives on Chamas in precolonial times. One oral narrative supported by Okem (2016) suggests for example, that traditionally, people cultivated big pieces of land on a rotational basis, and therefore needed to organise themselves in order to successfully do this. Okem (ibid.) further points to a precolonial concept differing from the cooperative movement which is “...traditional practice, although not formally recognised as cooperatives, imbibes values similar to those of formally recognised cooperatives.” Okem argues that pre-colonial forms continue to persist and provide support for members’ social and economic needs.

A second difference is the heavy influence by governments on the leadership and management of cooperatives. Chamas are independent entities and often exist even without formal registration. Thirdly, Chamas are often deliberately smaller in terms of member numbers, and increasingly privilege a social agenda alongside an economic agenda. There are also Chama types now that follow a purely social agenda, for example on visiting members’ aging parents periodically. Others are formed for purposes of travelling and exploring the world together. Many of these are unregistered and even undocumented and exist in oral narratives. There is a friendship, acquaintance or secondment basis that differentiates these Chamas, and which grows over time.

In addition, cooperatives were formed for the poor, unemployed, and marginalised groups in rural communities, with the notion that they would receive government or donor funding for the improvement of their economic wellbeing. The Chama in Kenya today has gone beyond these notions, as the data shows, even though there are still connotations of Chamas being for the poor and marginalised, especially women.
Chamas, as they are known and publicised now, have been part of the Kenyan society for over two decades, and are an accepted form of organising. Herbling (2014) suggests that there are over 300,000 registered Chamas in Kenya, and the number is growing. KAIG agrees with this figure and records women as having registered about 40% of the Chamas 30% of which are mixed gender, while Chamas by males are at about 20% (See Appendix 1). These figures are collaborated by sample county figures (for example Kiambu County, 2015; Machakos County, 2015; Nakuru County, 2013; Kajiado County, 2013; Migori County, 2013) which acknowledge the presence and significance of Chamas, and also that majority are registered by women.

Kinyanjui (2012) attributes the growth of vyama (formal plural of Chama, but hereafter, Chamas) to the failure of the government, non-governmental institutions, and experts to provide essential social and financial needs. Because the specific social and financial needs are diverse, different ‘Chama types’ are created to meet them. Identifying what is and is not a Chama, therefore, becomes problematic. To further complicate the Chama terrain, Chamas have been studied and also referred to as welfare groups (Getu & Devereux, 2013), cooperatives (Develtere et al., 2008), investment groups (Wainaina, 2012 & Gichuru, 2014), self-help groups (Njoroge, 2015), informal women’s groups (Khayesi & Nafukho, 2016; Kitetu, 2013; Ngugi, Boga, Muigai, Wanzala, & Mbithi, 2012), table banks (Kenya Human Rights Commission, 2005), and informal financial entities like merry-go-rounds or Rotating Savings and Credit Associations (Ochanda, 2012 & Oino, Auya, & Luvega, 2014). These are vibrant discussions on various presentations which may sometimes be referred to as a Chama and deserve a closer look in order to understand them deeper from a communication perspective.
The significant social financial role of the Chama in society, especially for the marginalised, is not in doubt (Kioko, Ng’ang’a, & Maina, 2015). However, in spite of the varied needs Chamas meet and their mixed gender composition, it is common for the financial sector, the government, and academics (hereafter corporates) to communicate Chamas, both in text and conversation, sometimes as gendered, and mainly as financial prosperity vehicles.

Given that entities like formally recognised organisations are communicated into being, and have a level of exclusiveness by way of membership and their presence, Chamas qualify to be called organisations, following Miller’s (1995) argument.

There is an apparent refrain on defining the Chama as an organisation, perhaps because of all these given and fragmented identities. As a result, there is not only a silence on the identity of the Chama from literature, but also from the Chama itself. In the process of explaining how communication constitutes the Chama, the present study discussed Chamas as organisations from a communication perspective in order to clear misrepresentations of the Chama that are present in the current (though) limited Chama scholarship.

While formal organisations almost present a neat way of studying the dynamics of power and control given their bureaucratic or structured nature, organisations like Chamas may present a different kind of challenge, perhaps from the lack of understanding exactly what Chamas are and existing insufficient definitions offered by literature.
The lack of a theoretically sound definition then (over) influences the view *Chamas* have of themselves and the view that is held publicly. A *Chama* has an internal identity, which has not been fully spelled out by the literature. There is also an external identity ideated by powerful external forces: the government, the media, financial institutions, and the academia. While the influence of the external on the internal is not unexpected (Bloch, 2014; Drori & Honig, 2013; Mason, 2007), a co-created identity or categorisation by others though inevitable (Jenkins, 2014:108), should not be the driving force for the *Chama* to the extent of defining it. Based on the present literature, there are few discussions on *Chamas’ from Chamas* themselves, and the only loud voices are external definitions of what *Chamas* are. These then seem to legitimise that *Chamas* are formed only for economic reasons. It is therefore valuable, as a precursor to explaining how communication constitutes the *Chama*, to offer an empirical definition of the *Chama*.

There are underlying assumptions and claims to universalism of current theories and theoretical applications in CCO, as well as clear questions that must be addressed if CCO and indeed McPhee and Zaug’s model is to explain African organising. Sills and Merton (2000) lamented the absence of African social theory, which is also evident in the wider communication studies, an issue that has only been partially addressed by communication scholars themselves (du Plessis, 2012). Several African communication scholars are in agreement that Africa does indeed provide unique contexts and alternative ways of understanding communication (Mutere, 2012; Ngomba, 2012; Obonyo, 2011). Senghor (2010:478) refers to this as an “African Personality….a certain way of conceiving life and living it…a certain way of speaking singing and dancing…painting…sculpturing…laughing and crying …” Senghor’s message is clear for the African scholar.
of organisational communication, and the need to contextualise or create a theory of
organising.

Idang (2015) reinforces Africanness and an identifiable oneness in the way of life
of Africans. He argues for a meaningful talk about social, moral, religious, political,
aesthetic and even economic values of a culture, because, as he concludes:

“those positive dimensions of our culture -our synergetic society, our
conservation of nature and even our native arts, dances and games that offer us
interesting sources of entertainment and happiness, should be encouraged given
the fact that culture ought to be knowledgeably innovative and instrumentally
beneficial to people in such a way that the society can move from one level of
development to another.”

This demonstrates a certain oneness and agreement in the way of life and in the
way of viewing and interpreting life, which is ‘African’. Common tenets and
philosophies that influence choices, which, even though are not identical from country to
country, they are comparable. This creates a platform to engage in active African
theorising, and avoids what Schatzberg (2001) has referred to as theoretical and
epistemological consequences, because of the differences in Western and non-western
paradigms.

Some scholars like Amaku (2014) have vehemently disagreed with the existence of
this oneness and, in fact denied that “… what takes place at particular instances defines
and shapes the whole” is pretentious. He argues:
“Indeed, to generalize from particularities commits the fallacy of over-composition–attributing the qualities of a particular to a whole. That the members of a family or village associate amicably and peacefully among themselves, as it is experienced in all parts of Africa, does not necessarily imply that Africans, as a whole, exercise brotherly attitudes towards themselves.”

It is worth noting, however, that these disagreements on an African way of thinking do not empirically deny its existence, and much less, the existence of the philosophy that results in the creation of organisations like Chamas in various African countries. The interest of this paper, however, is to explore how it is, that communication constitutes Chamas.

This study privileges the Four Flows Model ideal for two major reasons: because human agency is overtly discussed and distinguished by focusing on interactions which constitute organisational practices and structures (Adler et al., 2014); and secondly, FF offers a much broader and clearer relationship between organisation and communication (Schoeneborn et al., 2014).

The study takes the Chama as a current unique form of African organising, because it is not only situated in an African context and created by Africans, but it also exhibits tenets of the African culture for example collectivism (Mbiti, 2015). By extension, it therefore claims with Mbiti (2015), that there is an African social organisation form. This form is a site for the display of the rich African heritage or culture. Part of this is the place of religion (Mbiti, 2015; Mbiti, 1990), community, extended family (Khavul,
Bruton, & Wood, 2009; Khayesi, George, & Antonakis, 2014), and various adaptations of the concept of family.

Communication theorists like Miller (2002) clearly distinguish communication theories as maps or abstractions of the social world, which explain how, why or when something happens and have various levels of generality. This points to theory as having a variety of functions in interpretive research. In an empirical study on theory, Pedersen (2007) analysed over twenty five distinct functions of theory from scholars. The top seven functions were explanation, prediction, provision of order, advancement of knowledge, developing and/or guiding research, description, and understanding concepts.

In the present study, theory is used in two main ways. First is to explain the Chama, a popular phenomenon in Kenya. This study has established there are barely any studies on the constitutive communication of Chamas and that have studied Chamas as communicatively constituted organisations. The existing theory on CCO will be applied in exploring Chamas through the four clearly laid out types of communication by McPhee and Zaug(2000). The study feeds into a need for empirical study through this theory.

2.4 Conceptual framework

Shields and Rangarajan (2013) discuss frameworks as the relationship and organisation of ideas as presented in the study. The conceptual framework illustrated in figure 2.2 shows the problem being explored as the communicative constitution of Chamas.
The study is situated in Organisational Communication because *Chamas* are argued as organisations. The Communicative Constitution of Organisation (CCO), a metatheory, forms the theoretical base of this study. CCO is presented in the framework through its three major theoretical Schools of thought (Montreal, Luhmann’s and Four Flows), though emphasis is made on the theoretical focus of this study, which is McPhee’s Four Flows. The Four Flows (FF) constitute organisation through four flows or types of communication: membership negotiation, organisational self-structuring, activity coordination and institutional positioning in the social order. This forms the specific explanatory framework through which *Chamas* are explored. Four purposively selected *Chamas* were studied through a case design. Scholars (Ashcraft, Kuhn & Cooren, 2009) have posited that an interpretive or critical approach of study can be used to explore the Four Flows. A critical approach explores emancipation and power themes. In order to
answer the research questions stated in Chapter one, an interpretive approach was best suited.

2.5 Summary of chapter

This chapter has extensively reviewed the literature in Organisational Communication and traced the move towards a constitutive view of communication. It has further elaborated the specific model in use, McPhee and Zaug’s (2000) Four Flows, which is an empirical explanation of how communication constitutes organisations under the Communicative Constitution of Communication meta theory. Chapter three presents the methodology employed in order to answer the research questions posed.
3 CHAPTER THREE: METHODOLOGY

3.1 Chapter overview

Chapter three explains and describes the methods and procedures which were used in conducting the study. It also offers a justification for the choice of paradigm, research designs, and data collection tools to be used. It will also describe the target population, the sample size, the sampling techniques, data collection instruments, types of data, and data collection procedures.

3.2 Introduction

This study was situated in an interpretive paradigm and used a comparative case study design to study how four purposively selected Chamas are constituted through communication. This study answered three broad questions on specific communication processes, which explain the constitution of Chamas, how communication constitutes and reconstitutes Chamas, and finally, the types of communication that stand out in the constitution of Chamas. This required an in-depth understanding of the Chamas through Qualitative methods. The methods used were observation through attending Chama meetings, in-depth interviews with two leaders of each Chama, a focus group discussion with members of each Chama, document analysis, and a member check through telephone conversations with the leaders. I also kept a reflective journal on wordpress.com.

Figure 2.3 offers a simplified visual of the methodology chapter, from the author’s view. It discusses the process involved in the study and how they flow.
3.3 Research paradigm

This was an interpretive paradigm (Lincoln, 2011; Lincoln & Guba, 1985). A paradigm is the entire philosophical motivation and guide of a study (Kuhn, 2012). Kuhn, urged for a paradigm shift in thinking and research. One such shift was from positivist research to interpretive research due to the persistent inadequacy of quantitative methods in accounting for social phenomena. The *Chama* is a social phenomenon that can only be understood in-depth through an interpretive approach.

The choice of paradigm was influenced by Weber (in Tucker, 1965) who argued there was need to look beyond what people do into understanding what they think and
feel about everyday experiences (Lewis, 2015; Spicer, 2013). Interpretivists hold the view that reality comes from shared meaning and the understanding of how people perceive or make sense of their everyday lives and are therefore inseparable from their experiences. Social phenomena like personal meanings which Chama members attach to their realities of being Chama members can only be interpretively studied.

The interpretive paradigm responds to three fundamental issues: epistemological, ontological and methodological (Duin, 2007) concerns. Epistemologically, interpretive studies dwell on situated knowledge. Chama members experience the reality of being Chama members in different ways and the choice for a variety of methods allowed me to experience the knowledge resident in the respondents. Members learn from their experiences and continually create their own way of doing their Chama from the knowledge they pick as they go on. This is because knowledge is not static.

Ontologically, the choice of methods allowed me to experience first-hand, the reality of Chamas. I was a part of this study as I gained an insider perspective through attending the meetings and holding discussions with Chama members. These three assumptions are referred to as the ‘paradigmatic triad’, for example by Klenke (2016), who adds that equally important, is axiology, which addresses ethics and values in research. Because of this oneness with the study, I had to take caution as discussed in the ethical concerns later in this chapter.

Even though various versions of this debate still go on, researchers have continued to urge a middle ground and focus on the strengths of either approach, and an especially strong and increasingly popular mixed methods approach (Creswell et al.,
In Kenya, quantitative approaches to research have been more popular, though Mugenda and Mugenda (2003) pointed to a noteworthy rise in qualitative research, despite it not being very well understood. There are even fewer published critical approaches to research, again perhaps because of its relative newness, thanks to the dominance of positivist research. Mugenda and Mugenda make no mention of it, though it is worth noting that the scarcity is not unique to Kenya, but the wider African scholarship (Pozzebon, 2004; Maroun, 2012).

3.4 Research design

A research design grants order, system and consistency to a study, and for interpretive research, it is one that ought to be constructed and reconstructed as the study progresses depending on what the researcher is learning (Maxwell, 2013). Creswell, Hanson, Plano, and Morales (2007) explore five popular designs: Ethnography, case studies, grounded theory, phenomenology, and participatory action research (PAR), even though they caution that this list is not exhaustive. Ethnography involves a researcher studying an “intact cultural group” (Creswell, 2003) over a period of time in their natural setting. Grounded theory is an approach a researcher uses in order to build new theory as they continue to carry out the research (Birks & Mills, 2010), while phenomenology concerns itself with the unique lived experiences of a respondent (Chan, Fung, & Chien, 2013). Each of these designs employs specific data collection methods, are all qualitative approaches which favour the understanding of how respondents construct deep meanings from their experiences- a key concern of qualitative research.

The research questions posed in this study therefore justified an interpretive approach.
3.4.1 The case study design

This study applied a case study design, which is invaluable when there is a need to cover contextual matters with regard to one’s phenomenon of study. This means one studies a specific unit, bounded system or multiple systems over time, using one or more data collection tools that help one get in-depth information (Creswell, Hanson, Plano, & Morales, 2007). The case study gives a researcher the opportunity for close or intimate study of a case in their real world context for a deep and detailed understanding of the case. It is for these reasons that the case study is not a method, but rather a wide methodology, wherein only specific methods add value in getting the detail required. Yin (2012) defines it more solidly as an empirical inquiry about a contemporary issue, which is the case, within its world context. He further points out that when studying a case, understanding whatever context surrounds it, is important to understanding the case itself. An even more specific view is offered by Stake (2013) in a detailed defense of what is and is not a case study:

“Qualitative case study was developed to study the experience of real cases operating in real situations….A case has an inside and an outside. Certain components lie within the system, within the boundaries of the case; certain features lie outside…the researcher tries to capture the experience of activity, which in a case is usually patterned in a recognisable way, and the researcher seeks to understand this activity.”

A choice for the case study design must therefore importantly cover broader immediate concerns around the case, rather than just the isolated variable, and embrace multiple sources of data. These sorts of questions seek the hows and whys, with interest
in understanding particular cases rather than for generalising purposes (Thomas, 2016). The choice of a case study design is, therefore, warranted when a study asks exploratory or descriptive questions.

Case studies have been criticised for not offering generalizable data and lacking rigor. But Stake (2013) defends this as case studies’ interest in particularisation rather than generalisation. Blatter (2008:71) argues that the quality of a case study is not dependent on providing detailed evidence for every step of a causal chain, but rather on a “skilful use of empirical evidence for making a convincing argument within a scholarly discourse that consists of competing or complementary theories.” Case studies seek analytical generalisation where a previously developed theory is used as a template for purposes of comparing the results of the case study with those of the theory. When more than one case supports the theory, replication can be claimed (Rowley, 2002).

3.4.2 Multiple case studies

This was a multiple case study research. The case study design is versatile and allows the researcher to explore more than one case at a time, for purposes of drawing comparisons and enriching conclusions. Creswell, Hanson, Plano, and Morales (2007) discuss three case study variations: the single instrumental case study, the collective or multiple-case study, and the intrinsic case study. Though time consuming, multiple case studies make the results much more reliable because of the dynamic and extensive data collected, and the added advantage of making comparisons between the findings in the cases. They, according to Stake (2013), are not only interested in the case, but also in what surrounds the case, which makes them instrumental case studies. While the idea is
not to generalise findings from these cases statistically, Stake (ibid) suggests that conceptual generalisations can be made.

The present study seeks to apply the Four Flows model to understand and explain how Chamas are constituted, from a communication perspective. As this is a pioneer study in the theorising of Chamas, a case study approach would be justified because it is viewed as a useful tool for the preliminary, exploratory stage of a research project (Rowley, 2002).

3.4.3 Target population and sample size

This is a study on four purposively sampled Chamas based on their gender composition, as justified in Chapter one. A predominantly male Chama (TW), a predominantly female Chama (KP) and two of mixed gender were selected (UFN and CB). This is mainly to achieve variation (Seawright & Gerring, 2008) not only in gender composition, but also in other important social strata like cultural background, education level, and socioeconomic status. A prequalification criterion for these Chamas was that they must be more than 5 years old. This is because of the nature of Chamas as non-formal. It was assumed that a five year old Chama would have stabilised in terms reconciling their histories and have a solid plan for the Chama’s existence.

The increased attention on Chamas from financial institutions, and media houses within the last 5 years, has contributed to the view of Chamas as synonymous to small banks or money making ventures (Kinyanjui, 2012; Ochanda, 2012; Oino, Auya, & Luvega, 2014; Wainaina, 2012; Njoroge, 2015; Gichuru, 2014). The attention from these corporates is often focused on financial perspectives, which is only one side of the story.
In order to get a more objective picture of the *Chama, Chamas* that formed before the attention would give a clearer picture of the constitution, motivation of constitution, and social relationships within the *Chama*.

Several internet sources (AITEC, 2016; Gichane, 2012; Waitathu, 2013) state that Kenya has over 300,000 registered *Chamas*, and several ‘others’ which are not registered. The *Chama* is highly unregulated and extremely fluid, which provides a large disunited universe, which means predicting the total population, is a messy affair. There are, however, bodies that offer some kind of registration of *Chamas*, for example the Kenya Association of Investment Groups, though it must be noted that these bodies are more concerned about the financial aspects of *Chamas* more than any other aspect. Authors who have discussed *Chamas* under various titles hold the covert assumption that *Chamas* are characteristically similar and share many basic or foundational tenets.

3.4.4 Sampling techniques

The idea that qualitative research concerns itself with understanding phenomena and systematically interpreting data or seeking the meanings behind the data (Tracy, 2012) means that one can only really claim an in-depth understanding of a small population or sample within it. Qualitative sampling has therefore been an area of debate particularly because qualitative researchers do not statistically select samples to represent a larger population (Daymon & Holloway, 2010), due to the secondary need for generalisation of results. The focus rather is on information wealth of the cases (Lodico, Spaulding, & Voegtle, 2010).
Cases are selected based on three main criteria: local knowledge, outlier or special case, or a key case (Bosi, Ferrulli, & Fossi, 2015; Thomas, 2016). This study utilised local criteria to sample the chosen cases, based on Daymon and Holloway (2010) suggestion as cases that provide a significance, and an interesting framework. Local knowledge relies on a researcher’s curiosity because of something interesting or unusual. The undeniable influence and presence of Chamas was considered, but this notwithstanding, there was not enough literature on them, especially literature that theorises their formation. The issue as to how many cases one must select is an ongoing debate according to Yin (2012), though scholars suggest the need to go back to the questions raised in the study. One of the issues outlined in this study is the misunderstanding on Chama identity, especially the notion that Chamas are female entities. Through snowballing, a male Chama and mixed gender Chama were identified.

The original intention was to study three Chamas: KM (all male), UFN (mixed), KP (all female). I later learnt that KM did not have regular monthly meetings and had actually resolved to meet quarterly. They then did not meet the selection criteria. Another male Chama, TW was sought through snowballing (Merriam & Tisdell, 2015). UFN delayed in response as they were going through some internal changes and I sought another (CB) mixed gender Chama, in case they could not participate in the research. UFN responded positively almost at the same time that CB responded and I took advantage of flexibility in qualitative research to include both mixed gender Chamas in the study.

The prequalification criteria of the Chama was: i) Chamas that had been in existence for more than 5 years because they were assumed to have a clearer focus and
sufficient understanding of who they are ii) *Chamas* that did not solely define themselves only on financial basis and iii) The *Chama* held meetings at least once a month. This was in order to ensure that the responses were useful in terms of understanding organisation and not from a temporary engagement.

Within each *Chama*, two leaders from each *Chama* were chosen purposively (Csiernik, Birnbaum, & Pierce, 2010) for the in-depth interview. The leaders were deemed to have an equal leadership task, which was to represent the *Chama* in the interview.

3.4.5 Data collection instruments/tools

Case studies usually employ multiple research instruments, which is one of the strengths they have. This study used data from both primary and secondary sources. Primary sources offer first-hand accounts of phenomena, and will be collected from observation, in-depth interviews and the focus group discussions. Literature from the *Chamas* like records of minutes and *Chama* constitutions were used as secondary information. The table in Appendix four shows the data collection tools and the length of time used for each.

3.4.5.1 Participant observation

Participant observation for interpretive researchers is a key method of data collection, and is one that reaffirms their philosophy in the key role of the researcher to the research process, as well as the oneness of the researcher and the participants. The objective is to gain ‘insider’ information and understand phenomenon as it happens while being an ‘outsider’. Observing the *Chamas* gave me real time experiences in *Chama*
meetings as I took notes of what I heard and saw first-hand. I maintained a reflective journal or account of goings on, and asked questions before and after meetings. I also had informal conversation with the participants outside of the meetings. These were especially with those who came in early or stayed on after the meeting. This means that even within itself, participant observation allowed for a form of triangulation as there was an opportunity for me to ask the motivations behind what I had heard and seen.

Readings (2016) elaborately states that data collected from participant observation is rich and thorough because it allows the researcher to gain:

“understanding of the physical, social, cultural, and economic contexts in which study participants live; the relationships among and between people, contexts, ideas, norms, and events; and people’s behaviors and activities – what they do, how frequently, and with whom.”

This kind of deep and personal understanding could not have been achieved through any other means. For example the reinforcement of what a Chama considers as priority, even though it may be unwritten, and the sorts of social interactions that members had would have been difficult to know or ascertain through any other method. Readings (ibid.) also advises that participant observation gives a researcher a great platform to improve questions that would be asked while using other instruments like in-depth interviews, because it gives some angles that may not have been implicit as an interview guide was being prepared. This implies that scholars should consider participant observation as an initial tool of collecting data. Should this not be possible, participant observation data would still be useful in interpreting data that may have been
initially collected through other means. For this study, the first meeting served as a crucial one to give me preliminary ambience and feel of what the Chamas would be like.

There are however limitations that one should be aware of as they undertake participant observation. To begin with, participant observations are time consuming because they require the physical presence of the researcher and depending on the study, sometimes more than once as events take place (Readings, ibid.). In this study, time was not a challenging factor as I observed twelve meetings at an average of three hours each. Saturation was arrived at by the third meeting as I noticed that no new information was emerging, given that Chama meeting structures are the same and only differ in terms of content discussions and the nature of decisions they have to make on the content. During the interviews and the focus group discussions, I asked about the nature of variations in the meetings and members confirmed the variation only existed in the content of discussion and how they handled the content.

The other limitation in observation arises from the difficulty of capturing data either because of procrastination of recording data, or the discipline of being a participant and observer at the same time (Readings, 2016). For both of these, Readings (ibid.) encourages discipline, and a constant, deliberate reflection on objectivity, even though participant observation is subjective. In this study, two research assistants were engaged. Their role was limited to writing observation notes and transcriptions of recorded data.

I adopted the observer-as-participant stance (Kawulich, 2005), which means that I attended meetings and was present where the members are present. Even though the intention was to be unobtrusive, I was asked by the Chairs in the initial meetings to
introduce myself and even say what I had made of their communication styles. I was present in both the formal meetings and informal gatherings after and before the meetings.

Observation enabled me to describe the visible and also the perceived context or environment of the *Chama*. Of value is Kawulich's (2005) reminder to scholars that “…the quality of the participant observation depends upon the skill of the researcher to observe, document, and interpret what has been observed…” in order to retain the sacredness of the study. These skills would be good listening skills, professional discipline in the entire process, and allowing meanings to emerge rather than imposing meanings on participant observations.

Some scholars have encouraged a three step process in order to ensure successful participant observations: an initial descriptive participant observation, where the observer observes everything; then focused participant observations which also relies on data that has been collected through other means like interviews; and finally, selective participant observation which focuses on different types of activities. In the present study, initial participant observations in the first meeting were a means of creating a rapport and getting to understand the workings of the *Chama*, and drawing descriptions of the how members relate and how they conduct business. In subsequent meetings, my research assistants and I were guided by Readings observation sheet (appendix 2[i]) and compared these to information from the interviews and focus group discussions.

Finally, I focused on the emerging themes from the initial observations, guided by Readings’ (2016) participant observation guide. I altered the observation sheet to
include a section that enabled me to reflect on the observations by asking what I heard discussed, who discussed it, and how they discussed it.

### 3.4.5.2 In-depth interviews

In-depth interviews are invaluable for learning perspectives of narrowly defined themes (Brouneus, 2011), because they deepen and sharpen understanding by enabling researchers to get a close view of a phenomena. Interviews are meaning making processes. They rely on the stories of the interviewees or their lived experience (Seidman, 2013), and bring to the fore meanings that people attach to their everyday realities. I carried out eight in-depth interviews for two leaders in each Chama. These interviews were recorded on a laptop video recorder and Iphone sound recorder, with the leaders’ permission. The interviews took an hour (±5 minutes) each. Rukwaru (2015) suggests that good interviews should last between one to two hours.

The leadership of the Chamas allowed me to ask questions and seek clarifications from them, outside of the scheduled and planned meetings. They had encouraged me to call them and ask anything I would have wanted to ask. After analyzing my data initially, I realized there was data that I needed to understand more and I did a member check with the Chairs of TW, KP, UFN and the secretary of CB.

I called the leadership to seek further clarification on this, and they all preferred to carry out an extra interview over the phone. I have referred to the notes I wrote as I was on phone with each of the Chairs of the Chamas. The telephone conversations lasted between 18 minutes to 46 minutes and included, sometimes unsolicited updates on how the Chamas were doing, pleasantries, as well as a question on how far I was from completing my study. The bulk of phone time was spent on the questions. The UFN and
KP telephone interviews took 32 and 46 minutes respectively, while the CB and TW interview took 18 minutes and 28 minutes respectively.

### 3.4.5.3 Focus group discussions (FGDs)

One of the covert objectives of this study was to explain the nature of a *Chama* from the view of *Chama* members. The study sought to identify the shared identity of the group, as well as explore ways in which this identity has changed over time, and understand the nature of the group and how they carried out their *Chama* business. Focus groups were the way to go as they are reputed to collect credible, richer, and carry more complex explanations of experience (Kamberelis & Dimitriadis, 2013), because there is a supportive and discursive context. These authors argue that conducted well, focus groups have collective energy that brings to the fore ideas that may not be effectively captured from an individual.

I arrived much earlier for the second meetings of KP and CB as I had scheduled a focus group discussion with some members (five and four members respectively). During the second meeting in TW and UFN, I left the meeting much later after a scheduled focus group discussion with five and seven members respectively. Three of these proceedings were not recorded, especially because recording would take away the freedom to discuss key elements to understanding the *Chama*, like the leadership and interaction between members. The members also felt they were better off without video and audio records. I, however, wrote shorthand notes intermittently as the discussion proceeded, and wrote a reflective journal entry after the meetings. With permission, the FGD with KP was recorded.
All the FGDs followed a similar line of questioning, and I wrote in shorthand notes even verbatim conversations, which were later filled in. In all, there were four focus group discussions held, one for each *Chama*. These were held on the second meeting. Two of the discussions were held before the meeting commenced (KP and CB), as we waited for members’ arrival, and the other two (TW and UFN) were held after the meeting. These discussions were largely conversational, though guided by a set of questions that were earlier developed as well as based on the participant observations (see appendix 2(i)). Members knew that I was a researcher, interested in how communication helps them build their *Chama*. I also found that given the diverse engagements of the members, it was easier to have a discussion on the day they were coming for a *Chama* meeting, rather than on a separate day of the week.

Since FGDs are best with between 4-10 participants (Liamputtong, 2011), each *Chama* was requested to offer between 4-10 members for the focus group discussion. Leaders were excluded in this as I had already had in-depth interviews with two from each *Chama*. Care was taken to get a mix of pioneering members as well as others who may have joined along the way.

The guides on appendix two (ii) and (iii) were used as a guide for in-depth interview with the *Chama* leadership and the focus group discussion guide.

### 3.4.5.4 Documentation and archival material

Finally, two types of archival material and documentation were used in order to support the findings from the in-depth interviews and focus group discussions (Slack & Parent, 2006). These were records of minutes and *Chama* constitutions. They were examined repeatedly and offered the ‘official’ account of the *Chama*. They also gave me
a corporate view of the *Chama*. It would be of interest to note when the documentation begun and what sorts of information the *Chamas* document and the length of time they have been documenting, after hearing the reasons why they do it from the discussions.

These documents will include minutes of the meetings, agreements the *Chama* may have signed with external stakeholders, the *Chama* constitution, interview records, newspaper records of the *Chama* coverage and any other documents that the *Chamas* have. Given that the purpose of the study is to theorise the constitution of *Chamas* and explore how they speak to the constitution of African organisation, documents from *Chamas* will be analysed in order to help define the *Chama* as well as establish what the *Chama* is from how it describes itself in writing.

### 3.4.6 Data collection procedures

I formally wrote to study the *Chamas* through contact persons (see formal request in appendix 3). The contact person for TW were their Chairs while KP and CB at the time were in leadership transition and asked to delay my study as the leaders settled. I attended three (3) meetings for each *Chama*. Meetings were between two to three hours long. I always arrived before a meeting commenced and also stayed on after meetings to make a few more participant observations and write notes. I observed and wrote notes on my phone, some of which I later transferred to my private blog (phdyangu.wordpress.org) following the meeting, and wrote a reflective piece on my participant observations and what I was learning. I typed exchanges I considered interesting to the study in shorthand, and filled in full sentences on the evenings. This ensured that I wrote fresh reflective pieces, as I relived the *Chama* experiences of the day. I had two research assistants with
me and took them to two meetings to help record observations only. I took them to the second and third meetings as I used the first meeting for purposes of building acquaintance and scanning the need for an extra hand. We later collated our notes and held discussions on the participant observations we had made during the two meetings, a day after meetings were attended. The assistants provided incredible help in transcribing interviews.

For the four *Chamas*, this was the first time they had had a researcher in their meetings. Nevertheless, by the end of the first meeting, the members were already quite friendly and welcoming. They were particularly keen to hear my views, as an outsider, on their *Chama*, and a common question was how I thought they communicate and how they would communicate better. I do not think there was any significant researcher influence, especially because members knew and understood my role as a student learning from them. The leadership also assured me that the meetings went on as usual. Entry into the *Chamas* was also made easier as I had acquainted myself with all the Chairs of the *Chamas* before attending the meetings. The members had been informed about me and so when I attended the meetings, I was not an intimidating or obtrusive stranger. The descriptions presented here, are approved by the *Chamas*, which adds to the believability and validity of the study.

Unless otherwise stated, direct quotes as picked from the interviews have been used. The transcriptions, done with the help of research assistants, have largely remained original. For purposes of readability and contextualizing the responses, the transcriptions include specific breaking down of questions, and excluded fillers (uuuhhhmm, you know what I mean….etc.) and small talk with me. The responses remain as given.
I attend three meetings in each *Chama* in order for members to gain familiarity with me, and to familiarise myself with the goings on in each *Chama*. By the third meeting, I had an understanding of the *Chamas*’ dynamics like the order of doing things, the relationships, as well as the overall goal of the *Chama*. I adopted a conversational approach to questions and could ask informal questions after or before meetings commenced. It was also easier to schedule FGD and in-depth interview sessions.

3.4.7 Pretesting

One of the bigger advantages of qualitative methods of collecting data is that they afford one an opportunity to probe responses further (Neergaard & Leitch, 2015). Sometimes this opportunity is best seen when the questions are pretested.

From the pretesting of instruments on another *Chama*, the order of questioning and the content of some questions was altered. This entailed beginning with more personal questions like who the *Chama* is and ending with structure of the *Chamas* like documentation. I also noted that there were answer overlaps in questions. These were taken care of during the actual interviews of the *Chamas*, by adopting a much more conversation oriented discussion, rather than mechanical following of questions. Another deviation on instruments was the inclusion of follow up questions through the phone. These questions were only to follow up data that kept coming up, which eventually strengthened the social fabric flow that was emerging.

3.4.8 Data analysis plan

Qualitative research generates huge amounts of data (Gibbs, 2008), not only because data from interviews and discussions need to be transcribed, but also because interpretive research does not take goings on for granted. There is a constant detailed and
deliberate recording of things that are going on around and within phenomena, as was the case with studying KP, CB, TW and UFN. Gibbs (2008) warns that the amount of data can therefore present analysis challenges and risks of leaving out meaningful data.

Gibbs (ibid.) suggests that researchers approach the analysis in two ways: those who look at it as a mechanical process through and through and utilise software from the beginning, and those who relate to the data as meaningful and therefore engage with it through processes of discourse analysis. This study chose the latter.

This study employed Merriam & Tisdell's (2015) suggestion for multiple case study analysis in two stages. The first is within-case analysis and then cross-case analysis. The first analyses each of the cases as individual entities in order to learn as much as possible from each case and identify contextual variables. In the second phase, the findings are analysed collectively and a general explanation is built. Each of the four Chamas was treated as a case by itself. The cases had similarities that enabled be to build a cross cutting discussions and explanations.

### 3.4.8.1 Qualitative content analysis (QCA)

QCA is an increasingly popular method of analyzing qualitative data, because it can be used inductively, where there is no prior knowledge in the phenomenon, or deductively, where the analysis relies on existing knowledge (Elo & Kyngäs, 2007). This study analysed data deductively, because it was operationalised on existing knowledge on CCO and built on the existing Four Flows by McPhee and Zaug (2000).

This study examined the meanings, themes and patterns that were obvious like the communication acts the Chamas were visibly engaged in like praying together, and those that were hidden, like the motivations behind praying together. As discussed by Zhang &
Wildemuth (2009), this provides subjective yet scientific understanding and explanation of social phenomena, in this case on how communication constitutes Chamas. These meanings emerged from participant observation of data, as well as the interviews, discussions and written texts like constitutions and minutes.

QCA’s goal, as Hsieh and Shannon (2005) posit, is “…to validate or extend conceptually a theoretical framework or theory…” because interpretive researchers are unlikely to be working from the “naive perspective … often viewed as the hallmark of naturalistic designs...” This means that QCA can work from existing theory, which guides the coding process of data, by providing operational terms. The communicative constitution meta theory already has jargon unique to it. More specifically, The Four Flows has Membership Negotiation, Activity Coordination, Institutional Positioning, and Reflexive Self-structuring as terms that are unique to it. These terms describe processes through which organisation is produced.

During the coding process, the data fit into these categories, but there was need for an extension or the need to qualify the Four Flows because of data that was prominent yet unaccounted for. This was discussed by Hsieh and Shannon (2005) who stated that the findings will “either offer a contradictory view of the phenomenon or …further refine, extend, and enrich the theory” because the theory in an interpretive can be supported and extended.

Through this matching data to theory process, Merriam & Tisdell's (2015:75) argue that “data can be used to elaborate and modify existing theory. This study elaborated and extended the Four Flows.
This notwithstanding, Hsieh and Shannon (2005) caution that researchers need to be wary of possible bias because of the a priori relationship with theory, participant tendency to give answers they feel the researcher might be looking for, and finally, the possibility of the researcher being blinded to the reality of the phenomena. To mitigate this, a variety of methods of collecting data were used. I also did a member check to ensure validity of the data (Merriam & Tisdell, 2005).

3.4.8.2 Coding process

As with any qualitative study, this study generated a lot of data. Zhang and Wildemuth's (2009) discussion on qualitative content analysis, guided this process. The first process was to transcribe the interviews and the videos, and transfer notes and reflections to editable Word documents. The data was then cleaned to ensure that the transcriptions were accurate. The cleaning process also included removal of filler words that were not deemed meaningful.

I then developed a categorisation matrix (Elo & Kyngäs, 2007) which involved categorising the data for each case under the four flows or in the matrix, four themes. This process, also referred to as axial coding, is described by Merriam & Tisdell (2015:229) as “relating categories and properties to each other and refining the category scheme.”

The themes were then coloured, following the Four Flows: membership negotiation (Green), reflexive self-structuring (Red), activity coordination (Blue), and institutional positioning (Pink). Number codes were also developed to identify each specific broken down theme, based on the Four Flows: membership negotiation (01), reflexive self-structuring (02), activity coordination (03), and institutional positioning
Combinations or overlaps of the Flows were also identified in the data, and were given colour codes- 01 + 02= Pink highlight; 02 + 03= Turquoise Highlight; 04 + 02= grey highlight; 01+03= Green highlight; 03+04= jungle green highlight. Issues that the Four Flows did not quite capture were given yellow highlights. The yellow highlights were then grouped to form the addition to the flows, which I refer to as the intangible social fabric. As noted, the Chamas exhibited similar ways of constitution, which provided consistent patterns of constitution. The tables below show the codes:

Table 3.1. Colour coding of Four Flows in the Data

<table>
<thead>
<tr>
<th>Membership Negotiation (green- 01)</th>
<th>Reflexive self-structuring (red- 02)</th>
<th>Activity Coordination (blue- 03)</th>
<th>Institutional positioning (pink- 04)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Combinations (highlights)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>01+02 Pink</td>
<td>02+03 turquoise</td>
<td>04+02 Grey</td>
<td>01+03 Green</td>
</tr>
<tr>
<td>01+02+03Maroon</td>
<td>1+2+3+4 Teal</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Not quite captured in the Flows- Yellow</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

For the extra data that came up, it was coded further following the yellow highlights that had been identified as not captured by the Four Flows, as illustrated on the table 5.2. These codes were used to strengthen the argument for the intangible social fabric.

Table 3.2. Colour Coding of extra flow

<table>
<thead>
<tr>
<th>orange</th>
<th>Green</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unity and relationship Identity</td>
<td>Symbolism: about the food and the process</td>
</tr>
<tr>
<td></td>
<td>i) Physical proximity &amp; State of social openness of being and of mind</td>
</tr>
</tbody>
</table>
ii) Economic status (collective ownership, group pride)

iii) Deep implied/contextual meanings (a collective palate)

iv) Order (frequency, what kind of food is eaten, how much, when food is eaten and what it facilitates, how food is eaten)

3.4.9 Reporting findings

I observed the *Chamas* and was directly in touch with them in various ways over seven months. After coding the data for each *Chama*, I collated the findings from individual *Chamas* and then a narrative built across the *Chamas*. This report employs a narrative discourse (Genette, 1983), which was chosen to allow for flow and life in reporting the findings. Narrative discourse as a style of writing provides an account of goings on in the *Chamas*, and as Genette (ibid.) explains, narratives provide “a totality of actions and situations taken in themselves, without regard to the medium, linguistic or other, through which knowledge of that totality comes to us...” The data was reported collectively, to aid in the flow of discussion, and where necessary, I cited specific sources of information from members or the *Chama* for clarity. The study has used pseudo names for both the *Chamas* and *Chama* members, in order to protect the identity of the *Chamas* and of their members.

3.4.10 Quality criterion

Interpretive researchers like Lincoln and Guba (1995) suggest a shift from positivist terminology and talk of credibility (not internal validity), dependability (not reliability), transferability (not external validity of generalisability) and sometimes, confirmability (not objectivity), in order to ensure a quality study.
Chamas, as discussed, tend to be private and only open access to known people. KP, UFN, CB and TW were open and welcoming because I gained access to them through their trusted leaders. Access, and access through leadership was necessary for two reasons. First because interpretive research seeks to bring light and understanding to a phenomena in its own capacity. This means I needed to understand each Chama in its own right. But secondly, even though interpretive research argues for shifting thoughts and interpretations of phenomena, it is valid and its validity stems from “...gaining sufficient access to knowledge and meanings of actors to enable plausible representations of their interpretations to be generated” McKenzie, Powell, and Usher (2005). The leadership of the Chamas was the only way to gain access to meetings and to the data they had as Chamas. I also promised the leaders to ensure that I did not discuss the financial details I gathered from the meetings with anyone else. The members understood that I was only there to study communication in their Chamas.

In this study, transferability was possible because the Chamas operated their business in similar ways. This enabled selective application of findings. Where something was unique to a certain Chama, it has been made clear.

While the intention was not to generalise findings to all Chamas, existing literature does suggest that Chamas operate in similar ways. I suggest though that Chamas may find transferable findings in terms of their formation as organisations.

Credibility invites researchers to ask how well the data is representative of reality. In order to ensure this, interpretive researchers like Shenton (2004) recommend that researchers adopt methods of research that are well established. These methods have
successfully yielded data in similar studies and are, therefore, trustworthy. Shenton (ibid.) further recommends an early familiarity with the culture of the participating organisations. Towards this end, the methods that were used as discussed have been proven over time.

Another suggestion by Shenton (ibid.) is some form of immersion, both in the texts and the conversation of the organisation to be studied. I achieved this through meeting the leaders of the *Chamas* first and explaining my intentions. I also pre-tested instruments on another *Chama* as discussed in 3.4.8. He warns though that the familiarity not be too deep to interfere with the environment of the study. The first meeting for each of the *Chamas* helped to serve this purpose. Given the cautious attitude *Chamas* have towards non-members, the leaders of the *Chamas* were comfortable with three visits, the first being a familiarisation meeting.

Shenton (2004) also recommends researchers engage in random sampling within the selected case study, to ensure that there is variety in the respondents. I did this during the focus group discussions, by asking follow up questions to quieter members or following up a discussion that had been raised with someone different. I did not encounter any uncooperative or hostile participants during the data collection exercise. It is unlikely that respondents gave information I was looking for as this was about their *Chama* as an entity rather than a study targeting any individual habits or preferences. The questions were also open ended and took more of a discursive approach.

Finally, Yin (2012) discusses the advantages of triangulation and recommends multiple sources of data for a rich case study. This study utilised participant observation,
in-depth interviews, focus group discussions, and archival material as sources of data. These multiple and independent approaches increase credibility of this study. The variety of perspectives from the different *Chamas* is also a form of triangulation as discussed by Shenton (2004), as it provides diversity in responses.

Another way of ensuring credibility of findings will be ensuring that the researcher has frequent debriefing sessions with her supervisors, as well as peer scrutiny from colleagues and academics in similar fields (Lincoln & Guba, 1995), keeping a reflective journal and finally, checking the developing findings with the existing body of knowledge. These were all adopted for the present study.

### 3.4.11 Selection and training of research assistants

I had two research assistants for this study. These were undergraduate students who had gone through a research course and had done a basic undergraduate research project. I interviewed them beforehand to ascertain they had a general appreciation of research.

In addition to training them on general qualitative research, I also trained them on observation, taking notes, and using the observation sheet, as well as transcription conciseness. I however counterchecked with recordings to ensure that the data was transcribed accurately.

They accompanied me to the second and third meeting of the *Chamas* as I needed to seek permission from the *Chamas* and explain their role was restricted to observation. I moderated the focus group discussions as well as noted down additional information.

### 3.4.12 Ethical considerations
The present study subscribed to the school of thought that the entire process of the research must be guided by ethical considerations, and not just during the data collection process. Throughout the interviews, I was careful not to infuse the discussions with personal beliefs (Neergaard & Leitch, 2015). I sought consent from the Chamas and kept my word of not revealing financial data. I went a step further to disguise the names of the groups studied. I also assured participants that the data was only for purposes of learning and making the necessary conclusions in this study. Participants were also made aware of the freedom they had to drop out of the study and not answer questions they did not want to. The study was also permitted by NACOSTI, after going through the university procedures (Appendix 5).

Finally, the findings were discussed with leaders of the Chamas in order to ensure that I captured accurate thoughts of the participants.

3.5 Summary of chapter

This chapter has discussed and justified the procedures that were used to collect and analyse the data. It has grounded these choices in literature. Chapter Four describes the Chamas extensively.
4. CHAPTER FOUR: DESCRIPTION OF CHAMAS AND DATA PRESENTATION

4.1 Chapter overview

Chapter Four presents a rich description of the Chamas I visited between May 2017 and November 2017. It responds to RQ1 which sought to establish the nature of Chamas as organisations. This chapter presents Chama details which include not only their history, but also their general meeting structure. For purposes of confidentiality, the names of the Chamas are represented by a created set of initials and the names of any individuals cited are pseudonyms, first marked by an asterisk. To avoid repetition, Chamas have also been referred to as teams and groups. This Chapter collates information gathered from the participant observations, in-depth interviews with the leadership, and focus group discussions. It includes some direct quotations, which help to enrich the descriptions, and given the qualitative nature of the study, employs narrative discourse in order to narrate the events of the Chama sequentially. Finally, the chapter presents some conclusions that will inform the analysis.

4.2 Introduction

Four Chamas were purposively selected based mainly on gender traits as discussed in Chapter 3. TW is a male member Chama. Members are originally from Nyandarua in Central Kenya but are now resident in different parts of Nairobi. The second Chama is a mixed gender Chama, UFN. All the members were born and brought up in Nairobi’s Eastlands, and are from different communities, but grew up together as neighbours. The third Chama, KP, is a predominantly female Chama, based in Narok County, and comprises of trained primary school teachers from different parts of the country but who once taught in the same school in a village in Narok. The fourth is CB.
All members in this *Chama* are from the same village in Western Kenya but reside in different parts of Nairobi city and its outskirts.

Even though the four *Chamas* have a generalisable body and soul, which facilitates the discussions and conclusions that have been made in chapter 5 and 6, each represents a unique case, because their specific stories of inception, how they carry out their business, their physical locations, and their membership composition differs. I describe the general structure of the meetings, but often refer generically to ‘meetings’ rather than a specific meeting, given that meetings do not necessarily differ in structure, but in the content of discussion. Where necessary, I have specifically referred to either one of the three meetings I attended. *Chama* meetings are largely similar. They follow an adoption of formal-styled meetings, especially driven by the need to record minutes in a structured manner, to which the *Chamas* can refer. One arrives at saturation because of this similarity, which also makes it possible to make generalised inferences and draw patterns of association. The descriptions in this chapter are because of collated data from a variety of data collection methods, for purposes of triangulation. I describe this process in detail, in the following section.

4.3 Description of the *Chamas*

In this section, I present a detailed description of each *Chama* with the help of subheadings for ease of reading, which responds to RQ1, and provides a solid information to back RQ 2 and RQ3.
4.3.1 KP

4.3.1.1 Description

KP is a Maa name and is a Chama that lives by a mantra that is inspired by the Bible: Isaiah 40:31 “Those who trust in the Lord, shall renew their strength, they shall soar up on wings like eagles, and they will not faint.” They believed that though they were starting small and only armed with friendship and a desire to succeed, they would soar to higher heights of success in all ways together. All KP members are trained teachers and formed the Chama, as the Chair says, with:

“a purpose to unite…together to do something that will make us... we are such a group that, I have told you, we were such a group that was in oneness, in unity, we were working together, we had a mission in the school.”

The teachers, who once taught in the same school, were posted to the school because it was struggling academically. They were sent from different schools to the said far off village school on a clear mission to transform the new school. After successfully turning around the school to become one of the top schools in Narok County, they decided to form the Chama in order to remain in touch with each other in case they left the school. The teachers took their relationship from a professional friendship one to a more personal one, and maintained ties as friends. At the time, a financial objective to pool resources was secondary. They agreed that the Chama was a meaningful decision, and it had “a meaning for where we were going and how we going to get there,” the secretary adds.

There were six original members who were sarcastically referred to as the ‘Dream Team’ or ‘Rescue Team’ by the teachers they found in the school. The Chair says that
they ignored all sarcasm and resolved to work hard for the children. The school made numerous gains within four years, all of which were credited to them. Over tea, one break time, *Sophia, one of the dream team members, implored them to consider how they would remain together after they had been transferred to other schools. They all thought it was a good idea and that discussion over break marked the birth of the *Chama*.

The *Chama* began to establish itself by making regular monetary contributions as a merry-go-round. The dream team of six then recruited other members whom they vetted as committed and well-meaning staff, which led to a *Chama* of fourteen members. Soon enough, just as Sophia feared, three quarters of them were transferred to various schools in Narok on a school reformation program. The fourteen, however, resolved to keep meeting and sustain the friendship, and committed to making regular monthly contributions. In summarising their history, the treasurer said:

“God helped us… He came in… He rescued the school. And then we said now this is something that is memorable, we should keep the memory. And because the government cannot pay us, the parents cannot pay us, let’s start something that we can hold on to and tell God to bless us. So we started the group.”

They eventually formally registered with the Registrar of Societies as an eleven strong member *Chama*, having lost two members to long distance transfers, and one to personal reasons the *Chama* could not discuss with me. Their registration marked the beginning of their formal business within the friendship, because it came with a requirement to develop a constitution, write minutes of meetings, and keep books of their accounts and transactions.
“And so far, God has blessed us,” the treasurer adds.

KP has a constitution that they strictly abide by, especially on meeting attendance and membership requirements. For example, Sophia, whose idea KP was, is no longer a member of the *Chama*, because the constitution does not allow membership of people outside of Narok town, for the reason that a face to face meeting would be difficult for them to regularly attend. She was transferred to a different part of the county, and even though she keeps in touch with the group as a friend of the group, she cannot be a member, because as the Chair explained:

“…we need you to be contributing to the group. If you are a member, you have to attend the group [meeting] and you have to contribute towards the group. The contribution is in many ways…like with ideas not just the money. You have to bring your ideas in, we have to feel your presence, so if you miss the meetings for three times, then you will be disqualified.”

KP requires that members attend meetings faithfully. One can only miss three consecutive meetings, after which a letter is written to warn one of impending suspension. The *Chama* does not intend to recruit new members because they feel the need to settle more into the plans they have and are strongly of the opinion that new members are likely to distract them from their course. They argued that this is something they learnt from other *Chamas*- new members are often a distraction, because they have a tendency to drag the group behind as they settle in.

KP has, as part of their rules of engagement, a strict secrecy code. Members are not allowed to discuss any *Chama* business with non-members. Even more interesting, is that if a *Chama* member does not attend a meeting, members who were present cannot discuss the goings on of the meeting with the member. One has to be present to
participate in the group, and if for some reason one is absent, they cannot call or seek information from members on what was discussed. They have to wait to attend the next meeting to know. This, for them, discourages gossip and the passing on of second or third hand information.

KP’s language of transaction is English, Kiswahili, and a few mixes of Gikuyu. Despite their being from different communities, they all understand Gikuyu and a majority of them speak it fluently. Three quarters of them speak Maa and Gikuyu fluently. They feel that being in a predominantly Maasai area, the culture of the Maasai people has influenced them in some way, but they are also doing their fair share of doing good to positively influence the community. As the Chair mentioned:

“… most of the things we do, we do it like all of us are the Maasais. Because, if we are helping the community, it is the Maasai, so we are in them...we are influencing them. In a positive way.”

KP feel they already influence their community by being teachers because, teachers are generally esteemed as very resourceful people in the village. They add:

“Teachers are agents of change. So we more so influence them [the community]...we educate them, we listen to their problems, we solve many of them...we are parents to many....We have shown them that, you can unite when there is a problem, you can shed off the teacher and become a parent. The children can even give you a problem that they will not give their parents. A secret that they will not give to their parents. So they will trust you than they will trust their parents.”

One of the known challenges in the Narok area is early marriage and early pregnancy for girls. KP feels that perhaps more than any other group, they have
contributed to the drastic reduction of teenage marriages and early pregnancy in their area, through deliberately speaking to young girls and modelling appropriate behaviour for them. They encourage the girls to concentrate on their education, and have even introduced Christianity, and guiding and counselling sessions, not just in the school they taught, but also in other schools. They also offer free counselling sessions for girls to attend. In the years they have been together as a Chama, KP argues that more girls have gone to high school as a result of their direct influence, than would have gone in previous years, before the Chama. In addition to that, they campaigned against the stigmatisation of girls who had become pregnant, by encouraging girls to get back to school after their babies were born.

KP meets every 10th day of the month, and if the day falls on a weekend, the meeting is held on the Monday. The meetings are held in a hotel in Narok town where they are regular customers, and now even have a room dedicated to their meetings. They meet in a hotel in order to consider their meetings formal, and given that they all have young children, to avoid distractions around the home. They, however, have meetings in their homes under special circumstances, for instance where one of them has a special need or simply on invitation. On these occasions, this does not count for a formal meeting, but may motivate agenda for the next formal meeting. KP has an annual general meeting where they involve their families in a get together and have a full day of activity getting to bond as a larger family.

KP has office bearers whose terms are renewable. They vote through secret ballot, every two years. In the five years they have been together, the chairperson has been voted in unopposed, while the other office bearers have been changed once. The Chair often
leads through the meetings, though she may appoint one of the members to navigate the meeting, beforehand. KP has an active WhatsApp group, where formal discussions carried on from the last meeting are often held, or proposals for discussion in upcoming meetings are fronted. They also use the platform to share social and spiritual information, which comes from the appointed ‘pastor’ of the Chama, who also doubles up as the treasurer of the team.

KP describes itself as a learning Chama. The leadership contends that the Chama learns a lot from TV shows on Chamas, and once in a while, they invite guests to speak to them especially on investments and insurance. Given that they are all members of other Chamas, they also like to bring on board anything good that KP can learn from other Chamas. Often times, they learn how not to do things in their Chama from the others. Interestingly, they call the other Chamas that they belong Merry-go-rounds not Chamas, and distinguish them from what they have in KP.

4.3.1.2 General meeting structure

Most meetings for KP follow a similar script. Even when agenda is not sent beforehand, and sometimes there is no new business to discuss, the meeting must go on. The team meets in the hotel and early arrivers spend a substantial amount of time catching up as they wait for the arrival of other team members. In the meetings I attended, I noted that while the Chairperson often steered the meeting, she took a back seat to allow members to discuss the business of the day. The secretary had the duty of reminding members of their discussions in the last meeting as she read minutes and clarified propositions, which gave the meeting a formal aura. Before most meetings, the
minutes are sent to members on E-mail, which means the first item on the agenda was to confirm the minutes of the last meeting. The bulk of the meeting time was, however, spent discussing Chama formal business, but was often punctuated by informal additions, which sometimes even steered the meeting away from the set agenda.

During the meetings, the chair constantly reminded members of the rules of the group, especially if something was deemed to have flouted rules, or the team was just seeking clarification. Meetings also acted as a way of revising or embedding ‘soft rules’, as well as spaces to remind each other of the past, present and future plans and agreements. KP meetings were also a place for constant verbal reminders of their identity, mission and vision.

The meetings brought forth different challenges and opportunities, which sometimes required an oral revision of rules. Some of the rules also seemed to change as a result of culture. This presented an element of fluidity and the vital position of mutuality of agreement in the Chama. In one of the meetings, for instance, there was a case presented of members (the Chairlady and the treasurer), who had been given some money to carry out an activity for the team. They overshot the budget. This matter was heatedly discussed and generated two schools of thought: one group wondered why the two had overshot the budget and whether it was allowed, yet they had all agreed on what would be sufficient. The other group wondered how they would prevent future constitutional obscurity, but also wondered whether they would need to “stick to tough rules and play by the rules, even when there was an emergency.” This was clearly not an issue that the constitution could give explicit guidance on. The group had also not
foreseen it, and they therefore could not have made provisions for it. The *Chama* needed to debate it for the sake of similar occurrences in the future. The discussion in the meeting was not part of the minutes, but elicited an intense discussion:

“But surely, what kind of emergency are we thinking of here?” asked Kate*.

“Nooo, I am not saying this was an emergency…I am only saying, should we stick strictly to the rules even when there is an emergency? We are not allowed to think and judge?” Carol* asks agitatedly.

At this point Kate justifies her question, and switches to Kiswahili.

“Sijakataa mfikirie. Sijakataa kunaeza kuwa na emergency. But hebu niambie ni emergency kama gani hio!” (I have not denied you the opportunity to think. But give me an example of an emergency!)

Somewhat disappointed that Kate seemed to trivialize the debate, Carol gave in and said that whenever there were rains, conductors tended to hike the bus fare, yet the *Chama* gave near exact monies.

“That means the budget can overshoot. Wewe huoni hivyo?” (Can you not see that?)

Kate agreed with the response but warned against the “abuse of the generosity of the *Chama*.” Finally, the *Chama* agreed that each case would be determined in isolation. The debate was then reduced to defining what a "travel emergency" was, and what action would be taken when it happens.

This scenario is one of the examples of the prevailing ambience in KP’s meetings. It was often a highly discursive and democratic space, which allowed members to speak their minds and seek clarification, because they all had equal stakes in the *Chama*. In the
KP observation table, this mutual discursive space was noted as an observable detail which stood out. It was easy to see that the Chair was well respected but was also expected to uphold a certain level of accountability and adherence to the set rules. The chair, as I observed repeatedly, was almost a custodian of the soul of the Chama, and she, admittedly, played a big part in keeping the Chama together, as revealed in the FGD with members, and as recorded on the observation sheet. All the office bearers held real clout and were addressed by their respective titles (madam chair, madam treasurer), but the Chair and treasurer topped the list, perhaps because of the magnitude of their dockets.

The KP treasurer is a mathematician and business lady, and I noticed the ease with which she persuaded members on financial decisions, and expertly offered advice on financial prudence. During the FGD, members also spoke very highly of the chair, a deputy principal in a local school, because of her leadership capacity, which they esteemed.

In each of the meetings I attended, there was always an issue that seemed to elicit a heated discussion, caused especially by fluid rules, which the constitution did not capture. These issues did not require a review of constitution to KP, but rather, an issue by issue resolve as the Chama moved on. This called for the goodwill of the Chama members and sometimes a quick vote, for or against the issue, with a majority taking the win. Even with the collegiality and friendship basis, I could see the members did not belittle or take each other for granted. Even in moments of tough questions, they took turns to speak, demanded accountability where they needed to, and had a business/professional outlook to their agenda. During the more vibrant moments, there were many occasions of interrupted conversations, conversations on the interruption, as well as participation by members freely chipping in. The chair did not have to solicit
responses, although twice in two different meetings, she pointed to quiet members and asked for their opinions. I later learnt from her that this was an important and deliberate inclusion choice, even when the quieter members had simply agreed with what everyone else had said. There were two noticeably quiet members, but who had conversations with those sitting near them.

During meetings, there were many off the cuff remarks: anecdotes, jokes, mother tongue inclusions, poking fun at each other, including personal reasons for not participating in certain optional *Chama* training sessions, veering off course to explain or reinforce decisions, taking collective responsibility in decisions, giving allowances as incentives, and mini meetings within the meeting, which caused loud arguments, discussions and laughter. In the third meeting, interestingly, there was no agenda for the meeting, but members still met, and felt the need to meet, not only to fulfill a membership obligation to, but also “to just meet and catch up and enjoy each other” as I gathered from the focus group discussion (FGD). This happens frequently.

Even with rules and seeming questions on adherence to the rules, I reflected on KP’s tremendous amount of trust, demonstrated by how deeply they had let each other into each other’s lives. One member during the FGD said that they were each other’s counsellors, and the counselling could happen even during a meeting, without the counselled member feeling exposed or embarrassed. Meetings were also a time to remind each other of the need to be honest with and to each other and to speak the truth. In a way this was valuable, I thought, in the absence of any form of contracts or legal
agreements, or recourse, and to ensure that they strengthened the goodwill that they heavily relied on to remain functional.

KP meetings also worked as spaces to seek clarification. I particularly found it interesting that they would use multiple languages as well as sayings, proverbs, and similes, sometimes translating them directly from one language to another, and in the process, causing humor, to drive a point home. During the in-depth interview, the treasurer remarked in response to my participant observations that:

“It is just sweet to hear these things from one another…like Olive* is very good with traditional stories and proverbs and she always has a way of bringing them up at the right time.”

Another important part of the meeting was the ‘finances section’, as they call it. The treasurer had a permanent slot during meetings where she would bring members up-to-date with their accounts and make demands from anyone who had not cleared their debt, or who needed to straighten their records. This was a crucial session in meetings, not only because it touched on members’ personal finances, but also because the treasurer played a critical role in building members’ trust, confidence in their Chama, motivation for them to give to a certain cause, and other money related matters. The treasurer, I noted, probably had the second most important role in the meeting, after the chair.

To sum up a KP meeting general structure, I noted in one of my reflections:

“They sit in a corner of a hotel and joke about security of their money and how wealthy they feel. The treasurer has made them feel wealthy but put in a rider for more contributions to hit a certain mark…This Chama has a sense of
humour. Many of them came late yet they constantly interrupt each other with jokes and explanations that had little to do with the main agenda, and then now they remind each other that they are running late. Though the agenda does not grow, various things expand the time. Explanations, questions, clarifications... Very cordial relations. There seem to be some oral rules. Some members have forgotten and they rely on the secretary and the affirmation of the majority to remind each other of the rules. Oral agreements... There's a particular disagreement on interest charged before a certain date of repaying a loan borrowed from the Chama. They discuss it for 5 minutes. They agree on a rule and have written it down, but in the minutes... I wonder what will give this permanence, but perhaps there is no need for permanence...” Reflection on the evening after Chama meeting.

After all the discussions in each of the meetings, the members settled to make orders for a second cup of tea. This session, the members inform me, is an even bigger part of the meeting. “The tea does not taste the same anywhere else, because, here, we take it together,” a member tells me. Tea and snack is part of the discussions and a meeting is not complete without tea.

Figure 4.1 shows the general meeting structure of KP. It represents an intense beginning of meeting and closure. Intensity here refers to the length and the depth of discussions. Sometimes KP slipped into the main meeting without a formal beginning when there was a particularly busy pre-meeting, as with the first meeting. I noticed KP meetings were looked at as a whole rather than segmented, making it possible to hold discussions that ran into a main agenda. Even when the chair called the meeting to order, it would already have begun. During the second meeting, they were discussing a problem
close to their hearts - early pregnancy for girls. Before the meeting officially began, they had arrived at crucial decisions before the agenda of the day was tabled.

Figure 4.1. Meeting Structure of KP showing the average bulk of meetings as weighty at the pre and post stages
### 4.3.1.3 Observable detail

Table 4.2 shows a general topical description of what is observable for KP. This is based on the participant observation sheet suggested by Readings (2016).

**Table 4.2. KP observation data notes.**

<table>
<thead>
<tr>
<th>Category</th>
<th>Notes</th>
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| Appearance                | • Members seem to have a similar social-economic standing with no observable outliers based on their physical outlook and the discussions they have. They all wore official clothes, as is expected of teachers on work days.  
• Also based on a generic classification, they appear to be at a middle-class level for a peri-urban area.  
• The ladies seem to be agemates, between 35 and 40 years.  
• None of them looks like they are struggling financially based on how they look and what they wear. This assumes that one ‘can see’ poverty. |
| Verbal behavior and interactions | • KP seems like a fairly organised group. The chair keeps the meeting going all through and is a common reference point.  
• She has a ‘headmistress’ kind of authority in her conversations and often uses questions like ‘tulisema nini huo wakati mwingine” (…what did we say last time), and sometimes proceeds to answer the question herself. She does not use an authoritarian language or tone, but she comes across as in charge as she steers the meetings.  
• The business sessions of the *Chama* are mingled with injections of jokes and dramatized anecdotes.  
• 80% of them are quite involved in the discussions and deliberation. They give opinions and seek clarifications. The 2 quiet teachers are often roped in when other members seek their opinion, especially the chair.  
• They largely use English and Kiswahili, even though interestingly, there are breaks within meetings when they use Kikuyu. It is worth noting that most are multilingual and speak both Kikuyu and Maa. Kikuyu was used for sarcastic remarks or for dramatic effect, especially during informal sessions. |
- There is a visible balance of formality and informality. Even when there are jokes to crack and stories to deviate to, there is a script which they choose to stick to, which keeps the meeting formal.
- They are highly consultative and seek each other’s approval before decisions are made.
- They are also fairly expressive of each other’s feeling. In the three meetings I heard a variety of these, ranging from *I love you* to *I have missed you* as well as glowing compliments of how they look.

**Physical behavior and gestures**

- They sit hurled together around a large table.
- This is a physically open group. There were many hugs and handholding at the beginning of meetings and even in between meetings. There are many animated conversations sometimes with people standing up to make their point.
- There is often loud and prolonged laughter.
- Their facial expressions match what they say and there is no effort to camouflage - when one is expressing disappointment, it is clear. When one is happy, they clap, give high 5s and thumbs up.
- The meetings in the hotel are marked by eating snacks and tea. Each pays for their own snacks but even those not willing to pay for some reason, have offers for treats from others. There are also ‘snack debts’, based on old promises from each other.
- There are many mini meetings in between. Members lean towards each other in their sitting position.
- They are not an overly animated group in terms of gestures.

**Personal space**

- There is almost no personal space- they sit very close to each other, even though the room is large enough to accommodate a front facing spread out sitting arrangement.
- There is evident physical expression of close friendship with each other through touch- hugs, hand holding, nudging, shoulder holding, loud handshakes.
- There does not seem to be a set sitting order. The sitting is often based on arrival time and perhaps the need to catch up or friendship.

**Human traffic**

- They try to begin their meetings on time- usually at 4 o’clock. They do not always succeed but majority of them will have come 30 minutes into the meeting.
- Late comers send an apology through phone messages and messages are read out loud, at whichever point of the meeting they come in. They can be sent to anyone, not necessarily the chair.
Most have no house-helps and are therefore keen to finish the meeting in good time in order to get home and do other work, as well as prepare for the following days’ events. This however, does not seem to prevent smaller catching up meetings after the official Chama meeting.

People who stand out

- **The Chair** - It is difficult to ignore her. She demands answers, offers direction, diffuses tensions and really mothers the Chama. She has a unique set of strengths which may explain, as I gathered, why no one is ever interested in succeeding her. She has a command of current affairs and has strong networks of relationships. She made suggestions constantly of people the Chama needed to get in touch with in order to achieve a certain end.
- **The treasurer** - She is the Chama financial memory and remembers even facts and figures from the beginning of the Chama. She cited exact figures on many occasions and then went back to documentation to back her words. This may explain why she is in the position.
- **Even though I had been informed that this is a purely women’s Chama, one man stands out in the midst of the women.** Apart from his obvious gender, he is unobtrusive. There is nothing of him that stands. Interestingly, when I was introduced to the Chama, no mention of him was made and I was told it was an all-female Chama.
- **Everyone seems to be on equal ground including the secretary who reads minutes and works on corrections.**

What do I hear discussed? Who discusses? How do they discuss it? What do I see? What do I conclude?

- I heard united voices even in disagreements.
- I heard people who cared for each other deeply and who had a unified vision of where they were going and what they wanted to achieve.
- I heard organised people who are working together to achieve what their name is about - soaring high.
- I heard more plural pronouns more than personal pronouns, even when suggestions were made by individuals.
- This group had a very strong sense of mission to society. They would like to buy a bus so that every child, especially girls, can go to school and not have to charge for its use.
- I heard mothers who held a deep concern for girls in school, and uninterrupted education for the girl-child.
4.3.2 UFN

4.3.2.1 Description

UFN is a mixed gender Chama made up of twenty-four members, who all used to be neighbours living in and around one of Nairobi’s Eastlands’ estates. They decided to form a Chama that would make their friendship last beyond their being physical neighbors. While majority of the members are childhood friends, some members are blood relatives and spouses, having married within the context of neighbours. The common denominator for UFN is that they all grew up in the same neighborhood and have known each other since childhood. Some of them have now moved to different parts of the city, mainly because of their work demands, but are still part of the group. They look at themselves first as friends, and over the years, they have solidified this friendship as one large family. The members are age mates and share similar social interests. There are an equal number of men and women, even though this was not a deliberate move or prerequisite to join the Chama. Even though as noted some members are relatives by blood while others are related by marriage, each is a member of the Chama in their own right, independent of their relative(s). There are also members who do not have any familial relations in the Chama.

UFN’s mission is to unite and create mutual understanding amongst members, a mission that is given guidance by the written constitution they abide by. A fundamental condition for any member who desires to join them is a non-refundable membership fee of Ksh. 20,000, and then to top up shares (called top-up or goodwill) to an equivalent amount of the other members. They are therefore all equal shareholders of the Chama. In order to gain admission to the Chama, one has to go through a rigorous vetting process,
and must be known to a majority of the members. There are multiple levels of largely non-formal interviews, the idea being to safeguard the unity of the *Chama* and ensure that only committed members join it.

UFN has two types of meetings: an annual general meeting and regular monthly meetings. The annual general meetings (AGM) are held in different ‘external’ locations, while the monthly meetings are held in their homes on a rotational basis. Every member in the *Chama* has an equal opportunity of hosting the team. Part of the annual budget they prepare during the AGM goes into hosting and entertainment and enables the host to serve agreed on refreshments at the beginning, during, and sometimes even at the end of meetings. Members receive the same amount of money towards hosting expenses the week before the meeting takes place from the treasurer.

The *Chama* has elected office bearers who have roles and service terms defined in the constitution. Elections are held through secret ballot on the expiration of the term of office, and interested members are free to express a desire for a certain post. Often times though, members are proposed for positions. Sometimes UFN amends the constitution through majority voting, though as much as possible, they prefer create *Chama* bylaws, which help to interpret and apply the constitution. These bylaws go through frequent revision as the *Chama* sees fit, again through consensus. It is important to note here that one of the office bearers includes a chief whip, under whose docket the discipline of the members falls. Members get disciplinary action in the form of instant fines for: coming late for meetings, ‘misbehaving’ (defined as behaviour that hurts *Chama* relations, like rude language) during a meeting session, absenteeism without a defined or pre-given reason, and not paying their contribution on time. Discipline is a formal affair, handed to
members through official letters from the chair for repeated mistakes. Should a member receive a disciplinary letter, they are given a set time to respond to the allegations, failure to which further stringent action is taken, which could include expulsion from the group, without full benefits of the members’ savings. Worth noting is that the letter and subsequent communication gets into the member’s file or records and can be used against them at a later date. During the AGM, all fines that have been gathered are shared equally amongst members as bonuses.

The UFN constitution does not only address matters of membership and leadership, but also addresses the dismissal of a member, resignation, and readmission, and interestingly, the role of the *Chama* when one of their own is bereaved. A stated rule for example, is that in the event of a member’s death, their debt is written off, despite the fact that they may have relatives in the *Chama*. The constitution also clearly states the monetary contributions that the *Chama* gives in the event of a members’ wedding, or a member’s parent’s funeral. Each UFN member is defined by the constitution as a life member of the *Chama*, and in the event that they die, their spouse or child can take over if they are not in the *Chama*, as long as they keep the spirit of the *Chama* and buy into UFN’s philosophy.

Even though UFN deeply values monthly face to face meetings, they have embraced the mobile phone application WhatsApp, which keeps the meetings going. This forum is used to share interim reports that cannot wait for the next meeting, keep the members in touch with one another, and raise any other issues that may need attention before the next meeting. Members receive minutes of their meetings, as well as any other
bulky documents like reports and project proposals through email, but discuss any matters of interest on WhatsApp.

UFN has financial interests especially in the transport industry and they own several tracts of land in the outskirts of the city. UFN is a known and popular group in the community, as they participate in a street children feeding and rehabilitation program, as well constantly give back to society in pre-agreed ways. They hold meetings to discuss what causes they should commit to, and are not limited in the scope of the project, for as long as they collectively deem the venture worthwhile.

When asked what sort of challenges they face as a group in an FGD, members discussed a range of issues, ranging from occasional non-cooperative members, fall outs amongst some members, uncertainty in the future, and external environmental challenges in the country. These would include wider economic challenges that raise the cost of living, and affect the ability of some members to pay their dues. In all the meetings I attended, there was a constant reminder that members are first friends and family, and then other things which add on to that identity follow, like their being business partners. They categorically insisted, for example, that they deeply care about each other and are in each other’s lives, despite the fact that they are a big group.

4.3.2.2 General meeting structure

UFN’s meetings are held monthly without fail. As I gathered from the FGD and interviews with leaders, meetings do not follow a stringent flow of events and run for between two to three hours, depending on the discussions of the day. This may exceed sometimes, especially if there are sensitive matters to be discussed and many of the opinions are diverse, as gathered from the FGD. In the three meetings I attended,
meetings exceeded two hours because members wanted their opinions heard, even though they reminded each other not to take too much time belabouring arguments. The reminders in themselves also took time. The requirement to speak briefly did not, however, curtail discussion. Discussions were held in a mixture of languages: English, Kiswahili and Sheng (a mixture of English, Kiswahili and local languages). Sheng was the predominant language of transaction.

Once in a while, especially in a discussion that elicited deep emotion, a member would stand to passionately express an opinion, and sometimes there would be even more than one member standing at the same time, all seeking the attention of the chair. This happened in the second and third meetings, and were noted as interesting non-verbal behaviour in the observation sheet. The chair, treasurer, and the chief whip were also noted as the most visible officials, because of the obvious role that they each played.

As noted on the observation sheet, UFN’s meetings began by early members giving making their monthly contributions to the treasurer before the formal beginning of the meeting. The FGD revealed that this was a way for members to wait patiently for the arrival of those who are running late, as they would be kept busy doing something. They also took that opportunity to check that their financial records were up to date, and if they owed the Chama any monies, they would pay up or confirm their due dates. The pre-meeting session for UFN was a ‘finances straightening’ session. I noticed also that there were lively discussions between members who owed each other as they made demands on their money or just used their early status to catch up before the formal meeting.

Members were allowed to take loans from the Chama before the main meeting, and as I observed, members within the Chama also loaned each other privately, as well as took
loans on behalf of each other. The loans must be taken for purposes of a ‘development related’ project.

After about half an hour of waiting, the chairman called the meetings to order, and by asking a member to lead in the opening prayer. The secretary or acting secretary then read the minutes, or as with the case of the first meeting I attended, reminded the members of what they discussed last, in the absence of written minutes. In the absence of a written record, she asked for members’ help in recollecting their last meetings’ discussion and reminded members she was only acting because the official secretary had travelled out of the country and had not handed over the files to her. I noticed in the second and third meetings that this oral reminder of the last meeting’s discussion also happened when the secretary could not, for some reason, comprehensively compile the minutes of the last meeting. The members then confirmed the minutes or discussions and discussed any amendments, after which the chairman laid out the day’s agenda, and requested for any additional agenda from the members. Matters that arose based on the last meeting were automatically included as part of the day’s agenda, as were items that had been forgotten or not exhaustively discussed in previous meetings.

The agenda in the meetings specifically revolved around investment opportunities and ideas the Chama needed to explore, personal issues pertaining a member - whether absent or present (for example illness, defaulting on payments and absence in meetings), reports on Chama assignments that specific members had been given, a statement of accounts, and membership discipline or house-keeping matters. In a list of discussion items, the Chairman then prioritised discussions and invited the members’ contribution to them, as well as their opinions on what could be prioritised in a given meeting. This
required little motivation, as I noticed, because UFN meetings were often made up of heated discussions. The group had hearty personal exchanges triggered by even the smallest connotations, perhaps based on the business agenda, which would generate discussions that would either be farfetched (even towards politics and political affiliation and social discussions), or triggered by an item on the day’s agenda.

Sometimes the Chairman allowed the informal discussions to go on for a while and sometimes he called “order members!” when the discussions had begun to go out of hand- either when members were not listening to each other, or when the discussion turned to personal contest. Sometimes one call would suffice, but other times, he had to repeat the order and call members by name to disrupt side discussions. Some negotiations elicited miniature meetings and loud consultations within the meeting. The Chairman regulated the discussions by “giving two or three chances for conclusions”, each time appointing a member to make conclusions after an agreement, or to summarise for all the members “what we have decided”. This was a critical technique for this group as it gave direction on a conclusion – whether conclusive or not, of an agenda, and signalled that the Chama had moved on to the next item. Twice, the chair used this tactic to reinforce a conclusion that a member had made on behalf of the team, and yet the same member was seeking clarification on the issue they had summarised.

UFN hosts served refreshments halfway into the meeting, a break which was formerly recognized as a necessity, but which also overlapped with serious business discussions. In all the three meetings, when the time to meet had elapsed, non-urgent business was postponed for a later date, to give way to a formal financial status report, announcements and other urgent reports. The timing of this was deliberate, as I gathered
from the leadership interview, because it needed the presence of majority of the members, who would have arrived by then.

One of the things I heard repeatedly in all UFN meetings was a habit of intermittently reminding each other that they were family, and that their unity mattered more than anything else - anything else in this case, I gathered from the FGD, referred to the investments they had made together. They frequently made reference to their name as a reminder of solidarity. There were many things that worked for this group to solidify their unity, for example, a sense of keeping each other financially and socially accountable, sometimes in strong verbal and non-verbal language, during meetings. When a member borrowed money, it was clear to the rest what it was for. There were no secrets, and when members were bad debtors, it was also made public. Each of the three UFN meetings had taken some sort of dramatic tangent on an issue, sometimes completely unforeseen by the members, yet one that had to be dealt with. During one of the meetings, for example, there was a discussion on *Lisa, a member who had not paid her dues for over three months, and who owed a number of people money. Lisa had apparently deliberately avoided a physical meeting with any of the Chama members, and did not answer phone calls, even from her sister *Mary, who was a member of the Chama. As the Chama discussed a finance agenda, one member, *Leila, seated directly opposite *Mary, sternly pointed her index finger at Mary and said:

“Kuna kitu unatuficha wewe. Kuna kitu unatuficha. Inaezekana aje usijue kwenye sistako yuko? Inaezekana aje..?” (There is something you are hiding from us. There is something you are hiding from us. How is it possible that you do not know where your sister is? How is it possible?”

Mary jumped to her defense and retorted, her hands akimbo:
“Nini mbaya na wewe sasa? Shika simu…mpigie…Shika! Niambie akikujibu! Unafikiria ata saa hii sijajaribu?” (What is wrong with you? Here, take my phone… call her…here! Let me know when she answers. Do you not think I have actually just tried to call her?)

After a couple of seconds’ silence, Mary retorted in Kikuyu to Leila, but addressing her in plural “[clicking]…nii mundigithagia muno!” (You people often shock me!)

The Chairman interrupted the discussion between Leila and Mary to cool tempers, but was also interrupted by one of the members, *Ken, who gave an impromptu pep talk in Kiswahili and Sheng:

“Wacheni ni waambie, sisi wote ni kitu kimoja. Mashida za mtu moja ni mashida zetu sisi wote. Mjue kama Lisa ako na shida, hiyo ni shida yetu sisi sote. Lakini mjue pia ni makosa ukiwa na shida nahusemi. Unadisappear tu na hubothi kuambia mtu ni shida gani, ndio tuone utasaidika vipi. Acheni tukumbushane, ukiwa na shida, kuja kwa Chama, jiongee. Sisi ni familia. Utasaidika. Lakini usipo jiongea, watu watajua aje?” (Let me tell you, all of us are one. The problems of one person are the problems of all us. You need to know that if Lisa has a problem, that problem belongs to all of us. But you need to know also that it is wrong for you to have a problem and you do not talk about it. You disappear and you do not bother telling anyone what problems you have so that we can all see how to help you. Let us remind each other that when you have a problem, come to the Chama and talk. We are family. You will be helped. But if you do not talk, how will people know [what you are going through]?)

In response, another member, *Joe, reminds Ken metaphorically:

“Ken, lakini pia kuna watu hawawezi vua nguuo na kuoga mbele ya watu. In that case, chukua Chairman umwambie, Chairman, kunaenda ivi na ivi na ivi. Au kama hutaki kuongea na chairman, chukua mtu moja apa uongee na yeye kando. Atatufikishia, na tutakuunderstand. Ubaya ni ukinyamaza.” (But Ken,
there are also people who cannot ‘undress and take a shower in public’. In that case, go to the chairman and explain to him this and this and this are happening. If you do not want to talk to the chairman, find one person here you can speak to in private and explain to them what you are going through. That person will let us know and we will understand you. The problem is when you keep quiet.)

Pep talks like the one above popped up during UFN meetings, which show the Chama has very strong personal relationships, a fabric of familiarity, but also a real sense of purpose, and a desire to remain united as a group. So strong is this desire, that it kept being reinforced repeatedly. At least twice in each of the three meetings, members were reminded to remain united and warned against behavior that could cause a rift or cause them to “break up” in various ways. There was almost a sacred heeding to any discussion that alluded to what has led other Chamas to disintegrate. The Chairman reminds them of the need to listen to each other and remain trustworthy as a sure way of remaining united.
4.3.2.3 Observable detail

UFN, as discussed, has pulsating meetings. As an outsider, it was easy to see they had a group language, a group sense of humour, a common history that they constantly referred to and reminded each other of, and a friendship that was visible but could not be sufficiently explained through participant observation only.

Table 4.3 is based on the participant observation sheet recommended Readings (2016) shows what I observed at UFN:

**Figure 4.2.** UFN meeting Structure.
### Table 4.2. UFN Observation data notes

<table>
<thead>
<tr>
<th>Category</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Appearance</strong></td>
<td>• The members seemed to be of a similar social standing. They all wore smart casual wear. Perhaps because their meetings are held on Sundays, smart casual is expected.</td>
</tr>
<tr>
<td></td>
<td>• They are age mates, between their late 30s and very few in their early 40s.</td>
</tr>
<tr>
<td></td>
<td>• Majority were family people. Family members’ names came up when they asked each other about them. Towards the end of the meetings, the ladies referred to “leaving early to cook for their children.” And sometimes reminded each other “Kesho ni shule” (tomorrow is a school day) referring to their children who have an early school start to the week.</td>
</tr>
<tr>
<td><strong>Verbal behavior and interactions</strong></td>
<td>• Majority of the members in UFN group were notably verbally expressive and did not shy away from a controversy.</td>
</tr>
<tr>
<td></td>
<td>• When there was an argument stemming from any matter in the <em>Chama</em>, it would be laid bare. For example some people, not attending meetings consecutively waiting for the minimum requirement.</td>
</tr>
<tr>
<td></td>
<td>• Agreements were made through consensus.</td>
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<tr>
<td></td>
<td>• Anything that was deemed as “good for us” to explore or think about was readily accepted and discussed in detail. They weighed the pros and cons, and even gave a response date or set aside a meeting to discuss the said issue.</td>
</tr>
<tr>
<td></td>
<td>• Out of the average 21 who attended the three meetings, only three did not say anything</td>
</tr>
</tbody>
</table>
| Physical behavior and gestures | • UFN had very animated conversations sometimes with people standing up to make their point.  
• Whenever there was laughter, it was loud laughter.  
• They ate together and there was a tendency to serve each other, to help the host pass food and drinks around.  
• There were many mini meetings in between and deviations from the main agenda of the meetings. |
|--------------------------------|------------------------------------------------------------------------------------------------|
| Personal space                | • Members met in each other’s homes, which were modest for the 21 members who would attend meetings. Members would sit on anything that could be sat on and created space for each other under the circumstances. Some shared seats.  
• There was almost no personal space and they sat very close to each other. There were individual seats and there are benches provided by the hosts. Even for the individual seats, members sat close to each other and there were often close discussions with each other. They sat tightly hurdled together in a circular form.  
• This is a physically expressive group. There was plenty of touch- hugs, handholding, |

- Kiswahili and Sheng are the main languages used. Occasionally, someone would use fluent English and a few would use their mother tongue, even though not all members speak the same language.
nudging, and shoulder holding, loud handshakes.
- The Chair often sat at a group facing position at the front centre, but sometimes moved position to occupy a seat of a member who had walked out for some reason.

<table>
<thead>
<tr>
<th>Human traffic</th>
</tr>
</thead>
<tbody>
<tr>
<td>• At the start of the meetings, only about five people would come on time. The rest trickled in for the next half an hour.</td>
</tr>
<tr>
<td>• They tried to ensure that the meeting began on the thirty-first minute as that was the constitutionally allowed time before fines.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>People who stand out</th>
</tr>
</thead>
<tbody>
<tr>
<td>• The Chairman- he constantly brought the meeting to order, even in heated arguments. He appeared calm and composed even as he intervened. He seemed to command a lot of respect from the members, who frequently appealed to him, or referred to him directly for consultation, or indirectly demanding respect from other members who interrupted him as he spoke. He was referred to as Chairman.</td>
</tr>
<tr>
<td>• The Chief whip- more than anyone else in this <em>Chama</em>, the chief whip was a key man. He brought the meeting to order many times and assisted the Chair in ensuring that members keep their discipline. He was firm, had a louder voice than the chair, and had many matter-of-fact statements. He recorded members who were due for a fine and once warned some who would be fined.</td>
</tr>
<tr>
<td>• The treasurer- he was extremely knowledgeable on the <em>Chama’s</em> constitution, the members’ contributions and debts, which he cited off head. He also cited latest government taxation requirements and bank financial expectations on interest rates. He seemed very committed</td>
</tr>
</tbody>
</table>
to every members’ financial status update, as I heard it said that he was always left behind long after members had left, to make sure that the books balance and were in order. He was often a point of ridicule because of his political leaning, which he proudly made no secret of on many occasions.

- The ladies in this group were particularly outspoken. The frequency of discussion and uptake of suggestion were often skewed towards the ladies, as were the most dramatic exchanges.
- A lady and gentleman who sat furthest from the Chairman said nothing publicly in the meetings. They however conversed with those around them. I never once heard the gentleman’s voice in the meetings.

<table>
<thead>
<tr>
<th>What do I hear discussed? Who discusses? How do they discuss it</th>
<th>I heard order in disorder</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>I saw love and well-meaning people who were so free with each other, yet so aware of what brought them together.</td>
</tr>
<tr>
<td></td>
<td>I saw a very precarious team which cannot be handled by a weak leader and I understood the value of a chief whip for them.</td>
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<td></td>
<td>I saw a Chama created out of many acts of communication both verbal and non verbal.</td>
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4.3.3 CB

4.3.3.1 General description

CB is 16 years old. Their name does not have a direct meaning on their mission, but is rather a reflection of the village they come from, and a natural resource associated with it. Members of CB come from the same village in Western Kenya and speak the same dialect, but they all live in Nairobi. A defining fact for this group is that they deliberately carry out their Chama activities in their mother tongue. The members belong to the same clan, and so use their language as a way of keeping in touch with the culture and the village, despite their now living and working in the city for many years. They look at each other as brothers and sisters not just bound by their geographical and clan relations, but also by the Chama, which strengthens their ties.

CB holds meetings once a month but is constantly in touch on phone and on email. Dates of the meetings are agreed upon in the previous meeting, but may change, should the team face a possible lack of quorum. They use WhatsApp to concretise plans for the Chama meeting. They keep up to date records of meetings through the secretary who types and sends them to members before the next meeting. CB is an officially registered Chama with the government.

“The Chama began out of necessity,” the leadership explains from the FGD. The pioneering members were part of a funeral steering committee. Not all the members knew each other, but they knew the deceased, whose funeral they were organising. After one of the meetings, they agreed that the city had a way of isolating individuals, and there was therefore a high likelihood of leading a lonely life. They then decided to form a Chama whose main concern was “welfare”. Given that they all come from the same village and
were now living in the city, they decided to form a *Chama* where they would look out for each other and be there for each other, socially and financially, away from home. As they discussed the possibility of a group, they also discovered that members from their village had many social events in the city, which needed heavy financial muscle, as well as a cultural coming together to support each other. These events, which include weddings, the birth of children, sicknesses, and deaths of loved ones, each required communal celebration or support, over and above the financial implications. They defined these things as ‘welfare’, and so the *Chama* was formed as purely a welfare group, out of the personal concern for other members of the same clan. Close to ten (10) members began the *Chama* and now it boasts a membership of twenty (20), fifteen (15) of whom hold permanent status in the *Chama*, given that they have been in the *Chama* longest. There have been many others who joined the *Chama* but left due to various constraints, though the *Chama* leadership feels they stand at a stable 15 now. In addition to being clan-mates, and now brothers and sisters, the *Chama* consists of relatives by blood, though each is a member in their own right, and carry their own responsibility as an individual member.

CB believes they became a real *Chama* when they laid down their collective objectives and goals. This made the *Chama* formal and introduced a level of formality and with it, commitment, responsibility, and accountability. It then ceased to be just a social erratic event, but a formal engagement with a clear direction and purpose, which each of the members understood and was willing to commit to. The meetings also became structured and regular and did not happen only when there was a need.

Members of the *Chama* confirm that they look forward to their monthly meetings and share the thinking that they are not in the *Chama* by the mere fact that they are clan-
mates, but rather to share in the “goodness of belonging, associating and helping.” Each member has fond thoughts of when the group came through for them, at one time or the other. The secretary for instance, cites the incredible way in which members were there for her when her mother was unwell. She felt that there were specific people that she could relate to who cared about her welfare, and who wanted to share and ease her burden in whichever they could. She further asserts that they are:

“...united for a common purpose... we go round each members residence and feel one another. We are registered as one; we take care of one another. Our Chama is not just about the money... meaning one can as well send it and not show up in the meeting... ours is a welfare where actual meeting and members being a part of the meeting is at the core of the Chama.”

CB is open to new members. Potential members request for inclusion through a current member, and are then invited to attend a meeting and formerly place their request to join the Chama. The members discuss it and if they all agree, the potential member is interviewed, and also offered an opportunity to ask any questions and seek clarifications on the expectations. It is during this forum that the potential member is informed of the requirements of the group, and after complying or promising to comply with all of them, they are granted membership. Admission of new members is a process, which is overseen by all older members.

There are also clearly set guidelines should members wish to leave the Chama. Members can leave the group out of their volition, but sometimes members are forced to leave because they do not keep up with the laid down expectations. These include non-attendance of meetings, non-payment of monthly remittances, and non-disclosure, which they define as a failure to “share information deliberately concerning one’s welfare”. This
last one is deemed particularly serious because it means that the person not only does not adhere to the guiding philosophy of the *Chama*, but also the person puts the rest at a disadvantage because they are “not known,” as the chair explains.

When a member leaves the *Chama*, the *Chama* keeps in touch with them only if they owe the *Chama*, for example if they had been given a loan whose payment they have not completed. Should one opt to exit the *Chama* out of their own volition, they must formerly give a three-month notice in writing. They then get their dues worked out, and are officially let go by the group.

Interestingly, members are not allowed to discuss matters of the *Chama* outside of *Chama* meetings, unless they are contributing to an already discussed agenda. *Chama* matters can only be discussed on the formerly designated forums—Email and WhatsApp. Formal face-to-face meetings, however, are the only way of formalising agreements and making decisions.

### 4.3.3.2 General meeting structure

CB has a face-to-face meeting once a month and has an annual general meeting, once a year. The meetings often take on a similar structure and only vary in the content of discussion. The *Chama* meets on rotational basis in members’ homes. The meetings begin with early members waiting for a quorum attendance to begin the meetings. There are refreshments served and members take this before the meeting as they wait for other members to arrive. They also have lunch halfway through the meeting and more refreshments after the meeting.
When there is quorum, the Chair calls the meeting to order and asks a member to begin with a word of prayer. After this, the secretary distributes the minutes to the members. The biggest chunk of their time is spent discussing matters that arise from the previous minutes and the agenda of the day. After satisfactorily discussing these, about an hour into the meeting, the host serves a full lunch. They always try to ensure that most of the serious business is discussed either before or after lunch. During lunch, members take time to catch up and divert into smaller social discussions. This serves as a break between heavier discussions on the formal business of the *Chama*. The unique part of this *Chama*’s meetings often comes after the *formal* business. Formal here refers to Member’s monetary contributions, decisions about the *Chama*, updates on the financial and investment standing of the *Chama*, and similar matters. A minuted item that comes immediately after this is what they refer to us “welfare”. As noted in the reflections of the first meeting I attended later that day (Njeru, 2017e):

*The latter meal is served at will. We get back to business. Contributions for food are made and we get into a “welfare section.” I am pleasantly surprised to learn that welfare entails informing the team how one is, in detail. What challenges one is facing, how the family is getting on. As people discuss their welfare, money changes hands. I guess some of it is towards their monthly contributions but there seems to have also been some ‘brotherly’ borrowing and refunding. These must be out of court settlements.*

*The secretary notes down each member’s welfare. It will be part of the minutes for the next meeting. There are discussions on children, Health (blood pressure, memory lapses etc), graduation, parents health, etc. All of this is in mixed Luhya English and Kiswahili. Some members are taken to task over inconsistent reports on their welfare and a lack of detail. For them [CB], the term welfare means well-
being. The chair reminds them to listen to each other's welfare as side discussions abound.

A member reports about the death of his 3 uncles in one Month.

As mentioned in the table 4.3, part of what is easy to observe is the unity with which CB shares their meals together, which would include serving each other.

After every member discusses their welfare and the discussions have died down, the secretary calls for any other business that the members may have in order to end the meeting. Usually meetings take two hours, even though they can extend based on the circumstances surrounding each meeting. They also set some agenda for the next meeting. After they have had lunch, if there is no more formal business to discuss, the meeting is concluded by an extended prayer session, which includes singing, prayer recitals, and prayers for members’ needs, which they share before the closing prayer. Diagram 4.3 shows a visual of the CB meeting, with the actual meeting being the weightiest. I noted that their meetings tended to peak during the sessions on the main agenda of the day and rather than pre or post meeting. This is in stark contrast with the pre-meeting, which tended to be fairly light and marked more with quieter conversations as early members waited for the arrival of others.

Members do not often disperse and there are more groupings left behind to catch up as others leave with promises to call each other during the week.
Figure 4.3. CB Meeting structure which illustrates the weight of the meeting as the meeting stage.
### 4.3.3.3 Observable detail

**Table 4.3. CB Observation data notes**

<table>
<thead>
<tr>
<th>Category</th>
<th>Notes</th>
</tr>
</thead>
</table>
| Appearance                           | • Members appeared smartly dressed. They appeared to have a wider age margin, perhaps more than any of the other *Chamas* I have visited. The youngest was in their late twenties and the oldest estimated to be in their fifties.  
• They seemed to be of a similar but not the same social standing. Some appear more affluent than others- although this is based on what they were wearing and the stories I heard of their struggles during welfare.  
• The group was largely made of Christians of the Catholic faith. Majority recited parts of the liturgy together and engage in Catholic prayer and practice before the meeting and after. Some are also wearing visibly religious adornment like rosaries. There were a few who did not engage in practices like the sign of the cross or specific recitals. |
| Verbal behavior and interactions     | • Conversations were largely in mother tongue. Occasionally there would be explanations punctuated by Kiswahili and English.  
• They had balanced male and female numbers in each of the meetings.  
• They appeared to have a deep respect for the chair and spoke through him.  
• When there were contentious matters, he offered leadership.                                                                                                                                                                                                                                                                                                |
| Physical behavior and gestures       | • This was not an overly expressive group and seemed to have friendly yet professional conversations.  
• People seemed free to contribute to agenda.  
• There were no visible outliers- in terms of overly quiet or overly outspoken people.  
• People had no qualms interrupted, offering counter opinions, or sharing ideas and even joking with each other.  
• The Chair was the most prominent official. He was often the group’s go-to on decisions that...                                                                                                                                                                                                                                                                  |
needed to be made. He was often consulted on acceptability of discussions based on the group’s constitution. He was one of the older members of the group physically, but also in terms of membership to the *Chama*.

- The secretary was also quite prominent as she took the responsibility of what was eventually recorded in the minutes. She often offered clarification on what transpired in the meetings when questions were raised.

| Personal space | • The *Chama* was a close knit *Chama*. One could tell from the intensity of their handshakes, the hugs they shared, their proximity of sitting with each other, and their eye contact as they discussed issues. |
| Human traffic | • The meetings did not ever start on time as people kept walking in up to an hour late.  
• The hosts served the guests through people who were not part of the meeting. They did this to enable the host fully participate in the meeting. |
| People who stand out | • The Chairman and the Secretary stood out for me every time. They were clearly in leadership. discussion. |
| What do I hear discussed? Who discusses? How do they discuss it? What do I see? | • Even though I could not understand the language of transaction, it as easy to observe fluency and order. There many moments when *Chama* members reminded each other who they were and the desire to progress together.  
• They were keen not to forget their language and culture, hence the choice of language and food.  
• I see friendship and concern and a collective ownership of each other. |
4.3.4 TW

4.3.4.1 Description
TW was born out of friendship by a group of then five young men, who would meet fortnightly to “catch up on life,” as the Chair stated. They were all young men from around the same village in Kinangop, and had similar interests in life, having grown up together. One day, during their usual meeting, and in between jokes, one of the young men remarked, “wouldn’t it be nice if all this talk would end with a contribution?” To which another responded, “In fact had it started this way, we would probably have very good savings!” And with that remark, they set the amount of monetary contributions they would make for purposes of collective saving on every date they had.

They continued to contribute faithfully for over two years, until they decided that the contributions would be much more significant if there were more people to join their circle of friendship. They decided to each get two or three men who would be good fits in the team, and in 2008, the group of now fifteen men, was formerly registered. They chose to register as a company, because they had a vision of working together to benefit their Chama through the different talents they had. What they were looking for were men who had similar values and morals to the original five, and who were grounded in the Christian faith, whichever way that each person felt they would define those three qualifications. Age was not a limiting factor.

One of the things that TW has benefitted from, explains the leadership of the Chama, is the professions of all the members, given that the fifteen of them are all in varied professions. Even though this was not a strategic consideration at the beginning, they attribute much of their financial growth to each members’ strengths and areas of
expertise, and their willingness to use openly and freely it for the benefit of the Chama members. In 2008, for example, they made huge investment decisions in the Nairobi Securities Exchange, a decision that saw them reap handsomely, courtesy of the secretary, who was an investment banker. After they offloaded part of their shares in 2011, they invested heavily in a real estate business, and the chair and another member were the key leads in this, owing to their background and experience in real estate. The Chama harvested handsomely because of the friends using their gifts for collective gain. The chair attributes their success to among other things:

“We made a personal choice of members to be the right people for each other for the Chama. We simply do what is expected of us.”

TW does not intend to have any more people joining them. They are a very close-knit group and have grown to be even better friends than when they first started out. In their words during the FGD, the relationship that they had superseded any financial successes they have grown to over the time they have known each other. All members have families of their own, and their families have become friends because of deliberate measures they put in place. According to the chairman, when their children were younger, for example, they would have holidays together from the savings they had made, and their children and spouses became closer friends through the annual general meetings.

While the other Chamas I have visited tend to have a section of their meeting dedicated to making contributions, TW dedicates it to getting in touch with current profit status, as they have been a fairly successful Chama, within the 9 years of their being a Chama. Interestingly, in their early years of meeting, they would keep time strictly and
for every late contribution or late arrival to a meeting, a member would pay 1000 shillings promptly. After they began to record profits, they relaxed this requirement and according to the secretary, they are now paying heavily for this relaxed requirement as time management has become problematic for them. In one of the meetings I attended, one of the resolves they had was to go back to fining, and making it more than Ksh1000, so that members get back the commitment to coming on time for meetings.

TW was founded on a friendship base, and does not actually have a written constitution that governs them. They make oral agreements as they move on, but more importantly, the members add, is that they have a strong philosophy of respecting each other, keeping their word, and choosing to do that which will not offend the other. They rely on the company’s act and THE memorandum of associations, which are legal documents, to manage the business aspect of the Chama. They also take minutes mainly of the formal business discussed, but do not necessarily minute everything. Asked what would break the Chama, the members were categorical about the fundamental value of the relationships they have, as well as the value of their physical meetings.

Interestingly, members of TW hold elections, but they have constantly refused to offer chairmanship for elections. They have therefore had one chairman since 2008, whom they have a deep respect for, as the mentioned during the FGD. All other posts have different contestants. Given that they do not have a constitution they work with as a Chama, this move of having one chair shows their faith in him, but also in the sheer goodwill of the team, given that they have no constitutional binding.
4.3.4.2 General meeting structure

TW’s meetings are often a mix of formal business and social interactions. On average, each meeting takes one and a half hours of formal meeting, but together with social interruptions, meetings can take up to two and a half hours. The team works to meet every third Friday at 7pm, at one of the sports clubs in Nairobi, even though this date can change depending on prevailing circumstances. Dates are often agreed on, on their WhatsApp forum. The typical meeting day would see the early comers settled by seven, and the latest arriving almost an hour later. Reintroducing the fines would hopefully, encourage the members to keep time.

The quorum for their meetings is five members, and the meetings would promptly begin with the arrival of the fifth member. Before then, there would be discussions largely on family and catching up with any news on their children and spouses, as well as new investment opportunities. In the second meeting I attended, one of the pre-meetings discussions was the viability of investing in a property that was going for KSh. 1 billion on the Kenyan North Coast, and how the political trends would affect such a business choice. This was a group with very structured discussions, especially on their families and investment opportunities.

Before the formal sessions of the meeting began, they ordered for snacks and drinks on arrival. Meetings would begin with the chair calling the meeting to order and requesting for a member to offer prayer, after which he proceeded to read the agenda, which was circulated on E-mail, the week coming up to the meeting. Business was discussed with utmost focus, although there are lengthy discussions and sometimes digressions on certain agenda items. The chairman’s role here was to navigate the
meeting, as members generally often agreed. If they differed, the as the leadership emphasised during the FGD, they often differed on points of view and never on personality. He attributed the growth of the *Chama* to this sobriety. The leadership also pointed to many decisions that they had postponed and slept over because they did not have a clear united decision, and would then opt to discuss it at a later date.

Most of the agenda of the meetings I attended rallied around three key areas: their families, their individual wellbeing, and the investment reports and opportunities. The latter was on the status of accounts, the status of their SACCO, the dividends they would each get etc.

When I asked the leadership of the *Chama* what their strength as a *Chama* was, categorically stated:

“Physical meeting, the physical hearing of each other. You know Beatrice, we need to see each other so that you hear how I am saying what I am saying. You need to hear my tone of asking a question and I need to see how well you are. …On the WhatsApp group, we all contribute to discussions and acknowledge that we have seen the message. We also know that if this *Chama* was about contributing and making money, there are better places and more places where we all can and do make money. And those ones are not *Chamas*. So the reason we still meet is because of the social aspect of seeing each other. We have decided we must meet.”

Their meetings were punctuated by many references to the grace of God and His divine provision even for the plans that they were yet to have. They also tended to ‘thank God’ a lot during the reports of their successes. After the meetings, the team ordered for dinner, and during dinner, more discussion items would come up, which were also recorded officially in the minutes. They, however, made a point of finishing with the
more serious business of the day before they began to eat. Their meetings always end with prayer.

Diagram 4.5 illustrates the bulk of the meeting as during meeting stage and points to an almost equally heavy post meeting stage, which is held over dinner. Sometimes, as noted, there are discussions that would result in a formal discussion, even during this session.

**Figure 4.4. Meeting Structure of TW**

As with other Chamas, TW had certain observable traits that are recorded in the table 4.5.
### 4.3.4.3 Observable detail

Table 4.4 illustrates some of the observable detail from TW.

**Table 4.4.** TW Observation data notes

<table>
<thead>
<tr>
<th>Category</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Appearance</strong></td>
<td>• The members were all men, majority of whom were dressed in expensive looking suits. A few were dressed in smart casual wear.  \</td>
</tr>
<tr>
<td><strong>Verbal behavior and interactions</strong></td>
<td>• There were formal to semi-formal interactions. They seemed like a calculated or <em>mature</em> group. There were no cynical or unwarranted playful sarcasm. Even though they shared a group sense of humour, it seemed quite calculated. \</td>
</tr>
<tr>
<td><strong>Physical behavior and gestures</strong></td>
<td>• They all seemed to have a belief in Christianity, though they did not all go to the same church, as I gathered later. \</td>
</tr>
</tbody>
</table>
they did not agree on points of view.
- The secretary wrote minutes but also contributed to the discussions in the meeting, as did other members of the executive committee.
- There were no prominent or controlling figures in the meeting. They were all equal contributors. The chair only stood out when a member spoke through him and he often needed to offer direction or closure to a discussion.

| Personal space | • Given that they sat in a room in a sports club, they had a room designated to them and sat in boardroom style. Perhaps this also contributed to the formality of the meetings. |
| Human traffic | • The team addressed a bad time keeping habit they had slipped back to in the second meeting, which saw a marked improvement in the attendance of the third. There were only a couple of late arrivals - none an hour after the meeting began, though for the absent members, the chair read out texts expressing members’ apologies.  
• The only other traffic experience was with the waiters serving the team. The room is private and was booked for their use 3 hours every time they had a meeting. |
| People who stand out | • The Chairman and the Secretary stood out because of their roles, but if one were to come in with no background knowledge of who is who, it would be difficult to pick out any other officials, as they are all equal contributors to the meetings. |
| What do I hear discussed? Who discusses? How do they discuss it? What do I see? | • Discussions centred around family (children, spouses), investments and politics  
• Even if their body language was more formal with each other, one could see and hear depth of relationships in the discussions laced with care and concern for each other.  
• Members all talk but in calculated turn taking |
4.4 Conclusions

The *Chamas* have clearly portrayed a similarity in terms of a history, a united mission, as well as a similarity in character, even though each of these things are demonstrated uniquely in each *Chama* at a microlevel. The four *Chamas* have a vibrant life, which culminates in a physical meeting, and it would seem that the physical meeting and what happens in it, are the ultimate differentiators of a *Chama*. This notwithstanding, *Chama* business goes on away from the meeting, and so *Chamas* must be visualised as whole organisations which are continuous. In addition, the *Chamas* have been portrayed as having an organic and tangible organisational structure. Given this situation, it would then be justifiable that the Four Flows or four types of communication can explain the constitution of the *Chama*, and chapter five discusses exactly how this happens. It is interesting to note that at the heart of KP, CB, TW and UFN, is a deep desire to keep the *Chama* stably constituted, fanned by a constant self-reminder of the history, and the future of the *Chama*. Marked on a continuum, these two extremes are constantly yarned together by the deep relationships the *Chama* members enjoy and seek to cultivate. While at a preliminary level of describing them, there are many visible elements captured by the Four Flows, this theory begins to fall short in explaining what the *Chama* values most: a certain communication type with regard to *Chama* social fabric- as an enabler of organisation.

4.5 Summary of chapter

Chapter Four offered a thorough aerial view of the four *Chamas*, which were studied, by discussing their history and structure. Each *Chama*’s story has been told in terms of the history, formation, continued growth, and how the *Chama* conducts its
business. I have relied on data collated from interviews, focus group discussions, and observation to create a narrative for each of the *Chamas*. Finally, the highlights have been discussed in the summary, which points to a key question, answered in Chapter 5: exactly how communication constitutes the *Chama* through the Four Flows.
5. CHAPTER FIVE: ANALYSIS AND INTERPRETATION OF FINDINGS

5.1. Chapter overview

This chapter presents the analysis and interpretation of findings in thematic form. It presents the results thematically following McPhee and Zaug’s (2000) FF. After categorising the data in the themes using FF, the Four rhizomed into twelve specific explications. The findings have been analysed collectedly, based on the similarities of the four Chamas discussed in chapter four, rather than for each Chama. However, unique occurrences have also been cited. Chapter five presents findings which make a case for the extension of the Four Flows to include a greasing flow, which facilitates the Four. Finally, there is a chapter summary to recap the analysis and interpretation of findings.

5.2. Introduction

Literature in CCO has focused on communication constituting organisation mainly through discourse: text and conversation (Westwood & Linstead, 2001; Robichaud & Taylor, 2004). Robichaud and Taylor (ibid.) strongly contend that “conversation is where organizing occurs…to establish a basis of action and to maintain the coordination of members… in responding to a material and social environment.” In other words, the four authors argue that communication organizes by facilitating order and/or action, from disorder for a reason through text. In more recent conversations, the Four Flows, which I view as the most comprehensive approach of CCO by McPhee and Zaug (2000), envisage organisations as constituted through: Membership negotiation, reflexive self-structuring,
institutional positioning, and activity coordination. But how do they do this for the

*Chama*, and more specifically, how do the *Chamas* described in Chapter four experience

costitution through communication?

5.3. Thematic analysis and interpretation

5.3.1. Membership negotiation

Why is membership negotiated? What is to negotiate membership? How and when is it negotiated? Who negotiates it? Where is it negotiated?

This study established that membership negotiation constitutes organisation and is an ongoing process that confirms and reconfirms organisational membership. Even though literature on membership negotiation, as discussed in the review of literature, emphasizes membership negotiation more at an entry level, *Chamas* seemed to negotiate membership at a continuity ontology. Members did things every day because of, and in prove of, their membership in the *Chama*. It was not enough to be a ‘registered’ member of the *Chama*. The KP chair intimated:

“You see we are sisters. Even when are not meeting, there are still things that we are doing because we are *Chama* members… We volunteer to do these things and represent the rest. That is what membership is. Sio kuingia tu…” (not just joining as a member).

In addition, in the same way that (more formal) organisations include a detailed exit plan during entrée membership negotiation, I noted that *Chamas* also made provision for it, but because of viewing members as family, there was an unspoken expectation that one cannot exit family. Three of the four *Chamas* (UFN, CB, KP) under discussion had lost members, but there was usually conversation around the loss and how remaining family
could either appeal to the member(s) to return, or how the remaining members could avoid further losses. During the FGDs, it was clearly a point of concern.

**UFN R1**: “Tumepoteza members wachache but haikuwangi poa because *Chama* yetu si place ya watu kukosana ama kupoteana. Ndio maana sis huencourage tujaribu kujiange ndio mtu asikuwe anafinyiliwa, hafurahii na haongei…” (We have lost a few members but it is not good because our *Chama* does not like enmity. We encourage each other to talk openly so that if one is not happy, they feel free to openly discuss it.)

**CB R3**: “We are currently dealing with a member who seems to have disappeared and he does not answer any of our phone calls. He was one of us and is not talking. We as members don’t do that. (He has a sad looking facial expression as he shakes his head.)

**CB R5**: “We lost others when we were going through a leadership restructuring last year because of disagreements. Those of us who remain want to remain together and strong though. We are working on it.”

**KP R2**: “We have lost two members and we are obviously not happy because we started together. In fact the one who had the idea is not even part of us but we hope she comes back.”

Membership in the present study is the ownership of the *Chama* as an entity, but also as members owning each other in an intimate and reflexive relationship. This negotiation constantly reaffirmed members as one, but also as individuals in fellowship with each other. To explain this, there were certain responsibilities that were borne by the member as an individual (for example through hosting *Chama* meetings) but which worked out to complete the negotiation of membership for him or her, and for the others as well, for example by adding to the ‘knowledge’ of this member by others. From the FDs, the KP treasurer and CB secretary clarified:

“You see we are sisters. Even when are not meeting, there are still things that we are doing because we are *Chama* members… We volunteer to do these things and represent the rest.” KP treasurer.

It seemed, therefore, that members negotiated in and out of individual and collective membership. There was a deep sense of identity shared during membership
negotiation, which may not have been conscious, and it was almost as though in every meeting and every interaction in between, members visibly and invisibly worked on their identity as one. I noted a collective reference to “us”, “we”, “in our Chama”, as proof of the existence of a level of ownership that went beyond the individual, and which granted the members the legitimacy to speak on behalf of the Chama or represent the Chama in any space.

If a member, anywhere in the life of the Chama, could not negotiate their membership, there were systems to remove them because they did not belong. I found that Chamas negotiated their membership in three ways: initial stratification, communicative vulnerability and through consequence consciousness.

5.3.1.1. Initial stratification

I use initial stratification here to refer to the beginnings of a Chama, and how these beginnings work on Chama growth as part of membership negotiation. Chamas are a type of family, which members speak of and identify with, very much like, or in addition to, the nuclear and extended family. In each of the interviews and FGDs, questions on the identity of the Chama elicited responses describing themselves either as family, as one, or as the Chama family members. But how do Chamas begin? Members discussed an initial “coming together” for a reason. I shall refer to this as a harvest-based on the thinking that the founder members sowed an initial seed through circumstances that they found themselves in. Often times, these were social-cultural circumstances, which bred a desire to formalize things while keeping the social-cultural intact. For example, CB began from a funeral committee, as the secretary notes:
“The Chama began out of necessity. It is purely welfare. What was discovered [by the founding members] is that members from community X–, had issues in the city such as weddings, births, sicknesses, deaths etc. These issues needed finances to deal. It therefore made sense that the people, who had informally met as a funeral committee, could form this group and thus meet officially to discuss and forge ways forward on the issues that affected them. The distinction came about when the objectives and goals of the Chama were layed down to make clear of the formality bringing in the idea of commitment, responsibility, and accountability. It then ceased to be just a social, but now a meeting with a purpose. All the meetings became structured and regular so that they did not happen only when there was a need.”

For the four Chamas, there was often a social or cultural trigger to their beginning, and then a financial objective followed. The founder members described this trigger as having taken place during a discussion or a random meeting at an event, and decided that there was need to “to pursue” or explore the trigger further.

**TW Chair:** “We came together because of a need to bring into the friendship financial muscle, in order us as friends to succeed together.

**UFN Chief Whip:** “We started this Chama so that we keep the friendship and neighbourliness going on…”

**KP treasurer:** “When this Chama began it was about keeping the reputation of being the dream team and also the friendship…”

**CB Chair:** “We began the Chama for taking care of each other’s welfare in city, while we were away from our homes and for some, away from families in the country side.”

Each of these social cultural triggers attracted a certain membership and was in itself a way of stratifying who could join and who stayed on in the Chama. This meant that there was certain ‘fit’ for the Chama. Whichever point at which latter members joined the Chama, there was already a known fit. Pioneering members decided this fit, and along the way, like-minded members were seconded to join the original members, for
three of *Chamas*, which were open to new membership after the pioneering members. KP, however, never opened up the membership to others, and the ‘original dream team’ remained drawn together by their circumstances. KP’s Chair alluded to their group as made up of:

“…people who are in similar places in life. We are experiencing like the same things. We are all at the same level. ….I told you, we were like sisters before we became a group.”

It was more accurate to state that *Chamas* can grow into a family, especially because there was usually a prequalification criterion, which determined who was fit for the group. This prequalification referred to especially a social, and even, a spiritual fit, mainly given that the members were seeking people who were already in their circles, even though in different capacities.

**TW chair:** “…You need people you can work with and understand each other with. You don’t want people you disturb each other with. Outliers. I mean we are not all the same, but we have learnt to work with each other.”

**CB chair:** “…speaking the language and coming from the same village with us is not a guarantee we will accept you. You have to ‘fit’ (gestures with arms and fingers stretched out to demonstrate a fit)… You have to fit with the words and behavior …you know…”

**TW** for example, sought to include two of their closest friends each, while **CB** already had a village and language prequalification. A financial fit criterion only emerged later, after decisions on making regular contributions, which included encouraging commitment of members to the *Chama*. These prequalifications were justifiable because if a potential member failed to meet the set minimum qualities, their chances of joining the *Chama* were reduced drastically, or altogether impossible.
According to the UFN constitution, for example, which was still open to new membership, new members must buy shares into the Chama equivalent of all the members, and add to that a membership fee, which for new members, included a goodwill fee. If for some reason a member did get admission but along the way was deemed a misfit again based on set criteria, the system created purged them. The constitution clarified how, but also, members could their resignation. This was signified by reduced to complete non-attendance of meetings, avoiding the Chama members or official declaration of loss of interest in the Chama, or through expulsion.

I noted that the ‘fit’ had little to do with one’s profession and therefore, what they could bring into to the team, but rather, everything to do with one’s character and how the team perceived one as a good and therefore fitting individual.

KP chair: “If you are not part of our sisterhood, even you, you feel out of place.”
TW Chair: “Our history of being a few original friends and how we recruited each means that we had people in mind who could work with us. People who we could agree to walk together.”

Chama members were from diverse financial backgrounds, even for a Chama like KP, whose membership was fairly centralised. Each Chama, for example, had people struggling with finances and people who were affluent, and their education and exposure levels were different.

TW secretary: “We are all quite different even though this Chama equalises us somehow. We have members who are quite wealthy and in business. As at now two of us are not employed. The rest have different jobs, but I can say are representative’” [Laughs]
KP Chair: “We are teachers and we are all ladies. But we are still quite different by the way. Financially especially [gestures to show graph of differences.] But we are not far from each other.”
KP treasurer: “Its also because of our contexts and family. But in the Chama we are equal and are brought together by more. That’s why we are sisters.”
The fit spoke more to an innate quality of an individual more than anything else. Even though one became a member of the *Chama* through the initial stratification processes, there was ongoing negotiation to prove, affirm, and reaffirm membership through the various fits. The initial stratification and effort separated the *Chama* family and the non-family and manifested like a membrane through which membership permeates. This membrane regulated membership and acted as a gatekeeper.

The FGDs revealed an informal learning process for new members, which took place mainly through listening to conversations and discussions, asking questions and seeking clarifications, and reading the constitution and bylaws.

**CB Secretary**: “when we get a new member, someone must have discussed the *Chama* with them and suggested they join. So that is the initial contact. When they come to the meetings, they listen and see how people talk and what they say. They learn.”

**UFN Chief whip**: “unajua ni kaa tumezoeana. so ni story za constitution na vile inasema juu ya new members. Mtu analearn tukiendanga tu.” (you we have a very close relationship, so new members only need to familiarise themselves with the constitution and they learn as we move on.)

None of the *Chamas* made explicit specific measures they put in place to ensure that the latter are read, but I noticed a constant co-learning during *Chama* meetings. KP, CB, and UFN, observed membership eligibility criteria expressly stated in their constitutions. TW worked with the verbal agreement the pioneering members made on membership.

A common specific fit I observed in each *Chama* was on God, and prayer as a central part of membership reaffirmation. There were sections in *Chama* meetings where members asked each other to pray for each other, referred to God’s faithfulness in their dealings, or simply spent time praying and singing. Even though members did not
necessarily go to the same Church or even believe in the same doctrines, their fundamental agreement was that they subscribed to a belief in God.

**TW Chair:** …the funny thing is some of us were not church goers but started because of this *Chama*. We have influenced each other positively.

**KP Treasurer:** …we are also prayerful and set aside time to pray. Most of us are Catholic but not all of us. We say some commonly understood parts of the catholic liturgy though.”

A final element I noticed on initial stratification was geographical. All Four *Chamas* had meetings at various locations once a month. A constitutional and *Chama* requirement was a physical attendance of meetings and there was a stipulated limited allowance for missing meetings, beyond which one got a justified expulsion from the *Chama*. *Chamas* valued these face-to-face meetings. FGD discussions confirmed this:

**CB R1:** “… we must see each other and hear each other. The phone does not quite give you this. There has to be a physical meeting so that you see the welfare of people.”

**KP R2:** “Even though we do not necessarily live near each we have to make do with journeys to meet at either hotel X* or hotel Y* when X is busy.”

**KP R4:** “Our meetings are compulsory and you can’t miss two consecutive meetings. That is how to break a *Chama* also when people can miss meetings at will.”

in order to register physical presence.”

**UFN R1:** “Ni ngumu watu kumiss meetings. Unajua pia tunacome kucontribute na kuskia reports so unless ni emergency, ni ngumu watu kumiss.” (It is difficult for us to miss meetings. We come to make monetary contributions but also to hear reports …so it is difficult to miss meetings.)

**UFN R7:** “Na obvious watu huwa hawamiss juu kuna fines.” (And obviously people do not miss meetings because there are fines to pay)

**TW R3:** “You know we are Africans. There’s a way we do not always trust that what we are hearing on phone is representative of reality. He (tapping R1) must hear and see that I am well.” [they laugh].

**TW R2:** “It is true though. There must be a face to face meeting so that we hear and see what we are saying. It also means that when you are there, hutafikishwa habari.” (you won’t get reported speech).

All four *Chamas* spoke strongly of the immense contribution to *Chama* strength by physical meetings. In addition to a physical proximity strata, *Chamas* pointed to
certain needs to see each other (and be seen) and hear each other (and be heard), which could only be met during physical Chama meetings.

**UFN R6:** Ona kama huyu [gestures to R4], Mi humuona once a month so lazima nijaribu nikam.” (I only see him once a week and so I have to try and come for the meetings)

**UFN R4:** Meeting is important na inafanya mumove faster, juu kama ni kuagree, you are all there, for as long as kuna quorum.” (The Chama agenda moves faster when you are all present to agree on something, for as long as there is quorum.)

**KP R1:** unajua tunapendana (you know we love each other.) Like me this Chama is where I know I pray with ladies I feel…you know [gesturing to her heart}. We pray together and share and you go home happy.”

**CB R4:** when we speak our language, there is something that it does to us in the meeting. We affirm our oneness even if we do not always think of it like that.

**CB R2:** Yes you saw in the first meeting we speak our mother tongue. There are some things you can only express in mother tongue with all your heart. And when we meet, that happens.

When asked whether in the age of technology they would consider meeting online or have a whatsapp group meeting, all respondents said a categorical no. This is an interesting revelation, as members were all members of other social systems but felt there were needs that the specific Chamas met. Initial stratification, therefore, emerged as a critical component of determining the composition of the Chama through specific acts of communication.

5.3.1.2. Communicative vulnerability

Communicative vulnerability is defined here as the sum of meaningful conversations and nonverbal behavior that exposes an individual to the Chama, and which would render the person uncomfortable if the same, or certain aspects of the individual, were to be exposed to people outside of the Chama. This vulnerability allowed members to negotiate their membership on equal levels as noted from the IDIs and FGDs:
KP R4: “As sisters we are very open to each other. We know who is struggling with what and who is doing what well and who needs what kind of help.”
KP R1: “We are all equal, because we go through similar challenges which we feel safe to talk about.”
KP R3: “I am free to say that I know these ladies. We visit each other and we discuss anything together. We are sisters and there is no shame.”

The vulnerability allowed members to let their guard down. They openly discussed personal challenges around their lives.

CB secretary: “Our welfare section is a serious one because that is how we contribute to knowing each other deeply. Your child was sick last week as we saw on WhatsApp. How is the child now? Did you pay all the school fees and such.”
CB Chair: “The welfare section of our Chama can break us. If we feel you not giving us light on a certain personal issue, we ask. We notice when your eye is redder than normal [laughs].. and sometimes we ask you how your welfare is twice if we want to know more.”

In one CB meeting, I picked a discussion in mixed language where the members had contributed money to help a member’s child who had been sent home because of fees balances. The member had been having various financial challenges because of wider extended family financial obligations, and owed money to some members. Making a situation like that public, according to the CB secretary, made the member vulnerable but it was expected, as it constituted the member revealing their welfare. In a UFN meeting, I learnt of a couple member who had just been through a messy divorce. During one of the meetings, one spouse was absent and the other was sarcastically asked to account for their absence. In one of the reflections after this visit, I noted:

I think Chamas are accounts. People make deposits and withdrawals. They make all sorts of deposits [self-giving, financial, mental]. It cannot be about what they do. It’s what/who they are. It’s who they are together. There is a social spiritual identity to them. They do not relegate their well-being to technology [even though they have active WhatsApp groups]. They have a skepticism on phones not “showing one’s face” and therefore not” saying how one really is”...
Otherwise, if it was about money, they would just send money on mobile telephone. But they have to meet to "see and feel each other." This is the fabric that I would not necessarily call ubuntu. I'd rather call it [urumwe=oneness] ...fellowship. They just don’t communicate about what they do. They communicate who they are, their being. (Njeru, 2017a)

Asked how they ensure such intimate detail that they share does not leave the Chama, participants from the FGDs argued that they were protective of who they were and constantly reminded each other of their united identity and as carrying each others burdens.

KP R5: “We never talk about each other. If you do not come for a meeting, you don’t even bother to call someone to ask what they discussed. Come to the next meeting and you will know. We avoid gossip this way.”

CB R2: “We agreed as a Chama, my troubles are his and his are mine. So talking about them is counterproductive. He watches my privacy and I watch his.

TW R3: “You know we are friends. Actually brothers. The issue of us discussing each other or talking about the Chama does not even come up.

UFN R3: “[between laughter in the group] sisi hatukuwangi na muchene. (we do not gossip).

UFN R2: ”ni kweli by the way. Unless tunaongea kindani ya Chama but sio uko nje. Na tunakumbushana izo vitu ndio zinaangushanga Chama mob.” (It is true. Unless we are discussing each other within the Chama. We remind each other those are the things that cause many Chamas to fall.

This was understandable given the depth of detail they knew of each other and what they had created together, namely an economic hub for themselves, which included their wealth as a Chama, but also their deep knowledge of each other, which often came up during meetings. In the IDI the leaders intimated this:

TW chair: “The truth is we have substantial investments and we know each other in and out. We are in each others lives as members but also as families. Mwangi* here knows almost everything about me and so we like to protect our Chama by maintaining respect for each other.”

UFN chief whip: “…vile umeona so far, sisi yes ni Chama na mabeste but tunajuana sana. Kuna time inakuanga mbaya! [UFN chair interrupts as they both laugh] (what you have seen so far, we are a Chama and we are friends and we know each other too well. Sometimes meetings are intense for individuals as we debate.)
**UFN Chair:** Enyewe unaeza ingiliwa kwa hio Chama ujishangae. But ni vile tu tuko wamoja ivo. Kumbuka tumejuana tangu utotoni. So pia tunaaminiana ata ukiona tukienjoiana ivo.” (the group can have intense discussions against you. But its only because we are united. Remember we have known each other since we were young. We trust each other that is why we are so free with each other.)

This needed to be protected, and just like with initial stratification, they protected who they were in public by playing a gate keeping function through keeping secrets on their Chama. Members also understood and reinforced that their membership vulnerability could only be negotiated within the safety of the Chama.

**KP treasurer:** “There are things we only say in the Chama and we cannot wait to meet to that we can say them. Remember we look at each other as sisters and there are things that only these sisters will understand.”

**UFN R3:** “Earlier we used to struggle with people talking about each other and it almost broke us. Even though they were only one or two people, we had to change that.”

**UFN R1:** “…we had to agree. Tunataka Chama au hatutaki (do we want the Chama or not). Vile tulidecide tunataka Chama, lazima tungenesama sasa tutatreat zile mambo tunajua zetu aje…” (we opted to have the Chama and had to discuss how to treat the information we had on each other.)

**CB Chair:** “I think we try to be keep our things to ourselves. You see we deal not just with money but also with people. So we have to be sensitive. I like to remind the Chama that beyond taking care of each other financially, we need to take care of each others’ hearts. And we do.”

Chamas were also protective of ensuring they kept their collective identity intact and remained focused on their objectives. Even though this information was hardly ever written in the minutes, reminding each other of their identify and of their objectives constantly kept coming up, as noted in my reflective blog (Njeru, 2017b):

*They constantly reminded each other of who they are, that despite the challenges, they are friends and neighbours (even though many have since moved house), and that they are a family. They carry each other’s burdens and have such a firm belief in everyone’s personal welfare being their collective welfare.*
During the FGDs I gathered that despite the personal and sometimes blood relations in the *Chamas*, each individual was a member in their own right and carried their own cross whenever they were expected to.

**UFN R5:** Unaona kama sisi, (pointing to R6), sisi ni macousins. Martha* na Mary* ni masisters* na Shiku na Pius* ni couple na wengine. Unaona? But izo relations mtu anakujanga *Chama* kivayake ata wenye wameona ama wameachana.”

**CB R1:** We have mixed membership. We have siblings, a mother and a son and cousins. But we are all members as individuals.

The familial ties were secondary to the group ties. The collective relationships, however, formed new ties in the *Chama* family, which dealt with sensitive matters: financial, leadership, individual and sometimes difficult personalities, disagreements, and benefits. If exposed to others not in the group, it would jeopardize their sacred confidentiality and privacy, as I learnt from the leadership of KP.

*Chama* vulnerability was expected and almost demanded, of a member. For the four *Chamas*, vulnerability affirmed and reaffirmed memberships, because in addition to the fact that members felt they knew each other, their private lives contributed to content of discussions, which deepened knowledge of each other and enriched *Chama* discussions. CB had a particularly elaborate session during meetings set aside for “welfare” and so serious were these sessions that each member’s welfare was minuted. In one meeting, they discussed one of the members in detail and the secretary reminded them that this was welfare, and they needed to take the absence of a member seriously. I later learnt that welfare had its own meaning, which the chairman defined as:

“ A formal session and one of the most important parts of the meeting which entails a member speaking about themselves…about their welfare. We ask each other, how is your welfare, how is so and so’s welfare…that means you cannot just say fine. You give details.”
During the welfare sessions, I heard members talked about a variety of things. Some spoke in a mix of Kiswahili while those not here spoke in their mothertongue:

**Lady Member 1:** …I want to thank you for praying with me. Mum is better…
**Male Member 2:** … We are well. We thank God….
**Lady Member 3:** …he has been unwell but he is better now...
**Male Member 4:** … tough month, …quiet on the group …. Funeral after funeral. But I thank the chairman for …. 

They talked of their projects in the countryside, what had worked and what had not worked for them, they discussed personal challenges with their children or spouses, they discussed successes and failures, they discussed needs for money and requests for prayer; it was welfare and as members, they all shared. This level of sharing gave members what I reflected on as deeply personal social shares into the *Chama* and perhaps in a form of reverse psychology, the stakes are too high for exit. This kind of vulnerability was only one for family members.

I concluded in my reflection that communicative vulnerability was also necessarily observable. In each of the *Chama* meetings, before, during and after the meeting, there were notable cocoons of non-verbal vulnerability. Before the meeting, for example, there were loud, slappy handshakes, chest thumps, hand holding that would sometimes end up with a member dragging another into a corner for conversation, warm hugs, detailed explanations from members coming late, and members getting lost in an intimate discussion. These non-verbal behaviour demonstrated comfort with each other.

During the meetings, sarcastic retorts and off the cuff remarks also pointed to a deep familiarization with each other. In one of UFN’s meetings, for example, in the
reflection on my blog (Njeru, 2017d) I pointed to this exceptional relationships that I observed:

*I must say, I have not attended a louder, more vibrant meeting, where business and seeming communication disorder marry so successfully. I cringed many times, expecting even a physical expression of anger from one member to another, but it did not happen. I watched raw and hard information passed on from one member to another and expected enmity for life, but there were hugs and kisses after the meeting, and plans to meet up before the next ‘formal’ meeting. There was almost (to the outsider) insensitive, below-the-belt reference to true but (for me) very personal information laid bare in public. Once or twice, fingers were pointed, fists were shaken, blame was exchanged, the day’s business focus was lost in fiery side exchanges, but at the end of the three and a half hour long meeting, there were solid ideas on the progress of the group...I was mesmerized. Dazed. They had broken all the rules of holding a successful meeting....Yes, the meeting began late; yes, there was no written agenda for that day (the secretary was out of the country); yes, there was no turn taking; yes, the listening skills and information packaging were all wanting in sizable measure, but 13 years later, they have never been stronger and they have always been this loud- and sometimes, even louder, I am told....I wondered what the place of so many things was: the food and drink, the discussions, the proverbs, the language mixture, the hearty laughter and greetings, the disagreements, the loud voices, what each individual was bringing to the table...too many things.*

From all *Chama*’s FGDs, I noted that communicative vulnerability entailed not just making oneself vulnerable, but also being the recipient of others’ vulnerability. Members even posed questions and raised challenges to each other when they felt they needed clarification on a certain personal account. A failure to achieve this equilibrium, I thought would cause the group a level of uncertainty about the individual. The groups however, acknowledged that people have different levels of comfort in terms
of what they could discuss in public, but there was a minimum expectation required of members. During a UFN meeting, one of the members, for example, spoke passionately about this in Kiswahili/English and said:

“…Unajua kuna watu hawapendi kujulikana. Unapata during welfare, wanapitisha tu wako okay okay…so group inaaza kufeel huyu hatumjui. Akifail kukuja meeting, unapata ata hajatumana apology ama anatext tu kivyake. Hatumjui, but ako kwa Chama…yes tunaelewa kwenye anatoka lakini hatumjui…“[Other members grunt and not in agreement]. (You know there are people who are private. During the welfare discussions, they just gloss over their welfare and say they are ok. The group begins to feel that this is someone they do not know them. If he or she does not come for a meeting, there is no one they tell about it but will only text. We do not them. They are in the Chama and we know where their background but we do not know them…)

The member differentiated here between the group face value knowledge of the individual, which contributed to the group feeling cheated in terms of intimate knowledge of the individual, and a certain level of exposure that was expected. For CB, this uncertainty is grounds for a member’s removal from the group. For TW, pioneering members were all friends belonging to the same age set. What brought them together, they argue, was that they felt they knew each other and could be real with each other. When time came to expand the Chama, they were looking for people who were similar in values to them. As the chairman stated during the interview,

“We wanted people we could see through and know. People we could agree with and know that we are walking together because this is a long walk. You do not want people with a misty covering. When we talk we talk. We all know what the other is about. You want people you can vouch for.”

Communicative vulnerability not only entailed what members said to each other but also what one allowed others to see and experience. For example, CB and UFN held meetings in peoples’ homes. This was also another level of vulnerability as members got to see and experience one’s home and hospitality.
UFN R5: …we meet in each others homes and we make contributions ili mtu asistress atapika nini. (..so that one does not worry about what to cook).

UFN R1:…lazima tukule pamoja…but mostly tunasemanga snacks fulani na fulani. Kuna hospitality tea. (We have to eat together…but we usually have specific snacks we suggest to the host to prepare.)

UFN R2: …hee na tukija kwako na hujapika zile vitu tulisema utatwambia [all laugh]. And if we come to your house and you have not prepared snacks as agreed, you’ll face our wrath!

Even though this was on a light note, for an outsider like me, it appeared harsh, but for members, it was a level they had grown to.

All the Chamas had invested money to grow the Chama mainly through regular monthly contributions, fines, interest on loans. They benefitted from loans from the Chama and were each other’s guarantors to access the loans. This was another level of vulnerability driven by trust that the debtor member would repay the loan, so that the guarantor did not have to. There were instances, for example in UFN and CB that a member had ‘disappeared’ and the guarantors had to pay for the loan. However, the awareness that being a member required a level of exposure strengthened membership because they discussed the disappearances and constantly reminded each other of the value of trust, as the UFN chair noted in the interview.

They grew and matured together because they knew each other and knew what they would not want to do to each other. Depending on circumstances, sometimes a member struggled with paying their dues but because of the trust they had built, requesting a fellow member to bail them out is easier. This is also a form of vulnerability because one exposes their lack to the team.

Chamas discussed members’ personal lives.
**TW R1:** “As a *Chama* we are in each others faces a lot but in a helpful way. I do not think any of us can struggle alone. And its not just with money. With anything.”

**TW R4:** “But even as we talk about each other, we are protective. But you know men have no issues with being secretive but I also doubt we say too much.” [they laugh].

**TW R1:** “In Kikuyu we say, cia mucii ti como. That is a proverb to say we keep *Chama* matters in the *Chama*. This *Chama* is a family so we keep matters here…and we know…”

If a member had a certain problem that prevented them from playing their *memberly* role, other members sought information from him or her and shared it with the *Chama* because they needed to understand what exactly was going on. This not only exposed one, but I concluded the reverse to be true, because members allowed themselves to be objects of discussion by others. Any discussion I encountered on a member was always in the context of the well-being of the *Chama* and the *Chama* member. It would seem members knew and expected these levels of vulnerability.

Communicative vulnerability, one can conclude, is a factor of time, trust, and a sense of equity in the exchanges. One gives other people power over them because of the depths of information they have. But there is also a sense that one can give as much as they get. A form of collective secrecy therefore, is one of the most reassuring things in the *Chamas* as power and friendship/family coexist. One trusts that others cannot use the power they have against them. Each of the four *Chamas* had been in existence for more than five years, and as they all affirmed, a *Chama* reaches a certain level where members feel they know each other well enough to “place it all on the table”. This knowledge is grown into through various deepening levels of conversations as a group, and not just, what they do.
5.3.1.3. Consequence consciousness

Consequence consciousness refers to communicative behavior that affirms the membership of an individual because of an awareness of a certain consequence. The consequence may be in the constitution, but it may also be verbal, psychological, or agreed on as a meeting progresses.

*Chamas*, I noted, kept their sanctity through their own membership cleansing mechanisms, through both written and unwritten rules of behavior.

**UFN Chair:** “Our constitution is quite clear and we have developed bylaws along the way on how to conduct ourselves as a *Chama*. Kuna vitu (some things are…) obvious kaa (like) contributions, but some things even for me as the chair, I need support from the constitution…like I am a signatory in all our accounts, I conduct *Chama* meetings, but I can appoint someone…”

**CB Chair:** “…we have fines for late contributions and if you miss three meetings you must pay a fine and there is a huge fine if you miss without an apology.

**CB Secretary:** “Because welfare is a big part of us, we can come hard on you if you are not open and we notice that…Like tell you off.”

**KP Chair:** “we have been together for long even before the *Chama* began as we were teaching. So we understand each other and are friends. But you see in the *Chama*, we take things seriously. We do not want to break like other *Chamas* where we were members.”

There were certain forms of behavior that confirmed membership but there were also certain ways of behaving that earned exclusion, either permanently or temporarily. This exclusion was in some ways traumatizing, not in the least because of the communicative vulnerability. The psychological thought of losing fellowship with people that one had connected with created a consciousness that made one behave as members do. UFN and KP already had these fines in place. The idea, according to the TW secretary, is a punitive fine- Ksh.1000-1500- but one that would make one think twice on meetings, because attending meetings was part of what defined you as a member of the *Chama*:
KP Chair: “…and when you cannot prioritise this(Chama), even though you tell us that you are with us in spirit, non-attendance of members is one way of breaking the Chama. So people need to continually be reminded…we had them earlier and they used to work.”

Even though there were internal ways of expunging clearly errant members as a last resort, there were also constant negotiations and mechanisms to prevent this eventuality. There were, for example, direct and indirect reminders for members to adhere to agreements. Pluralisation of address was a common affair in all four Chamas during meetings:

“kuna watu hapa…” (there are people here…)…”wacha tuache …”(let us stop)… This appeared to address more than one person, whereas, in fact, an individual triggered it. Occasionally, a specific member was mentioned for example as having defaulted in a payment. There were also Chama public records, which the other members had access to, and as two of the members in UFN mentioned during the focus group meeting:

UFN R7: “…sio poa watu wakiona saa zote wewe ndio unakosea…wewe ndio haumeet deadline…wee ndio unalagisha watu nyuma…” (it is not nice when people see all the time that you are the one defaulting …you are the one not meeting deadlines…you are the one making the group lag behind.)

Another member jumps interrupts…

UFN R5: “…enyewe haikuwangi feeling poa..inakuembarass pia… plus kaa umelipa vitu zako on time na mahesabu yako poa, unaget confidence ya kusupport treasurer na chairman kuzushia hao wengine!” (true, it is not a good feeling…it embarrasses one also…in addition, if you are up to date with all your payments, you are confident enough to support the treasurer and chairman to demand that others comply.)

There was loud laughter after these statements in UFN, but the argument was clear to me. The members were conscious of negative consequences, in this case embarrassment and a telling off from others, for letting the group down. However, there was also reward: a deep sense of satisfaction and pride, as well as an opportunity to show support for the cause of the group. Members also built an internal reputation which spoke
for one, if for some reason, they cannot make a payment. The group would recall that the member had never defaulted and could therefore remain in good standing in the group.

At the time of the first meeting with TW, they were considering reinstituting fines that members pay when late for meetings, and when they default on a certain payment or when they abscond a meeting.

**TW secretary:** “The truth is people are busy. People in the *Chama* do many other things. But we are beginning to notice that people are coming in late and sending in apologies very late…sometimes we have to wait without knowing whether someone is coming only for them to say they cannot come. “

**TW Chair:** one of the things I want to propose is we go back to fines we used to pay a while back especially for late coming…. It used to help a lot. We are slackening and I do not want that.”

There was another aspect of consequence consciousness that went beyond financial accountability. KP, for example, did not allow members to discuss matters that were discussed in a meeting with a member who was absent in the meeting. They argued that this weeded out gossip and grapevine, and attributed the strength of their *Chama* to this formality of communication expected of members. It got rid of ‘reported’ speech and gave members a sense of comfort and reassurance in knowing that the family would at no point have an unfair or personal judgment on anyone. There were, however, consequences for members who did not adhere to this unwritten rule, as the KP chair explains:

“If a member we talked about during the meeting came and said, ati aliambiwa tulisema hakufanya x and y, the first thing we do is to find out, nani huyo alimwambia …” (If a member we talked about during the meeting came and said that someone told them that during the meeting we discussed that they did not do x and y, the first thing we do is to find out who amongst us told them…).

This fostered togetherness and equity, and was a reassuring aspect of membership. The consequence of facing a separation from the family in whichever form,
was an ongoing conversation, which sometimes ended up in sarcasm and ridicule, but more importantly, in a members’ commitment to behave as befitted a member of the family.

Figure 5.1 illustrates the relationship of the membership negotiation balance. If Chama membership is negotiated at one level at the expense of other levels, there is a likelihood that a member will drop off and if this happens to the entire group, the group may fail. To justify this thought, the focus group discussions revealed that with the exception of TW, Chamas had lost members, but through varying circumstances.

**KP R1:** “we lost one of the members who left the group because she could not keep up with the contributions and did not seem bothered (consequence consciousness). But you see we can’t allow that no matter how much we want to stay together.”

**CB R4:** “one of the reasons we lose a member is when they are ‘not known’ (communicative vulnerability). That particular member was new (initial stratification) and had a Chama responsibility, which he did not do and did not account for the money given to him for the work. He had to be disciplined.”

Both members soured the relationship with the group, and were excluded. Even though the group attempted to reach them, the pair avoided the team deliberately because they knew of consequences, which could even be legal. As members discussed the errant, they did so with a sense of bitterness, which raised their consciousness on what the remaining members would not like to do and should certainly not do.
In response to the initial questions raised on why and how membership was negotiated, it is clear that membership negotiation is that which guaranteed the Chama life. The members, and not what they did or gave, made the Chama, and without them, there was no Chama. Secondly, membership was negotiated in visible acts and conversation that reflected the depth of relationships, even to the outsider. Thirdly, that

Figure 5.1. An illustration of how membership negotiation constitutes the Chama

Meeting triggered by social cultural reasons/circumstances. Do we fit? Who else fits with us?

Initial Stratification

Consequence consciousness

Communicative vulnerability

How do we keep us together?
How do we ensure that we remain?

We are family. There are things that bring us together but how can we keep going?
membership negotiation is dependent on time but not necessarily limited by time; especially the depths of it, and time determined the rules of engagement, which would deepen the relationships. Finally, that membership was negotiated both by individuals and especially at a group or collective level, and the latter was weightier.

5.3.2. Reflexive self-structuring

Reflexive self-structuring is necessarily and deliberately complex. It happens through formal documentation which records power structures or establishes the pecking order, organisational charts, policy manuals and any such documentation and pronunciation that gives the organisation formal direction. This is important, for example when during meetings as noted in all four Chama, discussions may take a different trajectory from main business of the day. But the fact that there are minutes to write, the secretaries would then get back and ask:

CB Secretary: “Sometimes I have to ask what shall we minute…? What is the correct position to record…?”

UFN Chair: “sometimes Chama yetu (our) ni (is)very loud … So mimi huskia secretary wangu akistressika juu ya kuandika minutes [laughs].” (I hear our secretary getting stressed about what to write and what not to write due to the noisy nature of Chama.)

KP Chair: “We have records. They have really helped us gain direction and even that is where we get agenda to discuss in the next meeting.”

The presence of documentation like minutes gives the meeting a formal narrative and structure.

Self-structuring provides order. It ensures that Chamas do what they are supposed to do and weaves the Chama from within, through established means, to give it a certain identity. Inevitably, power comes into play, but not power in a hegemonic sense, but rather power that is willingly given to the leadership to steer the Chama.
Self-structuring in *Chamas* works for one major reason: because *Chamas* are largely social and are made up of growing friendships, it is necessary that these formalities work to formalize the goings on of the *Chama* within the *Chama* itself, so that the tendency towards informality and desultory engagement is drastically reduced. McPhee and Zaug (2000) discuss self-structuring as existing in many forms, but the *Chamas* studied present self-structuring as through various *means*. The distinction in this context is that forms of something are rigid structures while means provide flexible ways through which the *Chama* builds itself into a yarn.

![Figure 5.2. Self-structuring conversation between leaders and between members.](image)

5.3.2.1. Initial self-structuring

All the *Chamas* have pioneering members, who are largely the pillars of the *Chama*. These members initially got together and decided to come up with the *Chama*, driven by a certain trigger. These members share a history and even when *Chamas* like TW and CB brought more people on board, the place of older members gave them a certain power, because they were the ones who established the initial objectives and the rules that the *Chama* would go by—*their place in history is secure*. For the four *Chamas*, written rules registered a formal aspect of itself for itself, even before it sought government registration.

**CB secretary**: “The distinction came about when pioneer members lay down the objectives and goals of the *Chama* to make clear of the formality bringing in the
idea of commitment, responsibility and accountability. It then ceased to be just a social, but now a meeting with a purpose. All the meetings became structured and continuous so that they did not happen only when there was a need.”

Pioneering members met under informal circumstances. They were friends (as with KP, UFN and TW, but realised that they need to diversify the friendship into a level of formal relation, while maintaining their social ties. To do this, all *Chamas* introduced an angle to the friendship with new rules of engagement, with clear objectives and goals that they needed to set and work towards achieving. Another way was through regularising the frequency of meetings. CB and KP also commissioned each other to learn what went on in other *Chamas* and borrowed constitutions:

**CB Secretary:** When we began we did not have a constitution. I remember hearing that the one we have now was a result of the many which the the pioneer members borrowed.

**KP Chair:** “Our constitution is on soft copy. We worked on it together and we keep adding to it if we feel it is necessary.

**UFN Chief whip:** “Our constitution ni (is) very strong especially juu tunakuanga na bylaws za kuexplain rule fulani. Kuna vitu tumeulizana over time mpaka tukadecide, acha tu ikue kwa bylaws ndio tujuange vile iko.” (There are things that have come up over time until we decided to add by laws because of their frequency. This clarifies everything.)

**UFN Chair:** “By the way tulidevelop constitution yetu…na juu ni yetu tunajua vizuri” (we developed our own constitution and it helps a lot to have something of our own”

**TW Chair:** “We actually do not have a constitution. I think we work a lot with our own trust and goodwill, knowing that everybody will do what they are expected to do. Plus we are really not that many.”

**KP Treasurer:** “Even though we have a constitution, we amend it to suit us. Sometimes we say the constitution says this but we do the other…it depends…”
A written down document, though they argued, was still helpful in order to achieve order. The beginnings were largely based on oral exchanges and agreements, and as the Chamas grew in membership and intent, the need for written structure was established.

**KP Chair**: you see when we started, we did not think of ati rules and regulations and things like that. Those days we were just socialising and agreeing things …what do I say…agreeing and saying …last time we agreed on this on this…the constitution came later.

This was however slightly different for TW, who worked mainly with oral agreements. When asked why they did not have a constitution, the secretary talked about their initial common understanding, which had not changed.

**TW Secretary**: “…remember we started as friends who used to meet regularly anyway, and we challenged ourselves to invest together. That idea of investing together and remaining as friends has never changed…we all know what we want and we work towards achieving it whether written or not…”

Initial self-structuring was also a process of establishing interim officials who were confirmed or changed after the first election, or until the Chamas had established their footing. Part of this, according to the CB chair was:

**CB Chair**: “bringing in the reality to the members that goals and objectives would bring about commitment, responsibility, and accountability to our Chama. Some people were worried that it would be rigid, but those of us who began it persuaded them that it would not take away the friendship, but would cause the friendship to facilitate a formal engagement for our benefit….yaani itatoa mchezo.” (It would get rid of familiarity.)

The Four Chamas did not therefore begin on a formal footing. Government registration often times came in after the second year of operation for all of them. It was motivated by the need to invest collectively, beyond saving their money in one-account and appointing signatories to the account.
The initial self-structuring also included giving the group a name, discussing the meaning of the name, and laying down a very broad vision of what they wanted to achieve. As the leaders offered:

**KP Chair**: “…apart from establishing friendship, we were driven at the very beginning by big dreams. Bigger than all of us…dreams to build a school …just dreams and aiming very high. So selecting a name was easy, which was selected by Lucy* who unfortunately left us.”

**TW Chair**: “We knew we wanted to create something big but not as big as what we have now…we did not know it would be this big, but the name we selected still serves us.”

The initial self-structuring was not always easy and some *Chamas* lost members at the beginning (UFN, CB), while some (KP) operated under a kind social-psychological tension, caused by fluidity of operation. This caused members to adjust or set new rules to avoid this tension. KP, for example, adopted a strict rule of non-discussion of *Chama* matters outside of *Chama* meetings, after attributing part of the reason for some member tension to ‘gossip’.

**KP Chair**: “…after one meeting kitambo (a while back), one member had been told by another, that she had been discussed in a meeting and she came back to the meeting furious at some of the members who had apparently discussed her….what she told us was a bit exaggerated but was not entirely untrue. So we had to do something…”

Setting up was an entire process with types of communication aimed at settling the *Chama*. While self-structuring continues, it is important to differentiate the early beginnings from the continuing reality.
5.3.2.2. Oral self-structuring

There is a covert understanding that organisations self-structure through formal written communication. Chamas still operate in a highly oral space, despite the effort by leadership to formalize the Chama through various written presentations. Through observing Chama meetings, I heard the oral often take precedence over the written. The oral reinforced the written through explications. The oral ratified the written, as the ‘spirit’ of interpretation rather than the letter of it, was often favored, all within the prevailing context.

**KP member:** “Yes, the constitution says so, but remember we agreed that it depends on one’s circumstances and we can discuss that.”

The oral structured the Chama from within by way of reminder, especially during meetings, of the mission or purpose of the Chama, and of their collective identity. The oral advocated for leeway and grace, over and above the statement of the constitution, when there was need. This privilege, I noted, could be sought or suggested by a member, but it was up to the leadership of the Chama to take it on and define new circumstances and contexts of operation. In the third meeting, the UFN leadership committee tabled a case of one of the members who had defaulted in payment, and the members asked the leadership to make a decision on behalf of the Chama on the fate of the member:

**UFN treasurer:** “…yes constitution inasema huyu member hajalipa for 3 months and anafaa kupigwa expa….but tukiangalia tu circumstances za uyu msee, enyewe amekuwa na hard time, alafu alijiongea. So kama committee tukaona tumpatie grace period yaa hii mwezi, angalau akuwe amejisort. …ii story inaeza happen kwa mtu yeyote, so tukaona vile alijiongea., tu munderstand for now.”

[yes the constitution states that the member has not paid (the mandatory monthly contribution) for 3 months, and they justifiably should be fined through expulsion.]
However, if we look at his circumstances, he has had a very difficult time, but he also excused himself – he just didn’t keep quiet. So as a committee, we decided to give him this month so that he sorts himself out…]

In this case, the leadership of the *Chama* agreed on an oral amendment to a formal structuring document and justified it to the members, through persuasion. Some words and phrases in Kiswahili and Sheng during the committee’s presentation were for persuasion purposes. For example, *enyewe* - a filler which connotes a statement of fact, complemented by a meaningful facial expression to add weight to the fact that the team was dealing with a genuinely desperate exception. *Aliijingea* (used twice) is a sheng word corrupted from a local language to connote a sincere confession, in this case, of a difficult experience; *ii story inaeza happen kwa mtu yeyote*, again an expression to persuade through empathy, in the hope that members will understand fate could befall anyone of them, and they would require understanding from the *Chama*.

There was an appeal to emotion in this case and an allegiance to certain strong elements of culture like empathy and even religion, which superseded any formal written document. When the committee made pronouncements parallel to the written rules, they did so not as decree passé, or casual pronouncement, but as a means of self-structuring. The leadership of the *Chama* was limited in the sense that they could not offer ‘roadside’ pronouncements without seeking the opinion of the group either in the meeting or on the WhatsApp groups.

During one of the UFN meetings, the secretary had travelled and had either forgotten to hand over the minutes’ file to the acting secretary or there was some
miscommunication on where and when to pick it up. The meeting went on unperturbed, relying heavily on verbal self-structuring, as noted on the blog.

_They had incredible ‘groupstuff’: group values, group memory, group soul- and even in the absence of many written documents that would have been useful, they relied on older members to remind them of the constitution and the bylaws, they relied on members who were present to remind them of the last meeting, they relied on personal experiences to make judgements and calls to action and they relied on group good will and brotherliness (often referred to as gentleman’s gesture/agreement) to make decisions... (Njeru, 2017d)_

Another aspect of oral self-structuring stemmed from _Chama_ members’ experiences with other _Chamas_ or with _Chama_ members who had left. The leadership picked up valuable guiding lessons, which they verbally repeated or offered during _Chama_ engagements.

**KP Chair:** “I always tell my members we have not come too far to break. I remind them a lot...you know breaking is easier than people think though for us we have determined we must go the whole way...”

These lessons were not written down, but served as warning, encouragement, and memory, to weave the _Chama_ tighter. They also served as a basis of written rules, during the forming of the _Chama_. The KP Chair, for example, during the in-depth interview, said:

“You know, I belong to other _Chamas_ as well. In fact, I have two _Chamas_. One with women who cannot read or write in the village, and the other with women in my Church. There are things I see in these _Chamas_ and I would not want them for KP. Like when we say if you miss a meeting you should not call any member (this is now a rule on their constitution) to find out how the meeting went. You should attend the next meeting... It is because I know that is where gossip comes from and then people start _kosanaring_ (creating enmity). The other members also belong to other _Chamas_. They know _Chamas_ break and they know why those _Chamas_ break. So we pick these things up and talk about them.”
TW had not lost any member but they were conscious about a weakened team, though perhaps more subtly than the ladies’ *Chamas* or *Chamas* with female membership.

**TW secretary:** “certain things can contribute to the weakening of our group and I would like to think that all TW members know what those [laughs]… well we do remind each other about the need especially for face to face meetings because at the beginning we determined that that was how to keep our *Chama* going.”

Oral Self-structuring served to strengthen *Chamas* by giving and reinforcing a certain identity that was not necessarily pinned on any physical walls, but one that was inculcated in the members orally, as the *Chama* progressed. Away from the *Chama* meetings, for example, oral engagements took place on WhatsApp groups. All the groups sent each other what they variously termed as encouraging godly messages, reminders on meetings and content of meetings, prayer requests, thanksgiving reports, motivational messages and videos, and other material that kept them united.

**UFN Chair:** “Saa zingine tunaeza kosa kuskizana na watu wanaendelea kwa WhatsApp. Tunakumbushana vitu mob sana na pia tunaingiliana. Tuna group mbili…moja unaeza tuma jokes na forwards lakini hio ingine is for serious business …” (sometimes we don’t agree in a meeting and we extend the discussion on WhatsApp. We also remind each other of various things as well tease each other. We have two groups. One for formal engagements and the other is informal).

**CB Secretary:** “We do many things on WhatsApp but we steer away from controversial material like politics. We realised that even if we come from the same village, we have different political inclinations”

**TW Chair:** “…we communicate on emergent matters, which cannot wait for a formal monthly meeting, for example, the death of a relation and the *Chama* participation around it. We also keep up with goings on from our investments. We hardly use the forum for any non-business affairs. To cater for the other side we created another group so that we can keep the other one clean.”

**KP treasure:** “Our WhatsApp is very active. I am also the pastor of the group so what happens is that I remind members every morning of the devotion for the day,
and a season like this one, we are in a 100-day prayer commitment. So I send the prayer points…and other godly messages…”

WhatsApp groups took on oral self-structuring in the changing of profile photos and updates, done by group administrators. The administrators changed photos depending on what they felt was good for the group, a prevailing issue, or based on something that a member had posted on the group. Profile photos at the time of writing, were a photo the group last took together (UFN), business success quotes (UFN), encouraging Biblical message with an eagle (KP), a message on unity (CB) and status symbols for TW, which is the first building they put up together.

At some point, TW and UFN discovered that the internal noise of secondary messages, following the Shannon and Weaver’s 1949 model (Chaturvedi, 2011), were too many and were crowding important messages on the Chama. They then decided to form separate groups. One entertained all forms of non-Chama related messages, and the other was more formal.

“This way, no member can say they did not see the message.” As affirmed by the TW Chair.

The other two Chamas did not have an influx of non-related messages. For all the groups, a physical meeting, despite all the activity on WhatsApp, was the recognized formal engagement.

KP Chair: “…we can send many smilies to WhatsApp [laughs], but I need to see my sisters. That human touch and feel cannot be replaced. And you see, it is why we began the Chama… to be together. That is why it is compulsory to come for meetings and not compulsory to reply to a WhatsApp message!”

CB Chair: “WhatsApp can never be us. WhatsApp cannot tell you the feel of someone’s welfare. WhatsApp hides many things…”

TW Chair: “Meetings are where people see each other and talk even without an agenda on any serious matter. You catch up in hearing. So a physical meeting gives you many things that we cannot get on WhatsApp. You see, if it was about only receiving messages then that would suffice…but we must meet …it is what counts.”
**UFN Chief Whip**: “Yes WhatsApp ni poa. Tena sana juu at least kabla ya tumeet, there might be vitu za kudecide. But huwezi sema hukam ati juu ulicontribute whatsapp [laughs] lazima tuonane, kukule pamoja, tu pray, tujuliane tu hali…” (yes WhatsApp is great because there might be things to do between meetings. However, you cannot fail to come to a meeting because you were active on WhatsApp. We must see each other, eat together, pray together, get to know how we are all doing…

None of the twelve *Chama* meetings began on time. While there was an obvious fluidity of time, there was a constant verbal reminder of its value especially with regard to ‘keeping time’ during meetings. The verbal engagements of the *Chama* which included their story telling time before during and after meetings seemed to supersede their belief in the value of keeping time. Some meetings went on way past their scheduled time and discussion always took a different tangent, despite this time consciousness.

5.3.2.3. Self-structuring through leadership and structures

All *Chamas* had formalised their rules of engagement through democratically elected office bearers. Based on the constitutions, the three common positions were the Chair, the secretary, the treasurer and their vices. In bigger *Chamas* like UFN, there was a chief whip, while TW had two co-opted members in the committee. This team (hereafter ExCom) bore the leadership responsibility of steering the *Chama*. Every *Chama* had a different term of office as stipulated in their constitution or as agreed. Leaders could, however, withdraw from roles in writing, under various circumstances, though this rarely happened. There was an interesting trend of Chairpersons being re-elected beyond the stipulated terms, except for CB who had recently had a change of office.

**KP R1**: “We have had our chair from the beginning. Even before we had a constitution. We could see her qualities that no one else had.”

**KP R4**: “In fact she keeps saying she will resign and we ask her to where [the all laugh].

**KP R2**: “Usually she says that when she wants to threaten [more laughter] us…”
KP R1: “The truth is we have good leaders. They have taken us to a place where we had only imagined and we are really thankful to them. Like the treasurer has ensured that our books are up to date...you know...and she does not take excuses of sijui I forgot...you go borrow the money then come...”

TW R3: “We have not changed our chair because we have not seen the need do. He is a very organised and then you know he really commands respect. He knows what he is doing and he is very alert.”

TW R1: “…the officials actually take their offices very seriously. Very. And we as the members try to support as much as we can so that we all play our part.

CB R4: “Leadership is everything. We had a change last year and I can tell you we feel the difference. Not in a bad way, but because the leader affects the goings on of a Chama. And we can tell. I cannot say too much, but leadership is very (with emphasis) key.”

CB R1: “What R4 is saying is our Chair last year was …say a lot more fatherly…this year we have a soldier who is very focused on sticking to the rules. And this mix is good, but all leaders have their style.”

UFN R7: “Our Chair is honestly a very sober forward-looking man. Io group huwezi kuwa chair kama wee sio ms sober, unachukua watu vilivyo …” (you cannot lead our group unless you are sober and you take people as they are.)

UFN 1: “Actually the current officials pia sisi tunaona watatupeleka far. Kila mtu akiingia izo ofisi, kuna vitu anapromise...so wanajaribu. Wako poa. Unajua leadership ya Chama ni kila kitu.” (we can also see that they are visionary. When everyone takes up offie, you make promises...so they are trying to keep theirs. They are good. You know leadership in a Chama is everything.)

The TW and KP chairs had held leadership since the inception of the Chamas. Members constantly argued that given the Chamas had excelled in their leadership, they saw no need to change them. In meetings, the four Chamas held their Chairs in high regard by referring to them by their titles “Mr. Chairman” (UFN, TW, CB) or “Madam Chair” (KP), speaking through them, or seeking permission to speak. There were observable qualities of these chairs as well spoken, meticulous, mature, and well informed. There was a visible level of sobriety they brought to the groups. Common phrases in these Chamas would include:

Mr. Chair if I may….

Chairman allow me to…
In one of the most vibrant *Chamas*, UFN, for example, I reflected on the role the Chair had in sobering everyone and tying discussions and decisions together as noted (Njeru, 2017d):

*The chairman, even though clearly out-spoken by many in the group, commands a lot of respect and has a way of calming down the discussions, asking for a wrap up from one of the members and ensuring that people take away crucial points of discussion that were raised.*

These leaders commanded a level of respect not only because of who they were or at least the personality they brought forth during the meetings, but also by virtue of their offices. They provide leadership through playing their roles and using both verbal and informal nonverbal messaging to assert their role:

**KP Treasurer:** As the treasurer I am very tough with monies and finances. There are things that can break a *Chama* like money and am usually no-nonesense. When you are due to pay, you must pay. I follow the rules... and they know...otherwise we won’t stand. But I also give very good accounts so that we all know where we are.

When asked what they would say of the leaders in a concluding question in the FGDs, the respondents acknowledged the leaders were knowledgeable people on the law (KP, CB) and on the constitution of the *Chama* (UFN). They were the go-to persons when there was need to clarify certain issues (UFN) and members looked up to them often for direction (TW) and even to seek their approval (TW). Worth noting therefore, was the key role that the leadership, especially the chair, played in structuring the *Chama*.

*Chamas* did face turbulence in leadership especially when the incumbent lacked in certain aspects at which the predecessor was strong. In CB for example, an informal conversation with a member revealed that meetings had been postponed in the recent past because the chairman elect had travelled. She mentioned that even though the
predecessor used to travel, he would find ways of squeezing in meetings proactively and persuading members to consider the new dates. The current chair, the member said, “is a stickler for rules and the constitution, perhaps because he is in the forces.” While the predecessor may be a perfect example for oral self-structuring, the incumbent defended the constitution and worked within it, to help members appreciate order.

While self-structuring, according to literature (e.g. McPhee & Zaug, 2000), looked at the whole organisation and structures in place and “includes formal documents and information-driven phenomena, but equally the self-structuring processes of organizational culture” (Nordbäck, Myers, & McPhee, 2017), the Chama uniquely carried the personalities of the ExCom, but most importantly, the personalities of the Chairs in shaping the Chama culture. If the Chair and the ExCom had a stronger knack for risk and investment (e.g. the UFN and TW chair), there was a tendency for the Chama to focus heavily on this. If the Chair had a stronger pull towards interpersonal relationships, then the team invested a lot of time in relationships (KP). One might inconclusively point out here, that the KP Chair is a woman while the other chairs are men, hence her natural pull towards relationship building. Despite this, KP did have substantial investments.

The Chamas also had minutes of meetings, where sometimes the constitutions were amended. Minutes offered the Chama a written memory of accounts and were formal documents. Secretaries were charged with the responsibility of ensuring that goings on were kept properly. The secretary was therefore a key person in the Chamas’ ExCom. Another role that the secretary played, as noted, was to encourage structured direction in the meetings. In all the meetings I attended, the secretary sought clarification most of the
times, in order to write an accurate account of the goings on. Most of the times, he or she was a reference in discussions, and offered leadership or clarification through the records.

In addition to the roles played by the Chair and secretary, treasurers were often members with valuable knowledge in accounting. They offered direction to the group by ensuring that the books of the *Chama* were balanced and ensured that members’ giving records were up to date (for CB, KP and UFN; TW no longer makes contributions, but the treasurer ensures that dividends are paid to members on time). Members receive profits and dividends). They also advised the *Chama* on investments based on the *Chama*’s financial worth. From my observations, the treasurer bore one of the greatest responsibilities of increasing trust levels in the *Chama* by ensuring accuracy, demanding and offering accountability, as well as breaking down financial jargon to the members. During the focus group discussion with the members, the role of financial accountability was quite clear, especially when members were probed on why they stayed on in the *Chama*, in addition to the common ‘family and friendship’ responses:

**UFN R1:** “…acha nikuambie, kama unaona kwenye dough zako zinaenda unaamini hii ni place poa. Kama mimi kuna *Chama* nilikuwa na kuna watu walikula pesa. Ata bado kesi iko kwa polisi…so naeza sema story za pesa na watu kuaminiana ni muhimu…” (Let me tell you, if you can see how your money is being used, you believe the *Chama* is good. I was in a *Chama* where money was misappropriated. The case is still with the police…so I would say that money and trust are fundamental.)

**TW R3:** “We have built this relationship over time and we trust each other. We especially see how the monies we put together are useful to us over time. We have a very good treasurer who sends us each our individual updated accounts…”

CB and KP echoed similar statements. The treasurer’s role, certainly in relation to the Chair and secretary, contributed immensely to the strengthening of the *Chama*. The treasurer was also the custodian of most of the operational documents that were required
by organisations like banks, SACCOS and government registration bodies. These included registration and or incorporation documents, audited accounts, title deeds and lease agreements to properties that the Chamas owned. All of these documents helped the Chamas remain formal in their dealings and add to strengthening the structures of the Chama.

In addition to the role played by leadership, structures played a non-verbal role. Simple structures like the choice of venue for a meeting, frequency of meeting, and the structure of the meetings with a beginning and ending style, all helped to reflexively self-structure so that meetings took on a formal aura. KP and TW chose to meet in hotels for the very reason of formalizing meetings. The KP Chair, however, spoke candidly of their choice to meet in hotels rather than someone’s house:

[meeting in a hotel is] more official. When we go to my house, tutaanza kupika (we will begin cooking), we will not concentrate. So most of the time, wakikuja kwangu (when they come to my house), I am concentrating in the kitchen, I have to make them some tea, I have to make them some snacks, pull and pull, up and down, children. I will not concentrate, but when am here, totally my mind is here.

Though CB and UFN held meetings in their homes, the context, sitting structure, and goings on were formatted for business discussions, and sometimes, hosts sought external help to facilitate in the host’s focusing on the meeting. Whenever they did not, they got distracted or carried away in making their guests comfortable.

5.3.2.4. Self-structuring through productive continuity

There are two ways to look at productive continuity: socially and financially. As discussed previously, the four Chamas under study were all driven by an initial friendship and had a history that bound them. They also included their families in the Chamas. One was through family fun days (CB, KP, UFN) or through taking holidays (TW) together
with their families. The families then got to interact more and know each other more and this contributed to the social fibre of the group. The in-depth interview with the KP Chair for instance revealed:

“…our husbands and our children know about this Chama. They know what we are about. Some of them have become very good friends as a result of this Chama. The children even know on the day of the Chama, mum will be late. So when we meet for our family day, the Chama is not a strange thing and it is not rejected by our wazees (husbands), because they know it and they can see what is going on in it. They in fact support it.”

The familial ties and involvement in these Chamas, work to strengthen the Chama fibre because it is no longer one person’s responsibility, but a family responsibility to ensure that the Chama succeeds.

**TW Secretary**: Our families are part of us. When we organise events together, we are thinking how the event can work for our families so that we do something as a unit. A holiday for example or a goat eating party.”

**CB secretary**: “when our families are involved, we have a sense of accountability as we are all known to each other and we are in this together with our spouses and children.”

**UFN Chief Whip**: Familia zetu are a big part of this. Hii Chama ni family affair actually. In the unfortunate event that a member has a difficult time in their marriage, sisí hujaribu kusaidia ndio watu wakuwe reconciled. Yaani family success yangu na ya mtu mwingine wa Chama ni concern yetu… When we hear kuna shida we send Chama representatives to the couple…kama mimi na member mwingine ni trained counsellors na mimi ni kama pastor wa Chama. Tunajaribu kusaidia tu. (We try to help so that people are reconciled. In other words, my family success and another member’s family success is our concern. When we hear trouble…like I am a trained counsellor and I double up as the Chama ‘pastor’. So we try to help

In all four Chamas, there were also elements of social responsibility, where they made separate contributions towards a certain course in society. TW had many of these, but most notable were regular contributions to develop members’ local home churches in Nyandarua. KP worked with many Maasai girls and encouraged them to complete school through motivational talks to girls as well as school fees payment for identified needy
children, especially girls. They confessed to having reduced the stigmatization of girls with early pregnancy, by encouraging a back-to-school-after-baby narrative. UFN contributed towards a Children’s home and many other social activities around their neighbourhood in Eastlands, and towards the many social challenges that faced young boys and girls. UFN took on counselling for these children, especially advising them against drugs, which was one of the bigger challenges in the area. CB successfully focused on projects that members requested for help in. Many of the projects they contributed to were in their village, but the condition was that a member had to be directly involved in the project.

While some of these findings are indeed in line with general findings of how self-structuring works in theory, they specifically include elements not actively explored in the context of Chamas on how social engagement works towards the structuring of the Chama.

5.3.3. Activity coordination

Chamas present a unique scenario because even though they did not meet physically every day to ensure that they conducted activities, a tremendous amount of work went on between scheduled physical meetings. There were activities that they engaged in for their own sake directly as a Chama, but also outside of the Chama, but with a certain benefit to the Chama. This benefit could be towards the Chama’s establishment of a reputation within the society or for the sake of one of the members of the Chama.

TW Chair: “We have committees in the Chama and we give each other responsibilities. For example, we run a small deposit taking SACCO. We have employees who run it directly but we also have two Chama members who are our
link to the SACCO and report to us what is going on in the SACCO and seek our advice on whatever decisions they need to make.”

**KP Chair:** “…We have a passion for girls in our community. One of our greatest challenges in this community is early pregnancy and as teachers, we work on ways of running guidance and counselling services for affected girls and preventing early pregnancies.”

**UFN chief whip:** “…we love to farm. We are now getting into large scale chilli farming and have appointed two people in the Chama who run with it…they scout for land, advice on seeds, management of the farm, and then come and tell us to go and see what we have achieved.”

**CB chair:** “…in a given week there may be many things to do or just a few. Last year we lost the parent of a member and the mourning period took two weeks. Our ladies in the Chama were the ones helping in the evenings. They cooked and cleaned and welcomed people, as the men planned the funeral and organised a fundraising.”

*Chamas* coordinated these activities through the leadership interventions, self-giving, and brotherly accountability. Activity coordination then effortlessly overlapped with membership negotiation, because what members did and how they did it were part of what determined membership. This meant that a committed member would do what the Chama asked devotedly on behalf of the other members. In addition, there were overlaps with institutional positioning given the external relationships that the external engagements built. When, for instance the Chama built relationships with a bank because a member was a ‘friend of the bank manager’, it positioned the Chama favourably, and ensured that any activity the Chama carried out with the bank ran smoothly. These overlaps have been established in literature (Putnam & Nicotera, 2009; Waddington, 2012), and are what contribute to the organisation’s growth, as they complement each other.

5.3.3.1. Leadership intervention

As mentioned, Chama leaders were either part of the pioneering team and naturally fit into the leadership, or elected into office. KP, TW, CB and UFN all began with pioneering leaders, some of whom remain as chairs to date. After formal
establishment of the *Chama*, a pioneering leader can be re-elected into office, retired, or choose to step down. There is an agreed (constitutional) way of choosing leaders and the four *Chamas* acknowledge how valuable the role of the leadership is, and respect the positions of leaders, as observed during meetings and discussed under 5.4.2.3. One key role is ensuring that activities in the *Chama* are effectively coordinated. How do leaders coordinate activity through communication?

*Communicative nature of leaders*

Though an observer, it was easy for me to point out the leaders in each of the *Chamas*, because they took on prominent roles, especially in coordinating the activities in the group. A fundamental discovery therefore, was that given the nature of the *Chama* as a social collective rather than employer-owed obligation, leaders must possess a certain communicative nature in order to deliver effective coordination of activity.

In the four *Chamas*, I first observed that leaders verbally acknowledged the value each member brought to the team and encouraged devolution or sharing of responsibilities. This required a balance between a consultative and inclusive communicative character or nature, as well as one that communicated a willingness to participate, even as a leader.

During one of the CB meetings for example, the members were dealing with government registration that would ensure that they file tax returns but not as a profit-making organisation. One of the members had a close contact at the Kenya Revenue Authority (KRA) who was helping with this registration, and the chair offered guiding questions that the member could pose in the next meeting with the KRA official, and eventually offered to attend the meeting to “support” the member in the potentially tricky
meeting. The Chair, in this Chama, often uses rhetorical questions to elicit discussions from members. He also seemed to have a calm approach in discussions, which saw him speak very little. I did not observe any nasty back and forth negotiations in this Chama, even on who ought to volunteer for the activities that were ahead of them. It is likely that a discursive approach, rather than an instructing approach of the chair had facilitated the activity coordination of the Chama by encouraging participation.

Secondly, leaders acted as Chama memory and seemed to possess a communicative nature which helped to coordinate Chama work.

**KP Chair:** “As a leader, I remind my sisters about shared responsibility so that we are all doing something. If I did this last week, someone else can do this. I have two very quiet ladies but I also know their strengths and I know what I like to encourage them to do.”

**UFN Chair:** “Unajua ukicheza, Chama inaeza kuwa kuna watu hawataki kufanya anything ndio wasizushiwe kitu iki fail. So lazima ujue vile utawaingiza kwa kitu.” (If I am not careful as a leader, a Chama can have people who do not offer to take on activities because they are afraid of failing the group and receiving a backlash. So I have to know how I will motivate them to do something.)

**TW Chair:** “Our members are fairly self-driven and we will do things that we need to do. I also tend to encourage members I notice as having certain strengths that the team could use. People get busy so it is good to motivate them to get work done.

It is worth noting here, that leaders were often the Chama motivational speakers. Inevitably, Chama energy to meet and carry out tasks can go down, and the onus is on the leadership to inspire members so that work goes on. As observed in all four Chamas, there was a tendency to play this role even subconsciously by offering impromptu pep talks. Some of the talks came along when the chair (or any other leader) noticed a certain form of lethargy amongst members. The UFN chair in one of the meetings, for example, gave a passionate reminder to members of who they were as a Chama. This was in
response to only a few members having volunteered to go scout for possibilities of farming pepper in land they owned in the outskirts of Nairobi.

These sorts of talks explained the complexity of the nature of the Chama and the leadership communication skills that were required to motivate Chama members to play their role in weaving a whole Chama. The KP chair continually referred to the “sense of family and ownership” that members had to feel and the leadership needed to make this happen. Chamas leaders had to have a certain communication character required in order to get things done.

Thirdly, the Chairs especially, as noted in the four groups commanded respect, even in the most boisterous group, UFN, especially when there was need for a truce or for order (Njeru, 2017d) or for consultation on activities. In general, even though Chairs’ solutions and ideas were not always accepted, they exhibited almost parental communicative character. This entailed giving equal time allocation for members’ contributions, as well as, adopting a unifying nature in their communication, even when members had heated arguments. They unified thoughts expressed in the group and called for truces and collective decision-making. For the observer, they also offered a gateway into understanding the collective character of the Chama.

The UFN chair, for example, led a vibrant group but remained calm and well spoken, and often sought to steer even turbulent discussions calmly. The members spoke very highly of him and felt he was a father to them. The CB chair was a calm but passionate speaker. In the first and second meetings I attended, he spoke passionately reminding members of the need to remain in touch with each other’s welfare and even let him know if the members suspected of something amiss with another member that
required individual attention. This came as they constantly tried to reach out to a member who had been missing.

The KP chair, during the in-depth interview kept on referring to the love that the sisters had for each other, to the extent of missing each other. This portrayed a warm expressive group. She came across as one who was tough yet motherly, and highly consultative. This was seen through the language of reminding members of tasks, contributions, and even calling on accountability of members. Her treasurer, on the other hand, expressed an intransigent communicative character and came across as extremely keen on finance detail (she is a former business teacher) and almost authoritarian, in tone and choice of words. This character also came through with the treasurers of UFN and TW.

Money matters, I observed, can be a big source of conflict in the group, especially because a lot of activity coordination and general running of the Chama required financial intervention. The members also expressed a trust and staying on in the Chama due to among other things, financial accountability. This was the biggest responsibility of the treasurers. Financial matters were sensitive matters and not only required technical knowhow, but also communicative knowhow, which included meticulous attention to written and spoken financial detail. The candid language used, for example during the accounts reading, debt settling, and payment defaults notices, coupled with a technical knowledge in book keeping placed a weighty communicative burden to the treasurers. They demanded money and called members to account, but they also communicated a level of trustworthiness by ensuring they were transparent.
These individual leadership analyses may suggest that the Chama deliberately seeks communication character that fits into these positions of leadership, in addition to technical skill. The combination works to get activities coordinated.

*Chama corporate-communication adoption*

One of the things I gathered is that to get activities coordinated, relying on the good will and individual willing membership of Chama members was not enough. Work needed to be done, and in order for it to get done, the leadership in the four Chamas, in addition to their communication skills, adopted certain ‘corporate ways’ and ‘corporate speak’. Corporate ways here refers to certain language and behaviour more common in large formal organisations with employees rather than with smaller entities like Chamas, where membership is voluntary.

To begin with, even though the leadership coordinated the taking on of tasks by members, they also made use of subcommittee’s, tasked to run with a certain activity. In addition to leaders relying on individual persuasive skills, they also relied on, in corporate speak, social networking within the Chama. As the TW chair intimated during the in-depth interview

“...you know which member can do what and you can request them to take on a certain task if you want to get it done…”

He argued that one could do this away from the larger formal meetings by way of phone calls, messages to members, for as long as he informed other members whom he had tasked with an extra responsibility, and sometimes, even justify it.

Another form of *corporateness* was placing personal relationships as secondary to the task that members needed to do. This meant that the tone and address switched to
formality even when members were addressing very close relations. UFN, as discussed, had many blood relatives. The ‘pastor’ of the Chama, for example, who was also the chief whip, demanded an accountability report from his wife for something she had been tasked to do but had not found time to. As observed in the discussion on membership negotiation, Chama members were individual members despite any relations (spouses, siblings, and other relations) in the Chama. By temporarily shelving these relations despite the social nature of the Chama, and adopting communication stances that demanded results, Chamas adopted corporate ways.

Another adoption of corporate communication was in the Chamas documenting, ranging from records of minutes, constitutions, bylaws, registration documentation, to applying for formal government recognition like PIN certificates and evidence of tax compliance. Ordinarily this would not happen in friendships and family relations, and so legitimising the Chama through documentation is synonymous to a corporate or business entity more than a social entity.

Finally, Chamas appeared extremely democratic in their dealings. Decisions were taken collectively and if there was disagreement, then there would be no progress made on the activity in question. However, to successfully balance the corporate side of the Chama and its social nature, sometimes the Chairs had to take on a CEO stance, ‘evoking powers’ that were given to them by the constitution and the leadership mandate. The leadership in the four Chamas called for suspension of activities or even cancellation of some, all with the support of members, when there were disagreements. During a KP meeting, for example, the chair asked for a report from two members who the Chama sent to a former member to see how she was doing and whether she was ready to be re-
admitted to the *Chama*. The member had left citing financial difficulties and could not keep up with the meeting appointments. The chair did not appear pleased with their work.

**KP Chair:** “Did you really understand what you were meant to do? I ask because I feel your report in inconclusive. Kuna waswali hamjajibu (there are many unanswered questions)...but anyway, I will leave it to the rest of the members to make a decision on the job of these two.”

The two emissaries gave a report, but the flood of questions that came from members was overwhelming enough for them to conclude that they needed to go back and ask more questions and return with a more comprehensive report. Similar events happened during the CB and UFN meetings. For the latter two, the chairs were quite proactive in reminding members to carry out an activity for the *Chama* thoroughly and to see it to completion.

**UFN Chair:** *mtu akitumwa job na Chama, tafadhali, tufanye job na tuifanye poa na roho moja.*” (when the *Chama* asks that you do something, do it and do it well with all your heart.)

The silent expectation, for me as an outsider, was that *Chamas* are too informal and even playful, but the natural conclusion after the *Chama* meetings is that taking on a more corporate stance by the leadership was part of what got the work done.

5.3.3.2. Self-giving and brotherly accountability

*Chamas* rarely have *direct* employees, who earn directly from the *Chama* accounts, yet they are full of activity that needs coordination. The mantra that the UFN Chairman constantly threw in meetings was “*Chama* ikigrow ni si wote tunagrow” (when the *Chama* prospers we all prosper). This is a philosophy that I heard in all *Chamas*, albeit presented differently. Beyond leadership intervention, *Chamas*, had members who willingly gave in various ways: their skill, their time, intellectually, and financially. This does not mean that the *Chamas* did not have passive members or ‘quiet’ members during
meetings. The Chairs of KP, CB, and UFN specifically encouraged members who had not uttered a word during meetings to contribute to the discussions. They also encouraged members to take on various responsibilities, especially members who had not recently taken on tasks. However, the norm, as observed, was that majority of the members often volunteered to take on activities.

Many activities needed coordination. Some had a direct financial implication on the Chama, but also a demand on time for the members. These activities ranged from social participation in sociocultural events to financial investment. These activities directly affected the members in some way, and required the presence of the Chama or at least a representation of the Chama.

Some activities I encountered included: attending weddings (TW), celebrating the birth of a member’s child (KP), attending to and visiting sick members (UFN) or relations (CB), grieving with the death of relations (CB) and helping with funeral preparations (CB), scanning potential land purchases (UFN), negotiation of investment opportunities (TW, UFN), establishing relationships with lenders (UFN, KP) etc.

These activities, as discussed under membership negotiation (5.5.1) and Chama description in Chapter four, formed part of the reasons behind the formation of the Chamas, and it explains why the Chamas went to great lengths to ‘be there’ for each other. During the wedding of a member or a member’s close relative for instance, the attendance to the wedding required self-giving which demanded time and monetary contributions, but also, the Chamas got special recognition during the events.

Chamas are social establishments in which a variety of activities crop up which demand presence of members. These become Chama issues or concerns, rather than
individual member responsibilities. Members are also required to be available “to be sent” and represent the Chama or get information on behalf of the Chama. These things require self-giving.

I learnt that all four Chamas had made many successful investments and some of these investments were standalone businesses with employees. The Chama, however, appointed members to be directors of that entity who gave periodic reports on the progress of the business to other Chama members. The employees were paid by the business entity.

TW Chair: “I can only tell you a bit in confidence... we own a deposit taking and lending microfinance institution (MFI). The Chama members are not directly involved in its day-to-day running, but we have two Chama members who sit as board directors at the MFI. We also have an office block on X Road which is quite profitable because of the rents in that area... and other investments.”

UFN Chief Whip: “We run a successful matatu (public service vehicle) business in this area. Three members of UFN wako (are) directly involved in sourcing and coordinating staff, na kuensure bizna ni profitable, na hatushikwi na karau saa zote.” (To ensure that the business is profitable and running legally to avoid frequent arrest.)

KP Chair: We have a lot of land in this place and we have shares in the securities exchange as a Chama. We also have rental houses…”

During Chama meetings, members involved in overseeing these businesses gave complete formal reports and were directly involved in the running of the business. They also prepared comprehensive reports for the annual general meetings and had decision-making responsibilities. Chama members were only engaged when there were matters of concern, which they could not independently handle. An important mandate that the leadership had was to share clear guidelines for these members and ensure that there was equitable distribution of labour.
There were members who certainly gave of their resources (time, skills, and other resources) much more than others, because they had them or were at a strategic position to help the Chama. I noted a general keenness to spend time ‘working for the Chama”.

Chamas were also driven by a sense of accountability to each other. While the four had put in necessary checks and balances to ensure transparency and openness in their dealings, they also had a relationship to safeguard. I refer to this as brotherly accountability because the Chama members, as argued, saw each other as family and had strong social ties, which superseded financial ties, and felt the need to be accountable to each other and built trust and goodwill around each other. This helped members steer away from taking advantage of each other by ensuring that they each offered themselves for activities.

A key precursor to activity coordination through self-giving and brotherly accountability is trust. The UFN secretary alludes to this when she says:

“Si huwanga tumeaminiana sana. Story za Chama si za jokes. Mtu akitumwa na Chama au akijitolea, anajuanga ametumwa, na ametrustiwa na Chama kufanyana nini? Kuifanyia Chama kazi. Of which, yeye ni Chama na Chama ni yeye…so hatukuwangi na story za watu kusema ooh hawatafanya…ooh mtu alikula dough… oh sjui nini. Unajua umeaminiwa so ni wewe ukeep word yako.” (We trust each other very much. We do not joke with Chama welfare.

When the Chama asks one to do something or if one volunteers, one knows they are trusted by the Chama to work on behalf of the Chama. One knows they have complete ownership of the Chama…so we do not hear of members out rightly refusing to take responsibility…or stealing from the Chama…or such negative stories. One knows they are trusted and so they must prove themselves by their word.)
I noted in my journal immediately after one CB meeting the superiority of the relationships and the tremendous effort members were getting into to safeguard their trust:

*These people have an incredibly high level of trust in each other. Accounts full of trust. Even though a few things they discussed in the meeting were threatening huge withdrawals especially on financial commitment and accountability, they were willing to “talk it out and move on.”* (Njeru, 2017d)

This was not blind trust. As mentioned, some *Chamas* had suffered a few incidences, which taught members lessons, hence, the code of conduct, and brotherly accountability expectation, as well as constant reminders on both. However, there was a sense of shame or even embarrassment that befell one if they did not do as expected, and they felt like a letdown, which reflects consequence consciousness discussed in 5.3.1.3.

Clearly, members valued that they could trust each other and worked on being trustworthy. These two factors were driving forces, which motivated self-giving and brotherly accountability. This trust was not only extended to monetary contexts, but also trust that an individual would pull their weight in the activities of the *Chama*, and would do the *Chama* activities wholeheartedly and as expected, in complete self-giving.

5.3.4. Institutional positioning

Given the nature of *Chamas* to want to protect how do *Chamas* do this?

Whilst literature looks at organisations relative to other organisations, I would like to expand the scope of positioning to society, especially the immediate society in which the *Chama* is located. *Chamas* like KP, for example, were famous in the community,
given the kind of community development engagements they had with girls who had dropped out of school due to early marriage and pregnancy, as well as the counselling services they offered to girls.

5.3.4.1. Public privacy

_Chamas_ are partially secretive organisations. They have a public identity but only in so far as that public identity does not compromise, especially their financial and internal personal affairs. With all four _Chamas_, on request to study them, a back and forth conversation with contact persons always revealed their deep desire for confidentiality. In one of my reflections, the KP chair helped me see this as noted in the reflection (Njeru, 2017c), when I asked to study her _Chama_.

...And she (chair) reminded me the first lesson: _Chamas_ are fiercely protective of who they are because they deal with sensitive matters: financial, leadership, individual and sometimes difficult personalities, disagreements, and benefits that may otherwise jeopardise the sacred confidentiality and privacy of members.

_Chamas_ are a family-a community. I persuaded [her] that I only wanted to observe how communication helps them navigate the Chama ...how communication is the Chama... She nearly made me swear by a confidentiality clause. I later learnt that even members are not allowed to discuss Chama matters they are not sure of outside the Chama meeting, if they did not attend the meeting. They argue that this weeds out gossip and grapevine, and attribute the strength of their Chama to formality of communication.

...Because the Chama has meaningful business to run, it must also be a gatekeeper for this business so that it is not a single lane highway. It is also a learning Chama, and there must be some form of benefit if it has to allow anyone in its business.
When visiting UFN, as noted in the reflective journal (Njeru, 2017d), the process was similar- the Chama wanted me to justify why I wanted to visit them. Just like KP, UFN demanded to know what benefit (see appendix 3 ii) they would gain from my coming to their organisation- even if I were a student. They asked me to give them a ‘communication score’ and a mini lecture on what I thought of their communication skills as a group. The same was repeated in CB in the first meeting, where the Chair said it was unafrican for a visitor not to say something.

Even though Chamas were somewhat closed to the outsider, there were those they let in, depending on “what was in it for them.” When the Chama was ready to grow its savings and venture into investment, it sought government registration services because financial institutions would not recognize it as legitimate.

One has to remember that the default position of the Chama is to want to be private in its affairs.

UFN Chair: “Unajua sio vizuri mambo yenye ikijulikana saana huko nje. Hii ni Chama yetu… tunarun mambo yetu… Plus unajua watu ni funny…unaeza ambia msee mmoja kitu mojaunapata imetamba kila mahali…sio poa.”

TW Chair: We don’t talk about what we do… [laughs] we wait for people to see …but also what is the point? This Chama is ours. And because we are not interested in new people joining the group, what is the point of exposure?

Though the Chamas were sure they wanted to keep their business private, they to cede some of this privacy to the government, lending institutions and others. For example, during the KP FGD, members conceded that their relationship with banks and SACCOS had made them rethink their direction and even begin to do some things that they did not intend to be doing:
KP R1:” …We had not thought about taking big loans, but now because of the big dreams we have, we are working with Bank X, which can lend us some money at a low interest rate. We now had to say who we are, what we do, and where we are going so that it happens.”

KP R5: “ I think its the same we are now doing with insurance…they are coming to give us a talk so that they can educate on insurance…but you see now we will have to tell them about us…”

While on face value this may not necessarily be harmful, it put them under pressure to meet certain obligations. At the same time, because of the other institutions’ paper work, which defined them, they were tied to some allegiance. The government also inevitably took on a policing role, when the Chamas registered formerly with the government to get their personal identification numbers (PIN). Similar relationships included insurance companies, Tech farming companies, banks and SACCOS, and the products they marketed as Chama friendly. When asked about registration during the interview, the Chair of KP during the IDID said that with registration:

“You are told, you are a legal entity that means you have a right to many other things because you are a legal entity. If somebody steals from you, you go as a Chama, not as an individual… you go as a Chama.”

This is subtle, but in reality, the right to security is every Kenyan’s right, and not a privilege as it was made to sound. Some of these external relations like banks even offered to define what the Chama was and give it direction, which inevitably invites discourse on power and hegemony. Power is the ability to define a social reality and/or impart certain visions. Constitution, identity, and power are part of organisational life (Linda Putnam & Mumby, 2014), precisely because language is the tool used to influence people in whatever way or influence a decision. While the Chamas desired to keep a private profile, they were inevitably thrust into the public because they needed to position themselves in line with other some of these ‘superior’ institutions. During a CB meeting
where they were trying to get a tax compliance certificate, the chair gave feedback on some documents:

“…The government won’t like that…They like us to…We do not want them to come for us …You know the government is really tightening…”

In addition, soon after registration, the door opens to other organisations that specialize in helping *Chamas* invest. During one of the KP visits, I learnt they had postponed a talk from a local investment bank, which had just developed a low interest loan product for *Chamas*. With UFN and CB, similar talks had already taken place.

*Chamas* are increasingly sought after havens for lenders especially. Unsurprisingly, data on *Chamas* is sometimes released to lenders and unsolicited loan offers and information are sent out to them. As argued, there may be nothing wrong with this exposure on face value, but one has to ask what gives in order to give the *Chama* a “partner relationship” with the lender, as the lenders often call themselves.

### 5.3.4.2. External positioning for internal growth

McPhee and Zaug (2000) stress the externality of the organizations as part of what constitutes the organisation “through interactions that allow them (organisations) to remain part of and occupy advantageous niches in inter-organizational systems.” (p.11). External relations help to legitimize the *Chama*, but also get the *Chama* used to *inviting* external relations only if they are helpful (especially financially), rather than *seeking* mutually beneficial interactions.

The interpretation of the advantageous niche means therefore that *Chamas* rarely venture into direct relations with other *Chamas*, even though majority of the members of each in the four *Chamas* under study actually belong to other *Chamas*. They have no
direct partnerships and only have covert comparisons through members, in order to learn what to do and do it better, but especially what to avoid. It would seem then that *Chamas* want to situate themselves to gain or become *more successful than* the other *Chamas*, even though in reality, they are not in competition with each other. Positioning therefore becomes a search for benchmarking in order to gain competitive advantage, but only for internal growth purposes. Asked whether they had any relations with other *Chamas*, the leaders responded:

**CB Chair:** ”…Noo…but I know some of our members belong to other *Chamas*. But we focus one ours and work on it.

**KP Chair:** Not directly, but all of us belong to other *Chamas*, though like I told you this is our favourite…we are more organised here…we however talk about what to avoid doing following what we see from other *Chamas…”

**UFN Chief Whip:**”…Ai apana….aje sasa… unless mtu anatuambia vile *Chama* ingine inafanya ndio tujie encourage ama tufanye better…ata si better juu hata tukiongea juu ya *Chama* zingine, ni kujua tu but si ati tunacompete juu tunapatana wapi sasa…” (No, not really. Unless a member is telling us of what another *Chama* is doing so that we encourage ourselves to do better, but not quite better because even if we discuss about other *Chamas*, its for knowledge’ sake because we are not in competition.)

**TW secretary:** “We do not have any relations deliberately with other *Chamas*. I do not think we have made any effort that way.”

But this is an interesting way of positioning. With the exception of CB, the *Chamas* under study were not looking to invite more *Chama* members. They were not necessarily trying to appear attractive to potential members, but rather to themselves, for their own internal confidence, and for purposes of legitimation by bigger organisations, especially financial institutions, again for their own development. Institutional positioning also entailed the *Chama* seeking relationships that made meeting *Chama* objectives easier and achievable, conveniently. All the *Chamas* had bank accounts and had relationships with account managers who specialized in advising *Chamas*.
Members had a commitment to their other *Chamas* (other than the ones I studied), and had ways of separating the commitments, but also acknowledged that there were differences and that they had *favorite Chamas* which happened to be the ones I studied. 

Asked what the favourites would be and why, the reference was always to “feeling”. All the FGDs and some IDIs revealed similar results captured best by a statement from the UFN FGD.

**UFN R7**: “…unajua, kuna venye. (lightly rubbing and thumping his chest with a smile)...kuna venye tu mtu anaskianga kwa hii Chama… yaani mko watu wamoja. Hawa ni watu wangu. Yes kuna izo Chama zingine, but hainna haja nikuudanganye, izo hakuna warmth ya watu. Ata sijui kama nitaziita Chama zingine, juu hatumeetingi often, na ni kutoa tu douh na hio unaeza ata tuma na simu. Chama ni watu. Na vile unawafeel. Kwa hii Chama yetu, tumetoka mbali.” (There is a way. [Lightly rubbing and thumping his chest with a smile]…there is just a way one feels when one is in this Chama. You are all one people. These are my people. Yes, there are other Chamas we belong to, but, to be honest, they do not have people-warmth. I do not even know if I would call them Chamas because we rarely meet and it is about contributing money. And you can send that through the phone. A Chama is about people. And the way you relate to each other. In this Chama, we have a deep history.)

**CB R6**: This *Chama* is the only one where I get to speak my mother tongue by the way and feel like I am home. It brings me memories of home and then there is a warmness to it. It is special.

**CB R4**: We are a very mixed *Chama* here in terms of age. I realise that I learn a lot from the older ones, the stories I hear from the village and we have a good time and laugh together. Plus now the things we do together.

In this narrative, all members in the *Chamas* know of the reality of multiple *Chama* membership with some members, and could even isolate elements in other *Chamas* that were inferior.

**KP Chair**: “I belong to another *Chama* where I am the only who can read and write and I am the youngest in that *Chama*. Those mamas teach me so much because they have a lot of wisdom. The truth is you cannot cheat them. They have their own traditional wisdom but also they are very very slow and also rely on me too much.”
TW R1: “I like this group. I belong to another group but I would not call that a Chama because we only meet and discuss money and investments and very little of ourselves. Here we eat and drink together and our families even know each other. The other one, I would say, is a bit mechanical.

They discussed these inferiorities albeit not in an incriminating way but in a ‘learning way’. This is a unique way of positioning the Chama by raising awareness on and recognizing, the presence of other Chamas, and then striving to either steer clear or exceed the practices under discussion.

Sometimes Chamas were exposed to political figures directly or indirectly: direct exposure for example was when the leadership or a member of the Chama had a relationship with a certain politician, and then the Chama became a political ground for campaign. Some Chamas have had political relationships though:

UFN R2: “…you never know when these politicians could be of help to us.”

TW secretary: “I think we have benefitted from some of our members knowing people in many places…like in politics. In fact now that I remembr, one of the buildings we put up on X road was facing delay due to some corrupt member in city council office and he made one phonecall to an influential person there and we got it done in record time.

KP treasurer: You know because of the work we are doing with girls, we are beginning to get recognised. There is an aspiring politician who wants to visit us and go with us on some of her ventures… but we are careful.”

I noted that Chamas were good points of interest for a politician for two major reasons: the members belonged to multiple Chamas, but also because of the social responsibility activities that made them recognized by their members of the local societies, they were direct sources of influence for the politician. One may call this an inherent group selfishness because of the desire to exploit relationships for their own social and financial good, but meeting that goal would be the very reason they exist.
UFN secretary: “…vile tu tulikuwa tunauliza Paula* about you…kuengage na politicians ni poa but lazima you know very clearly tunataka nini. Chama itasaidika aje juu ya hii relationship? Unaelewa?” (Just as we asked Paula about you, engaging with politicians is good, but you have to know what you want from them. How will the Chama benefit?)

Finally, I noticed external positioning for internal growth through ‘friends of the Chama’, courtesy of certain members who have external relations, which would be of benefit to the Chamas. If the Chama needed specific help in a certain venture and a member of the Chama had a relationship with an institution that would offer this help, often times at no charge, this positioned the Chama in a legitimate external relationship.

For KP, the members were passionate about the education of the Maasai Girls. They, therefore, had an ongoing relationship with several schools and offered talks in these schools. While many of them were teachers, the relationships they had with senior education officials in the county facilitated their social responsibility mission. Because of these relationships, they were asked to give a talk to upcoming Chamas by their bank branch in Kajiado, but were also looking to reap from this personal relationship from their bank, by acquiring a loan at a highly negotiated interest rate.

5.3.5. Intangible social fabric

Literature in CCO already addresses where and how organisation takes place, and the fundamental need to place communication at the heart of constituting organisation, even though through differing perspectives. However, CCO approaches are unified in the “common sensibility for … organizing as the medium and product of dynamic communication processes,” (Putnam & Mumby, 2014:3). This study has demonstrated how the Four Flows explain the constitution of a Chama. They constitute the Chama through various communication types, discussed as flows, and consequently, what they
cause. “Each ‘flow’ can include events and practices that contribute to, or disrupt, processes that lead to specific membership or coordination etc.,” (Nordbäck et al., 2017), and unite in accounting for how communication constitutes organisation. These communication types work alone but interdependently to cause organisation, as has been demonstrated by the findings presented.

There, however, seemed to be unplaced communication types which equally contributed to organisation and which cause the Flows to work more cohesively and intimately. The Four Flows are diagrammatically illustrated as independent and leading or resulting to each other (see figure 5.4). This makes them look mechanical rather than intricately and intimately related, and flowing in and out of each other to create organisation. For the flows to work, there were things that were almost intangible that causes the cohesion and the possibility of the other flows, yet, which were undeniably present and sometimes, even domineering in the Chamas. These created a fellowship and bond that the four Chamas shared in very similar ways, yet was not addressed successfully by membership negotiation, because they were not necessarily a prequalification criterion for membership, yet grew with continued membership. Both reflexive self-structuring and activity coordination did not address them because they clearly caused or facilitated both, and nor did positioning speak to them. In this study, I refer to these things as the Intangible Social Fabric Flow.

The social fabric flow is a special flow because not only did it come across as a type of communication by itself, but it also facilitated the smooth running of the other flows, and in this way, acted as a lubricant. As illustrated in figure 5.4, my explication of the flows differs in shape because the Flows, as I found, offer the organisation a much
more rounder metaphorical presentation, which facilitates the smoothness of their relationship. This special flow is particularly responsible for this roundedness. The lines that demarcate the flows are permeable rather than solid to signify the ‘flow’, in a literal sense.

Given that this intangible social fabric is not extensively discussed in FF and wider CCO literature, I have drawn on literature to support the findings, much more than with the Four Flows discussed previously.
Figure 5.4. Different explications of the Four Flows
Its intangibility stretches from overt expression of observable communication to an invisible reality that motivates the visible protrusion of the Four Flows. This Fabric presents itself in both verbal and non-verbal forms. Communication about it, and of it as communication, suggests that it is a Flow, in the same way as membership negotiation. It also presents itself as greasing the flows. I present the Social Fabric Flow from the findings through three main presentations: the place value of meals together, overt cognition of God, and adopting each other.

5.3.5.1. Place value of a meal

Sharing a meal was a big part of the four Chamas that I visited. They each admitted that not only was food one of the things that they really missed, but that a meeting was not complete without food. Food qualified to solidify the fabric flow in various ways.

To begin with, was the overt show of unity through a clear articulation of a relationship and a collective identity. The CB Chair used certain terms to demonstrate this during the telephone conversation when asked why they ate together:

…we are brothers …togetherness… …our culture…we are one … …We are Luhyas … reminds us of who we are as a culture…we miss each other …tuko pamoja and food signifies tuko pamoja…kitu poa ata infanya tulook forward kukuja pamoja (it is a good thing and we look forward to eating together)…juu ya umoja na kuelewana (because of unity and understanding each other)…

The overriding term here was togetherness, which has been variously explored as Esprit de Corps by organisational theory scholars, popularized by Henry Fayol (1949; 2016) and James Lacan (Lacan, 1945 in Nobus, 2016). Nobus (ibid.) clarifies Esprit de Corps as characterized by “shared loyalty, solidarity, fellowship, and an implicit sense of duty”. Food for the Chamas signifies and demonstrates these qualities.
The constant use of the collective pronoun ‘we’ further pointed to a collective identity and ownership as a *Chama*, and it then followed for them, that people who shared a oneness ate together because they had a relationship, which was re-solidified, and redefined over food.

**KP Chair:** we each belong to our families and other spaces, but we have another family in the *Chama.*”

The members had a collective identity as a *Chama*, and used their time to eat together as a separation from those other spaces and a recreation of the present *Chama* space.

**KP R3:** the children know when it is *Chama* day, mummy has gone to her other sisters and she will eat with them.

**TW Chair:** We always have a meal together on day of the meeting. Our families know. Our wives know.

This was why, for instance, the *Chama* members during the FGD variously stated that they could not imagine a *Chama* meeting without food – it was a reminder of their belonging to each other. Food created a warmth in the union. When asked why they ate together:

**TW Chair:** “…we are brothers so we eat for togetherness. I think in the Afrian culture, when you want to meet over something serious, food must be there. It is our way of sharing and getting each other’s attention…”

**TW Secretary:** “…we are one …In our community we enjoy food … it reminds us of who we are as a culture…”

**KP chair:** “…I told you we miss each other …tuko pamoja and food signifies tuko pamoja…kitu poa ata infanya tulook forward kukuja pamoja…” (it is a good thing and we look forward to eating together.)

**UFN chair:** “juu ya umoja na kuelewana” (because of unity and understanding each other)…
While sharing a meal during one of the Chama meetings, I observed the shifting of positions from one place to the other as people sought more intimate conversations, or clarifications on issues, while eating their food. The food signified a part of the meeting that allowed for consultations, free movement, and deeper sharing, within the Chama. The food session was a loud session as people laughed, shared, and told stories. To the outside eye, it portrayed the oneness of the group and a celebration of being with each other. There was also audible concern for each other when people did not seem to eat a certain food. For example, during a KP meeting, one of the members did not order for anything, and there was immediate concern on her health and well-being, since she had been unwell. The Food session evoked care and concern, and revealed meanings that may not be revealed during other ‘serious’ sessions.

Secondly, eating together meant that people shared a physical presence with each other and shared a state of social openness of being and of mind. The food session was an opportunity for members to serve each other, and their being physically present facilitated this. During the Chama meetings, as members passed food that was out of reach, or encouraged each other to try a certain meal, it was, for me the observer, a deeply brotherly occasion, which also nurtured conversation, and demonstrated the value of the sharing. There was an element of hospitality in this when Chamas met in peoples’ homes, but this was also seen in the other Chamas that did not meet in homes. They ate together and had discussions going on over food. During a CB food session, the host had prepared a type of fish, which the other members had not tried before. After a member sought to know what kind it was, he responded in detail:
“...you like it? I brought it from Mombasa. Remember I told you [in the WhatsApp Group] I was travelling...So I bought in a place where they sell them within minutes of being caught...I put in a cool a box... You notice it is darker that the normal fish...I like the kabitterness (slightly tangy), but also its because of the way they prepared with peppers...And you know mama [his wife] called and said now that you are coming this week, we try this fish for you...I have seen only one man who sells it in City Market...”

The host was proud to explain the process of cooking this, where to source the fish in Nairobi, and that he had specifically brought in the fish for this Chama meeting. This context created moments of pride for the host as the members gave glowing compliments on the food, and feelings of a special welcome for the Chama members. All these activities were going on around the food. However, the conversations about food go beyond the present food the group is enjoying, and acted as a symbolizer of past conversation and agreements, and of past experiences the Chama had together.

Thirdly, there was a deep implied or contextual meaning in food as process. It for example signified a collective palate.

CB secretary: You have seen our food. It is what our community enjoys, but the host can make a surprise meal for the other members.

The food did not necessarily interrupt the meeting, but as Greene & Cramer (2011: ix) state, food “is a key factor in how we view ourselves and how we view others”. The authors argue for food as a means of non-verbal communication in which we share meanings, and which carries symbolic meanings. For the Chamas, food was not just eaten. It was a site for verbal and nonverbal communication. The process of preparing the food or ordering the food, the process of eating together, and holding discussions on or around the food carried with it significant meanings on order, organisation and relationships in the Chama. The TW chair alluded to the symbolism of food, which Kim (2017) referred to as a “vehicle of Communication”, in a study on the
role of food in Korean funerals. The study referred to food as a vehicle because meanings were assigned to the entire process of eating together with bereaved families. The vehicle had on it “symbols, ideology, social values, economy and cultural identity.”

The telephone interview with the Chair of TW further revealed this deep symbolism of food, which sometimes was not even expressible in words but had to be contextually decoded, when he argued:

When I share a meal with you, I am saying we are on one table and we are therefore one, I am also saying I am willing to listen to you, I could also be saying we are brothers and we have more in common and therefore I can afford to share a meal with you…so I am saying many things.

In a recent study on how online food practices and narratives shape the Italian diaspora in London, Marino (2017) found food as a “malleable resource and a complex construct that not only involves the material act of eating, but calls into question multi-faceted processes and activities, including sharing recipes and discussing a particular dish.” The conclusion was that food and food related choices and conversations not only reflected an individual’s personality, but also, contributed to the collective identity of a group. The CB chair referred to this, as

“…our way of saying to each other we are welcome in each other’s lives.”

Food materializes the relationship members have with each other. The place value of food becomes a source of cohesion and a symbolizer of, as well as a catalyst for, organisation. Food rightfully becomes a type of communication. It is, therefore, not just the food that is of value, but what the food causes, for Chamas.
5.3.5.2. Overt cognition of God

While I did not deliberately search for Chamas that had a cognition of God, the four Chamas in this study explicitly demonstrated this. I call this the cognition of God, rather than Chamas being spiritual or religious. Post-modern organisational thinking labels these terms as divisive (Cavanagh, 1999; Giacalone & Jurkiewicz, 2010) especially in organisations that are not deemed religious, because of strongly divergent views, and the subjective nature on religious matters. However, the invocation of “God” then necessarily qualifies a subject as religious, where religious means reference to the active (obviously visible and audible) belief in Deity. Overt Cognition of God then refers to non-deniable verbal and non-verbal communication behavior that I heard and observed, that proved God occupied a distinct role in the Communicative Constitution of the four Chamas.

Religion in the Social sciences, especially Sociology and Psychology and resultant areas of study like Organisational Behavior, has always been a topic of interest. In organisational theory and organisational communication, the role of religion is not a new subject. Max Weber particularly spurred discussion extensively based on his original 1904/5 German article “Die protestantische Ethik und der Geist des Kapitalismus (The Protestant Work Ethik and the spirit of Capitalism), and which continues to influence organisational study work through various applications and distillations of his thoughts on the place and influence of religion in organisations (e.g. Overman, 2011). The discussions, however, have been termed as insufficient, and even almost absent, because of the misleading implicit assumption that religious influence in organisation(s) and on individuals is on the decline, especially in the West (Tracey, Phillips, & Lounsbury,
2014). The place of religion in organisational theory, according to Tracey, Phillips and Lounsbury (ibid.) has, however, been neglected despite studies that prove that religion tremendously influences social and collective identity as well as institutional theory (Greenfield & Marks, 2007).

Similarly, from an organisational communication (OC) perspective, not many scholars have ventured into studies on OC and Religion. Onea (2013) refers to religion as a cultural level that has the potential to create communication barriers in an organisation and as a sight for “devastating effects… where problems may occur in the organizational communication.” More specific to CCO scholars, discussions do not make mention to specific religion but rather, to concerns on:

… not only to (a) what people are doing in interaction but also to (b) what leads them to do what they are doing, that is, what animates them in a specific situation or in their daily activities, as well as (c) what speaks or acts through them, that is, what constitutes them and what they constitute as social or organizational agent… (François Cooren, Fairhurst, & Huët, 2012)

The *Chamas* under study answer these concerns in one ontological way— their overt cognition of God. They felt, in response to these CCO concerns, it was God who guided their interactions, led, and spoke to and through them.

**TW Chair:** “By God’s grace, we have… We have taken many risks but God has blessed us and seen us through.”

The *Chamas* admittedly reverenced and referred to God as the author of their being, but also as responsible for the tremendous successes they had. They attributed
their unity to God. They attributed their being to God, and He, they all collectively argued, was faithful to them. For *Chamas*, God was real: they spoke to and of Him and consulted Him individually and collectively, and He responded to them. They had a communicative relationship with God.

As noted in my reflection, there was a social-spiritual identity in *Chamas* (Njeru, 2017a), that contributed to the Fabric of *Chamas*, and it contributed in various ways. To begin with, it contributed by giving the *Chama* members an individual identity which was further reinforced and grown into a collective identity. Even though none of the *Chamas* set out to be a religious *Chama*, and indeed, when some *Chamas* were formed (e.g. TW and UFN), many members were not necessarily Church-going Christians, the members influenced each other to find individual and collective identity in God. As the TW Chair mentioned, which resonates with the other *Chamas*:

> We all know we are where we are because of God…We influence each other and stir faith in each other but we do not go to the same Churches. We place our trust in God and we do not even joke about that.

There is a collective identity that can be ascertained through their speech and through participant observation— an identity that is found in God. It can be ascertained when they identify themselves as “We”, and refer to God as “their” God, and to the *Chama* as a “God-fearing” *Chama*. The relationship with God determined how they treated each other, because they had an identity as siblings in God. This identity worked in reverse when for example the UFN Chair referred to

> “… God ni baba yetu. Ametuhelp…” (God is our Father, He has helped us).
This alluded to the identity they found in each other as equal children of God. The identity in God, as the TW chair mentioned, determined their behavior and contributed to their deeper cohesion:

“We fear God. We can’t cheat each other...We can’t behave in ways that are not good before God and for each other...The knowledge of who God is to us helps us remain together.”

The Four Chamas each alluded to transcendence, especially influenced by the place of God in the Chama. I borrow this concept from Maslow’s sixth tier of need and human motivation, as discussed by Venter (2012). Transcendence for Maslow is “...reached when a person seeks to further a cause beyond the self and to experience a communion beyond the boundaries of the self...” (Venter, ibid.). While by reaching out to help each other, the Chama members were in a way reaching out to pool their resources for their own, and for each other’s benefit, but it was when they deliberately went out of their way to reach out to a societal need that I saw transcendence demonstrated. They did this and related it to God, who they believed gave them a higher purpose for living, outside of themselves, demonstrated by their giving in various churches and giving towards certain social causes.

The Chamas overtly referred to God as the motivator of their actions. In addition, the overt reference to God gave them a more superior purpose as “doing it for God” rather than to be recognised, as the KP Chair notes. The higher purpose they constantly reminded each other of was doing God’s will, who they believed influenced (directly or indirectly) the decisions they made or intended to make. It is for this reason also that when they could not agree on a decision, they postponed it “to pray about it” or “seek God’s guidance”, as I
heard in the meetings. God, they believed, influenced their individual and collective thought and decision-making processes.

The KP Chair clearly stated this in reference to their giving themselves beyond the call of duty to various projects in the community, before and even after they formed the Chama. The Chama was formed around the idea of transcendence- they had given of themselves to the growth and success of the schools they taught and they wanted a vehicle that could help them not only help themselves, but also be of greater help to the community that they were serving in. She says of the beginnings of the Chama:

“… and because the government cannot pay us, the parents cannot pay us, let’s start something that we can hold on to and tell God to bless us. So we started the group. And so far, God has blessed us.”

Chama members referred to and invoked God’s blessings on each other and on the Chama. For the Chama therefore, there was a higher purpose of being than themselves and they attribute that purpose to God.

Thirdly, for the Chamas, God was the source of their unity and cohesion, and contributed to it. They were keenly aware that many groups like theirs kept falling apart, as I gathered during FGDs. Interestingly, they all referred to God as being the one to thank for the unity in their present Chamas. They referred to Him as the source of unity. It is worth noting that the four Chamas began and ended meetings with profound prayer sessions. CB had the most profound prayer sessions, as they followed certain parts of the Liturgy of the Catholic Church. Even though they were not all Catholic as I later learnt, they all participated in the singing and dancing, and the elaborate prayers to the Virgin Mary, the Lord’s prayer as well as other prayers. UFN, KP and TW had shorter prayer sessions during Chama meetings. The meetings and prayer sessions also had moments of
“prayer requests” where members requested that others pray for particular needs a certain member had identified. These were personal needs or needs known somewhat to the member, though not directly relating to him or her. This session contributed to membership negotiation through communicative vulnerability discussed in 5.5.1.2, and therefore to greater cohesion of the Chama, because the members discussed even personal prayer needs. When they share needs together, it gives them some sense of cohesion knowing “they are in this together” and they are committing each other to God.

All four Chamas had days they deliberately set apart as Chama Prayer days. At the time of the Study, for example, KP was engaged in a 100-day prayer for the country, in the run up to the general election. Their focus was a prayer for peace in the country, especially in their region Narok, which has a history of politically instigated violence. The group was not discursive, but rather the facilitator, who doubles up as the Chama treasurer, would share Bible verses and encourage members to pray around those verses with a focus on Narok. UFN also has an elaborate prayer day and a devotional shared each week by the ‘pastor’.

Prayers and Biblical exhortations took a good part of Chama meetings both the physical meetings as well outside of the meetings, and were often integrated seamlessly into the meeting. Three of the Chamas were going through particularly specific prayers for members who had children sitting for high school and primary school national exams, and other special and personal prayers that had been requested. There was a telling statement by the Chairman of TW who alluded to members who had become more religious as a result of the overt religious structure of the group. Even though allegiance to religion was
not a requirement, the few members admired the way of faith, according to the Chairman, and had adopted it.

A guiding overt mantra for the *Chamas* also was the Biblical golden rule of doing to others what one would like others to do to them. I noticed this in the conduct of meetings, in the decisions they made to pardon, to intervene or let go, and really, at the heart of their relationships. In conclusion, in the words of the TW Chair “God is the centre” of the *Chamas*. The Intangible Social Fabric is therefore discussed both as a separate Flow but also as a coordinating flow, which ensures that the Four Flows work in unison.

5.3.5.3. Adopting each other

One of the things that was strikingly prominent of the *Chamas* was their reference to each other as brothers and sisters and the *Chama* as family. In many ways, they transcended a friendship and business relationship boundary, and developed a new family of their own. A family that was cognizant of the formal commitment that they had together, but that commitment did not outweigh the close relationship they continued to build as *Chama* members. These traits that were observable, when for instance before a meeting, they greeted each other heartily and referred to each other as “brother” or “sister”, and in some cases, one younger member of the CB *Chama* referred to the treasurer, a clearly older lady, as “mum”. These newfound relationships signified respect, mutuality, understanding, and even love. This warmth of family was demonstrated in a number of ways.

To begin with, *Chamas* adopted each other and accommodated each other as they were, and birthed a language. I noticed from the group meetings that *Chamas* had diverse
personalities and an array of human strengths and weaknesses. As they got to know each other, they leveraged on these to give each other responsibilities that ensured that the work in the *Chama* was done. But there was also such a sense of collegiality that they could and felt free to bring each other to account. Even though they went through a ‘vetting’ process, this process was not to in any way get similar people, but rather find fits for each other. Members engaged in a continuous process of learning and seeking to understand each other, and as a result, developed a language of their own- a language of transaction and a language of being there for each other. This contributed tremendously to the fabric that they shared as a *Chama*. When they disagreed, for instance as I experienced in UFN, they had their own language of disagreeing, which encompassed a certain style of disagreeing. This style was unique to UFN and it may not be applicable to other *Chamas* that the members belong to, as clarified by a member 5 in the FGD:

“…[we] are a loud group and that is how we get work done.”

This language was a language born out of their own diversity and knowledge of each other, and together, they created a new family language. For CB and TW, their language of disagreement and business transaction was not loud, but rather, according to their Chairmen, “diplomatic” and “discursive” respectively. KPs language was consultative, as I observed in their meetings. The controlling language for *Chamas* was that they were all in agreement

“…so that no one says they were not party to something…” as the KP Chair asserted.
Chamas adopt each other and birth a certain way of organizing and reorganizing themselves using their new language, and can be identified in a certain way, based on the language culture that they build. For members, this language is clear and though unique to each, has no ambiguities for them. This language also necessarily yields the freedom to seek clarifications and disagree with opinions.

Secondly, when Chama members adopt each other, they are cognisant of their equity. This deep sense of equity comes with the constant reminder of their identity together, but also in wishing audible, equal, all-round growth (spiritual, financial, social etc.) for each other. They move together. They invest together. They make collective decisions. They agree to be similarly guided by the structures they put in place. This also means they have a strong sense of justice and will defend each other, even from each other, if need be. The four Chamas allow members to borrow money from the pool and guarantee each other. Where a member has defaulted on payment and puts the guarantor in the awkward position of having to pay for the money, the Chamas have no kind words. I experienced this in both KP and UFN, even though these were isolated cases, as the members have a very high sense of trust in each other. This trust is a fabric that they would not want to break and actually work hard to defend by putting structures in place, and constantly discuss and review the structures as need arises. During focus group discussions, I also noticed that this trust was further strengthened when Chama members identified what they were before the group and what they now are. They proudly refer not only to the assets they have acquired, but also to the new family and the new friendships.
Thirdly, *Chamas* address a form of ‘void’ or ‘loneliness’ that may be covert or overt. These terms are used in a very lose sense here to address what the KP Chair, for instance, was referring to when she said:

“…..And people have to feel that sense of family… and then now how do you feel that sense of family, you communicate by sending two representatives when am bereaved…”

This is a covert loneliness- the bereavement has not happened, but they anticipate that at some point it will, and when it does, the *Chama will be there* in some way, to support the bereaved family member. The loneliness causes them to *miss each other* and demand a meeting, when it has been postponed due to unavoidable circumstances. This loneliness will cause them to meet on an agreed date, even when there is no formal agenda for the meeting. The CB secretary further referred to this loneliness:

“.. *being taken care of* by the *Chama*. You join the *Chama* because of the need to belong…as necessity…as welfare… so that you have people you care about but also people who care about you.”

There is no doubt that the concern for each, the need to be there for each other, and the expectation that the *Chama* will be there when one is in need, all form part of an intangible but undeniable fabric. The *Chama* meets the needs of the members at very many levels, which include, but are not limited to, emotional connection. I constantly noticed the shared intimacy in these *Chamas* that caused them to be who they are as *Chamas*.

Finally, when members adopt each other as *siblings*, it is easy to observe that carrying out the business of the *Chama* is easy. This can explain why members trust each other, why each *Chama* has made substantial investments, why they create time to meet monthly, and why, despite their differences, they remain together. They have a social
relationship that facilitates communication. This social relationship is for the observer both complex and simple as symbolised in their choice of communication style, the context of communication and the general environment they create during their meetings. There are simple references to both verbal and nonverbal communication behaviour that one can refer to, for example, when they refer to each other in various affectionate terms that communicate a relaxed to a non-existent social gap between them.

In addition, as recorded in the observation tables during the meetings, the sitting positions were quite close to each other. This facilitated passionate handshakes, elaborate styles of greeting each other, and of bidding each other farewell. There were the extended informal meetings beyond the formal meetings, and the members referred to each other by first names or as brother, and sister. In some cases, I heard brother or sister from another mother (noted in UFN) ... or my twin (noted in KP) as well as more affectionate terms (for example my dear, sweetheart especially among the females in KP, UFN and CB); all spoke to this sibling relationship.

Research in the Sociology of economic development in the last ten to fifteen years has experienced a tremendous amount of output in publications on what scholars refer to as “social capital”. Social capital is not a new concept, having been discussed by Hanifan (1916), Durkheim, Weber and Max, and later by Bourdieu and Coleman (in Tzanakis, 2013). Scholars have recently put in a new effort in reviving and applying discussions in various social science related discourses, as well as others, like information technology (Raisinghani, 2008). Cohen and Prusak (2001:4) define social capital as “the stock of active connections among people: the trust, mutual understanding and shared values and behaviours that bind the members of human networks and communities and
makes cooperative action possible.” Closer to organisational communication scholars, (Putnam, 2001a) discusses social capital in terms of what it produces or consequences: “…mutual support, co-operation, trust, and institutional effectiveness…” Organisational Communication writers view social capital as a function of communication. In other words, many discussions on social capital dwell around the members of a certain social community benefitting from the community, and therefore finding value in the benefit.

How is the intangible social fabric different from social capital? The difference is not in the definitions but rather in the positioning, intentions and intimacy involved. Putnam (2001b) classifies social capital as formal and informal and alludes to even strangers sharing a dimension of it, because of the possibility of reciprocity. The kind of fabric that Chamas experience is a fellowship, which is intricately woven into their lives not just because of trust and reciprocity. There is a mutual collective construction for the sake of the Chama. The cognition of God as discussed, introduces an element of seeking to please God rather than doing something in the hope or silent belief in reciprocation. The intangible social fabric is also a state of being rather than a by-product, and hence the placing of it as a central flow, as illustrated in figure 5.3.
Figure 5.3. Illustration of how Four Flows constitute the Chama and the positioning of the social fabric flow.
5.4. Summary of chapter

This chapter has presented the findings in thematic form, as explicated by McPhee and Zaug’s Four Flows. In addition to the basic Four Flows, explanations answering the third research question on exactly how the Four Flows constitute organisation have been presented. The fifth flow, an original addition to the theory, has also been presented. This discussion creates a broad context for the discussion of findings in Chapter six, which succinctly wraps up the discussion into theoretically meaningful and thematic discussions.
6. CHAPTER 6: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

6.1 Chapter overview

This study set out to answer what communication steps or Flows lead to the constitution of Chamas, why Chamas are formed, how communication reconstitutes Chamas, and how the Four Flows explain the communicative constitution of the Chama. This Chapter begins by presenting a summary of the findings, in order to contextualise the discussion. The second section entails the discussion, which situates the findings in literature, guided by the research questions. The third section offers limitations of the study, which are followed by the conclusions and implications of the study, and finally, recommendations as well as suggestions for further research.

6.2 Summary of findings

The Four Chamas discussed in this study have provided vibrant ground to explore how communication constitutes the Chama. The findings answered the research questions posed in Chapter one (1.6).

Even though I used Four Flows to analyse the constitution of a Chama and then developed them further into subflows (see table 6.1), there were three unexpected findings that came up, that the original framework and studies around it do not quite capture, which responded to RQ3. The first is an addition to the flows, which I refer to as a special flow, because of its independence as well as the dependence other flows have on it. This is the intangible social fabric flow, which presented itself as responsible for ensuring the smoother and closer working of the known Four Flows. I
find that this flow can speak to an African theory of communicative constitution of organisation. The second unexpected finding was demonstrated by differentiation in communication needs and human needs. This was only clear when I began to see that communication exposes certain (human) needs that we have, even going by the known Maslow’s hierarchy of human needs. But, in addition to these known needs, the data revealed communication needs which are exposed and fulfilled by the workings of the other four flows, as explained in chapter five. The Chama meets those needs. From a wider theoretical discussion though, CCO scholars’ mandate seems to surround how organisations are constituted and not why, and this finding responds to both how and why, which RQ1 sought. Thirdly, the findings revealed a misrepresentation of what Chamas are, while seeking to answer the question why people form Chamas. Literature, perhaps not deliberately, presents Chamas from a certain non-human perspective, which was mentioned in Chapter one and two, and which this study disagrees with.

6.3 Discussion of findings

The value of this study lies in applying the FF broad theorising to a meaningful application (McPhee & Canary, 2014; Putnam & Maydan Nicotera, 2010) by generating new angles of conversation around it and in relation to clearly understudied Chamas. This discussion weaves in and out of the four research questions and teases out the main findings as seen in the data, but also gives concrete meanings to these findings, as I understand them, with support from literature. RQ 2 how specific communication processes explained the constitution and reconstitution of Chamas. McPhee and Zaug’s (2000) explanation as well as others after (Schoeneborn et al., 2014; Miller & Barbour, 2015), have largely been focused on
broadly theorising the constitutive role of communication in organising. The resultant Four Flows constitute organisation through Membership Negotiation, Reflexive Self-structuring, Activity Coordination and Institutional Positioning. These held as major constitutors of Chamas. While literature has critiqued the vagueness of the Four flows (Francis Cooren, Matte, Benoit-Barn, & Brummans, 2013), this study revealed that the specific ways in which the Chamas are constituted by the Flows actually means that Chamas engage in these types of communication in order to cause organisation. The idea then is that it is possible to classify what (an) organisation entails by isolating specific reiterative objects of communication. These things may mutate, but are around the Flows. Bean & Buikema (2015) insist that the flows are helpful in identifying phenomena that contribute to the existence of an organization and which can deconstruct organisation. The social fabric flow identified in chapter five (5.4.5) greases these phenomena beyond the initial coming together of the Chama, and works to avoid the self-deconstruction of the Chama.

In answering RQ2, it is inevitable that this discussion goes beyond the Four Flows framework and into the fifth, which responds to RQ3. Responses to this question are what I strongly believe makes a case for an African theory of the communicative constitution of Chamas. While the objective was not to build theory, understood from the perspective of meaning-making from the data, it is inevitable to make a case for a possible theory. Chamas exist in a number of African countries and they may present an interesting window to differentiate an African theory of communicative constitution. This theory, I suggest, would be draped with cultural practices and beliefs that are contextualized, in this case to Chamas- making it purely African. Even though this argument speaks against current literature from African scholars arguing against the notion of a purist African anything, because “The
African is contaminated in the sense that she is not culturally or biologically pure” (Ngomba, 2012), the *Chama* still holds sacred some African purity. The first of this is that the *Chama* unfolds and matures purely through human agency. Agency has been defined as “the capacity to make a difference or to act for another” (Putnam, 2015). This definition, which expands agency to non-human actants in organisations, makes a lively discussion in CCO circles, heavily influenced by Bruno Latour’s actor network theory-ANT (Latour, 2005). The question of agency is a contentious one, even among CCO scholars. Adler, Gay, Morgan, and Reed (2014:431), for example, have argued that for FF “…human agency plays a limited role [and that] communicative functions [are] the catalysts that drive organising processes…” Indeed in a conference interview with CCO lead scholars, McPhee argued that Structuration Theory, which significantly influences FF, gives a substantial place “to non-human “actors” while emphasizing the agentive powers of humans in communicative contexts” (Verwey, 2014).

This equating of human and non-human roles or a seeming *lukewarmness* on a fundamentalist stance of the *onlyness* of human agency, has been the view of many pioneering CCO scholars. Some of them define communication as “…an embodied process whereby human and non-human agencies interpenetrate ideation and materiality toward meanings that are tangible and axial to organizational existence and organizing phenomena…” (Ashcraft, Kuhn & Cooren, 2009:34). Even with the *Chamas* I visited having fairly educated and techno-savvy members, the supremacy of human agency would not be reduced or equated to *mere* email or WhatsApp, as noted by the insistence on physical face-to-face meetings. In addressing this as normal etiquette for South Africans, COMMISCEO GLOBAL (2017) a global consulting firm raises a familiar perspective: “Most South Africans, regardless of ethnicity,
prefer face-to-face meetings to more impersonal communication mediums such as email, letter, or telephone.”

The findings in this study, while not claiming any simplification of the complex philosophical arguments around agency, show that human agency is what drives the *Chama* because every action and process commences with the members. At the heart of determining agency is will and understanding, and it is this that drives members to act as they do. It would seem that with the postmodern society, ANT, and theories around it, argues for a complexity of relations between human and nonhuman agents, which constitute, and sometimes even an equality of human and *other* agencies. How is this African and how does it apply to *Chamas*? Despite all of the advances in technology, Mbiti’s (1990) argument of the centrality of the human being in the universe from an African perspective holds true. The narratives of money being the mover and shaker of *Chamas* goes against this very African notion, because as seen from the *Chamas*, money does not hold agency, and neither does any other material property the *Chama* has. McPhee, (2004) has defined the organisation as “a system of relations among its members, and these relations have some properties…” This study indeed agrees with the human relations and extends it to the fifth flow where members adopt each other into a family- which signifies very close relations. When one asks how exactly communication constitutes the *Chama*, then the findings of this study have proven that it is the sum total of prolific acts which result in organization, and all of these are driven by human agency.

Through human agency, the fecundity of communication is actualized to produce communication which creates the actions or communication types that organise. Because of human agency, there are conscious decisions that are made on the content of what is discussed, there are choices on who does what, the style of
discussion, and the structure the *Chama* takes on as a result. To a certain extent therefore, this study agrees with FF’s discussion on agency being necessarily human, but would opt for a stronger choice of words to ascribe agency to members of the *Chama*, rather than the seeming fluidity in Western literature. Each of the flows discussed is a human agency distinguishing flow.

Secondly, the very coming together of *Chamas* in the four instances is a realization of not only relationships that need to be cultivated and grown, but also the rejection of individualism. This rejection esteems a collectiveness of purpose and of the distinction that one can go it alone, but one needs others and is a part of others. Key to an African theory of communicative constitution would be what Imafidon (2012) discusses as the African’s realization that “a normal human being has three levels of existence; first, as an individual; second, as a member of a group; and third as a member of a community.” This does not blindly subscribe to the romantic notion of Ubuntu, but rather, to the admission of the African as being part of a community, and there being community values that need to be observed, which allow for constitution of a harmonious society. Ezenekwe and Nwadialor (2013) make a bold statement in their paper on human relations in Africa:

> Before the advent of Western civilization and culture to Africa, the sense of brotherhood and hospitality were some of the cardinal values of an indigenous African man. The African man’s idea of security and its value depended on personal identification with and within the community. The African human relations were indissolubly connected with culture...

While they speak of it in the past tense, this is the ontology of the *Chama* and the fifth flow I discuss, especially speaks to this ‘brotherhood’ (includes sisterhood) and
hospitality, which surpasses the doctrine of modernization. As established in the findings, the adopting of each other includes strangers who had never met but who work together to create a family. The philosophy of sharing a meal together is symbolic in signifying and further cementing fellowship. In addition, Mbiti (1990) and Imafidon (2012) speak to the reverence and centrality of God for the African and in the four Chamas, despite a differentiation in doctrine, the existence, and the supremacy of God is not in question. God has his place and His place is sacred. While one may argue that human agency is then compromised by the entry of God, it is important to note that God cannot be on the same level of the human being, and in fact, acts through the members of the Chama rather than Himself in person. While the Chamas see Him as an enabler, they know their role and only rely on Him to enable them perform their roles effectively. Ezenweke and Nwadiolor (2013) conclude by quoting East African Bishops who concluded in a meeting held in Nairobi in 1982:

We Africans are a religious people. We have our own values. Without these values, no ideology can offer an adequate and lasting reason for respecting one another. Our own African and religious values are the rock foundations on which our society must be built. These are the values that our society must reflect in its policies, its public morality and on its daily life. (p. 37).

A known perspective of the African cultural practice is the oral culture. Chamas present this through the oral agreements that I witnessed and through their own forms of storytelling. There were many occasions when agreements were made verbally and members only needed to act as a collective memory to remind each other of the agreements. As with family, where there aren’t too many written agreements, Chamas adopt aspects of this culture. Africans used and still use stories and proverbs
to teach morals and pass on valuable lessons directly (referring to an individual) and indirectly (creating pseudo characters) (Agatucci, 2010). Stories, in varying forms are still present in *Chamas*, especially in light of *Chamas* as family where stories are told, and which always form a large part of the deviation from formal business discussions. Africans valued and still do value good storytellers and *Chamas* have these. Agatucci (ibid.) quotes author Chinua Achebe who argued:

“…a story does many things. It entertains, it informs, it instructs…If you look at these stories carefully, you will find they support and reinforce the basic tenets of the culture. The storytellers worked out what is right and what is wrong, what is courageous and what is cowardly, and they translate this into stories.”

*Chamas*, as discussed, find it valuable to meet as brothers and sisters, even in the absences of serious agenda, storytelling forms part of that agenda.

This study may have unintentionally demonstrated the four *Chamas* as perfect cites of communication where members always act in good faith and will, and rarely put on communicative drama and pretence. In discussing Goffman, Herbamas and Communicative Action for organisations, Chriss (1995) argues that “Individuals in the presence of others possess cultural competence in that they are generally able to avoid misunderstandings in their everyday communication.” While misunderstandings and rough patches have been demonstrated in the observed *Chamas*, Chriss’ argument applies, though to it, I would add that time has contributed to their learning how to understand each other and work with each other, in their own diversities. While power dynamics are inevitable in organisations, the *Chamas* under study seemed to work on an equality base. It is worth noting though, that each of the *Chamas* had pioneering
members, who mainly occupied leadership positions. Kenyans and Africans in general have a reverence for leaders at all levels, and their role in steering and stabilising the Chama was evident. I suggest, though, that it is the fifth flow, more than anything else that allows the members to act in good faith and in truth. A fundamental answer to RQ2 and RQ3 lies in the understanding that through the intangible social fabric, Chamas reconstitute themselves by constantly repeated communication on what is of value to them and who they are. While the focus for Herbamas and Goffman (ibid.) was still largely on the individual, Chamas realise that they have both an individualistic and a collective soul that needs edification. When a relative to the Chama member passes on, it is expected then, members of the Chama family will not only make monetary contributions, but will also ‘walk with’ the member in whichever ways the members define. This is the definition of what is collectively good for them, and an aspect that allows the Chama to thrive. The fifth flow allows the Chama to navigate through difficult patches.

The third African perspective I see in Chamas is in the effort to keep the Chama from disintegrating through secrecy as a defining quality. Secrecy in and of itself is not uniquely African. From a wider interpersonal communication theory perspective, the theory of communication privacy management (CPM) (Bylund, Peterson, & Cameron, 2012; Petronio, 2010) discusses privacy, confidentiality and revealing private information. The intention for me is how privacy has been africanised by Chamas through the five flows, and discussing this privacy as secrets. Some scholars have pointed to varying types and objectives of secrecy, a subject of interest especially in anthropology, general communication studies and organisational studies (Grey, 2008; Manderson, Davis, Colwell, & Ahlin, 2015). From an organizational communication perspective, Lu (2003) offers the closest explanation
but refers to (public) secrets as a negative organizational communication phenomenon. This is because it makes some people privy to certain kinds of information while others are not, and is because of power imbalances- within the same organisation. While Xin argues that secrecy cripples information and communication flow in an organization, secrecy in *Chamas* actually provides three different perspectives, which seem to strengthen *Chamas*. Secrets here are not about withholding information, but rather limiting communication on *Chama* matters to the outsider. *Chama* members view themselves as one entity and therefore prevent contamination from external parties. The strengthening element here is in members knowing that they have collective ownership of a group and are working on something that needs to be collectively protected. There are African proverbs that speak to the value of secrets specifically in relation to a family as exemplified by the TW Chair in Chapter 5. When members adopt each other as family, this is what they hold on to. Secrets are especially reinforced in the process of membership negotiation and reflexive self-structuring as explained in Chapter five, through determining who can join the family and what is expected of the family member, as well as how the *Chama* internally manages its affairs. A cardinal expectation is keeping *Chama* matters in the *Chama*. There exist communal secrets in African cultures as argued by Ushe (2011), which among other things, keep the mystery of the family and can also protect the family from shame and unnecessary public exposure.

Interestingly though, there are certain accepted utterances which add to both the verbal and nonverbal communication of pride in belonging to their specific groups. This is why members will declare certain days *Chama* days to non-members and give the *Chama* meeting as a valid reason to turn down any other meetings or events. The members feel exclusively separated from others, and in many ways,
privileged to be part of the *Chama* that they have constructed together. Members generically talk about their membership to non-members yet presenting the group as private, which gives them a sense of pride in identifying themselves with the group. The second form, which was much more strongly in KP than in the other three, is to keep the cohesion of the *Chama* by preventing gossip and miscommunication or misrepresentation of information. KP clearly discourages the discussion of matters discussed in the *Chama* even with a member of the *Chama*, outside the confines of the *Chama* meeting. This is a unique perspective of secrets and can only be termed as a partial secret, as the member will eventually discover what was said in subsequent meetings. Finally, members of *Chamas* are vulnerable to each other and get to lay their lives bare to other members and as CB puts it, the member is ‘known’. The depth of exposure, here, is that which suffices to build trust and reduce uncertainty. This subsequently, indirectly reassures other members of membership, which has been demonstrated as deep knowledge of ones’ life. The lack of secrets and the certainty with which members relate, is what actually builds the cohesion of the *Chama*. The *Chama* feels entitled to know what is going on in the life of an individual and members allow it. All four *Chamas* have a deep knowledge of each other, but it is in fact this knowledge that builds their trust for each other. It then follows that this kind of information must be kept secret within the confines of the *Chama* and contributes to the family secrecy that members are expected to keep.

My second line of argument in this discussion addresses RQ2, the specific processes of communication that constitute and reconstitute the *Chama*. I argue that the reconstitution happens in two ways: through a transmission role of communication and through a constructivist epistemology. To begin with, the findings have made it clear that indeed the five flows constitute the *Chama* in distinct yet interconnected
ways, by presenting five types of communication (flows) that the *Chamas* engage in, to birth organisation. Because of viewing communication as productive and as process in this sense, CCO vehemently rejects, and in fact belittles, the notion of communication as transmission (Blaschke & Schoeneborn, 2017). Putnam & Nicotera (2009) state categorically that communication is not “simply a variable or the transmission of information...” While this study has largely proven that communication is indeed process and is productive, there are, however, *Chama* contexts that show elements of transmission, which I even credit as part of what re-constitutes the *Chama*, and therefore bringing order to it. *Chama* relationships are of a personal and familiar nature and a lack of order and structure can easily distort the *Chama*. The value of communication as transmission for *Chamas* lies in its occasional use and non-questioning reception. I agree with Craig’s (1999) more cautious and pragmatic view of accepting the validity of communication as also constitutive, but distinguishing the constitution roles from different perspectives. He discusses constitutive views, “… as different ways of constituting the communication process symbolically for particular purposes,” while a transmission view “… pictures communication as a process in which messages flow from sources to receivers.”

The perspectives of how communication constitutes the *Chama* discussed herein have strong elements of a “singular source of information”, as defined by Littlejohn and Foss (2010:176), in some instances. More specifically, the study presents in each of the *Chamas*, a reverence for God, despite members’ personal diversity on how they worship. It is interesting to note that when *Chamas* like UFN and KP appoint a spiritual leader, the ‘pastors’ are often not only transmitting information in their sermons, but they are also valuable go-to persons who offer the *Chama* spiritual guidance. They are trusted sources of information and hold a
significant position in constantly guiding the *Chama* along the right (spiritual) path. When they stand to share the gospel, and to share spiritual angles to an issue, theirs is transmission, and given the diversity of Christian backgrounds the *Chama* members have, adopting a transmission approach to spiritual information is in itself a re-reconstituting element. It helps keep the *Chama* focused on the business of the day and united, given the centrality of voice on spiritual matters.

The second element of reconstitution I note, is that *Chamas* are not static and do not present a static democratic nature. They are dynamic and keep reconfiguring themselves in variety of ways- especially, though not exclusively through, internal process. Radical constructivism positions knowledge with people and asserts that people can construct what this knowledge entails (Glasersfeld, 1995), which they gather from the sum total of the experiences they encounter. This configuring is a function of learning and directly relates to social constructivism, which argues for a collaborative process of learning. More specifically, social constructivism:

…emphasizes the active role of conversations in the construction of reality. People’s ideas about the world are constructions, even if the universe isn’t a "mental object". During conversations, people can’t ignore the categories of knowledge, meanings, stories, experiences and sensations. (Costa, Morais, & Tome, 2017).

For the *Chama*, this means that as they learn, rules can change, and they change through the flexibility of incorporating bylaws to support existing rules- which can be written down, or by verbal agreements. In the former, the *Chama* can go back to the written word and in the latter, the *Chama* relies on memory to reconstruct events that led to the changes. Reconstitution then happens in hindsight, for purposes of the future of the *Chama*. The *Chama* enacts and re-enacts flexibility in situations
depending on the circumstances it finds itself in- which may be presented by any of the five flows discussed. In a sense therefore, the very flows that constitute Chamas also work in reconstituting them, as new unforeseen scenarios emerge. Reconstitution particularly happens at, and strengthens the reflexive self-structuring flow, because it is an internal process that builds thicker walls for the Chama. Interpersonal communication is especially responsible for the reconstitution processes because It can also be as a result of institutional positioning, especially when the Chama allows itself to work with institutions external to its, as has been pointed. Communicative reconstitution therefore involves the Chama iteratively learning from the flows and reengineering itself to inform the future, for the sake of the Chama remaining strong. Learning in this case is an act of communication which Schoeneborn et al. (2014) have argued that “can reconstitute… what an organisation is or does.”

The third major argument I pursue in this discussion section follows on from social constructivism, which seeks to address RQ1, on establishing reasons why Chamas are formed and how they are structured. My argument indulges the possibility that there are communication needs, which motivate the formation of Chamas. I discuss these needs from a language perspective but also from a Chama identity perspective- I find that the two are related and clearly emerge from the findings, and are supported by (Putnam & Nicotera, 2009).

To begin with, Glasersfeld (1995:3) makes a bold declaration: “…how people see and speak of their world is to a large extent determined by their mother tongue.” In Chapter four and five, language and how it is used by the Chamas consistently came up and I made an early conclusion of Chamas developing or adopting their own lingua franca, which tightens the cohesion that they enjoy. This language sometimes stems from their mother tongue, for Chamas that have a predominant mother tongue
(like CB, TW, KP), to words or phrases that they coin along their relationship, and to styles of using language that are unique to them. This use of language goes beyond semantics and syntax and into pragmatics so that the accompaniments of the words that Chama members use for each other are clearly understood and may even lock out an outsider from their meaning. From a linguistics perspective, language carries with it deep contextual meanings and is used to convey socially shared complexities. Even though they are ambiguous, the encoding and decoding processes of these meanings are a crucial part of communication (Akmajian, Demer, Farmer, & Harnish, 2001). From a CCO perspective, language is seen as text—both written and spoken, and “…materialize(s) relationships… and expresses perceptions and intentions,” (Putnam & Nicotera, 2009). This means that language is indeed used to convey, but from a constitution point of view, it is used to arrive at coordinated activity, according to Herbamas (in Putnam & Nicotera, 2009). Putnam and Nicotera (ibid.) point out that this is especially evidenced in the Activity Coordination flow in the Four Flows School of thought. I argue, however, that Chamas are constructed for language use. I look at the meaning of language as expanded to include descriptions of self for the Chama— that is, who they think they are. These descriptions only make sense for them and can only be used within the context of the Chama. KP for example had a language of being ‘go geters’ and of people who transform what they touch. This common identity became part of their language and they then use it within their Chama. The Chama was constituted for this purpose— to practice their language, a language that is unique to them. Each of the Chama histories can be taken as language.

Very closely related to this argument on language, is the idea that Chamas are social organisations formed in order to meet human communicative needs of
individual members within a collective entity. Even though I acknowledged the existing problematic definitions of a *Chama* in Chapter 1, I did not set out to overtly define or redefine *Chamas* but instead worked within the existing frameworks of *Chamas*. However, in seeking to answer the question of why people form or join *Chamas*, it is inevitable to redefine them, or at least build on existing definitions pointed out in the background to the study. Each of the definitions addressed in Chapter one (Khayesi & Nafukho, 2016; Kitetu, 2013; Ngugi, Boga, Muigai, Wanzala, & Mbithi, 2012; Getu & Devereux, 2013; Njoroge, 2015; Wainaina, 2012 & Gichuru, 2014) have been proven deficient in this study by exposing their strong defining points as weakest, in the studied *Chamas*. It is important to get the definition right because wrong definitions disempower them, because the wrong definitions are publicised and become ingrained as truth; and secondly, it dehumanizes them and defines them as one sided material descriptions- for example as formed for money, or feminine centers of gossip.

While meeting human communicative needs of individual members within a collective entity is not the only reason that *Chamas* are formed, it forms a major basis on which other reasons can fall. All the *Chamas* confessed to having communication needs which the *Chama* meets- sometimes there is even no language possible to express what this need is. I suggest that each of the flows discussed in the findings can point to communication needs. This argument is grounded on the view of the Flows as Communication types, which are then reflective of members’ communication needs. Needs are not an inherent deficiency, as is all too commonly discussed in literature (Nordberg, Miniscalco, Lohmander, & Himmelmann, 2013). This view narrowly focuses on communication skills and speech trouble, and not the broader communication, and certainly, does not include the view of communication as
constitution. Communication needs in this study are actually motivated and even actualised by belonging to the *Chama*, and because of them, *Chamas* are constituted. Some of these needs are individual members’ communication needs and some are collective communication needs, as illustrated in the table 6.1. Literature discusses human needs, which are met or expressed through communication, often random communication, and therefore uses communication as the conduit. The difference here is that people form, join, and remain in *Chamas* by choice and they do this because there are certain communication needs that the *Chama* will meet that are not necessarily met elsewhere. It is no wonder that the members of the *Chamas* could not imagine not being in a *Chama*, and even if there was no formal agenda for meeting, the meeting takes place anyway to “catch up and see/hear what is going on.”

Associating with other people brings out and nourishes communication needs, which may very well grow because of one being in the *Chama*. This study has demonstrated these communication needs as the reason people establish *Chamas*. One can call them triggers or simply put the point at which a *Chama* idea is conceived and reconceived.

In wrapping up this discussion, I draw a comparison between the flows through a simple gear metaphor. Each of the original four flows is a gear with an equal number of teeth constantly rotating to cause organisation, moved by a human agency force. The intangible social fabric acts as a lubricant for these gears, to ensure that they are not damaged by their movement. The lubricant must therefore be checked so that it is in constant supply and so that it is of the right properties to prevent agitation on the gear system. However, unlike a normal gear where force and lubricant are external to the gear, in the *Chama* system, the lubricant is produced and its strength realised within the system. Again, as with a lubricant and properties that
make a lubricant effective, the *Chama* lubricant has its own- but gear like- vivacious properties, whose efficacy is realised in the system. Various systems require specific types of gears and therefore types of lubricants, but the underlying philosophy would be identifying the specific types of gears and mapping emergent lubricant. Without each of these gears, the smooth running of the gears for organisations is then compromised.
Table 6.1. Expression and Classification of flows and needs

<table>
<thead>
<tr>
<th>Flow</th>
<th>Expression of flow (subflows)</th>
<th>Classification of need</th>
<th>Individual/Collective</th>
</tr>
</thead>
<tbody>
<tr>
<td>Membership</td>
<td>Initial stratification</td>
<td>• Communicating the desire to belong to the Chama and the need to associate and identify with it, by constantly communicating that one will live and work by the set rules.</td>
<td>I → C</td>
</tr>
<tr>
<td></td>
<td>Consequence consciousness</td>
<td>• The need to be oneself freely, that one can be as they are with people who understand them, listen to them and expect to hear from them.</td>
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<tr>
<td></td>
<td>Communicative vulnerability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Membership</td>
<td>Initial self-structuring</td>
<td>• Communicating how the Chama can build and establish itself strongly. This meets a need to grow together fuelled by the belief that one goes further with others.</td>
<td>C</td>
</tr>
<tr>
<td>Negotiation</td>
<td>Oral self-structuring</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reflexive</td>
<td>Self-structuring through leadership</td>
<td>• Communicating what needs to be done and how it will be done.</td>
<td>C → I</td>
</tr>
<tr>
<td>Structuring</td>
<td>Self-structuring through productive continuity</td>
<td>• There is a need for members to feel useful and feel that they are contributing to a certain good</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>• The need for members to feel that their good contribution is helping collectively and adding to the unity of the Chama</td>
<td></td>
</tr>
<tr>
<td>Activity</td>
<td>Leadership intervention</td>
<td>• Communicating comparatively or relative to the external environment</td>
<td>C</td>
</tr>
<tr>
<td>Coordination</td>
<td>• Communicative nature of leaders</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>• Chama corporate communication adoption</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Self-giving and brotherly accountability</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Institutional</td>
<td>External positioning for internal growth</td>
<td>• Communicating individual and communal transcendental belonging</td>
<td>I → C</td>
</tr>
<tr>
<td>Positioning</td>
<td>Public privacy</td>
<td>• The need to associate and fellowship with others who are like minded</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Indirect institutional positioning</td>
<td>• The members develop a language or make use of a language that reinforces their being family.</td>
<td></td>
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<tr>
<td>Intangible</td>
<td>Place value of a meal</td>
<td></td>
<td></td>
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<tr>
<td>Fabric</td>
<td>Overt cognition of God.</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>Adopting each other</td>
<td></td>
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</tbody>
</table>
6.4 Limitations of the research

There are three non-significant, previously unforeseen limitations to this study, but which, nevertheless, must be mentioned because they partly inform areas of further study. It was inevitable that elements of critical theory come up in trying to understand the identity of Chamas. The study did not delve into these issues, even though they would have made for an interesting perspective, especially to the discussion of findings.

A second limitation was in crafting the data collection instruments, before and after the pilot study. Because of the clarity of the Four Flows and Constitutive Communication theories, I crafted the instruments following the framework of the key issues they address. While this caters for the objectives that I set out to meet, it is only later, while analysing the findings that I began to see the instruments could have included a deeper questioning surrounding why it is, really, that people find the need to join or establish Chamas, and whether they can articulate this. This may have required a phenomenological approach to questions. A related deficiency was because of scanty literature on Chamas and McPhee’s Four Flows. Even though the flows contributed to a specific line of questioning, a follow up study would be enriched further by a deeper line of questioning that could have further contributed to the Four Flows. Though this was mitigated by a follow-up telephone interview on matters that arose which then contributed to the Intangible social fabric, a further delving into this may provide for this Flow as warranting an entire dissertation on its own.

Finally, this study avoided the direct comparison of the Chamas. Each of the Chamas presented a unique case study, though only to a certain extent. Certain commonalities in the practices and philosophies of the Chamas became evidently clear, and were actually stronger than the differences the Chamas have. These
similarities facilitated a unified analysis and discussion of the findings. The recommendations herein would have been different had I taken on a comparative case study approach. They would have been different in the sense of *Chamas* speaking to each other and I taking on a mediator role, as I see how they are different or similar, in terms of how communication constitutes each one of them, under their special make up. This limitation addresses a possible concern on a debate on the generalisability of findings in a research study, raised in Chapter 3.

6.5 Conclusions and implications

This study has made significant contributions to literature on various fronts as established in Chapter two, where I discussed the gaps that this study would fill. To begin with, *Chamas* are common in Africa and go by various names. It is therefore possible to project that this is a study that contributes to an Afrocentric theory of communication because it entails certain elements that have been identified as African, especially in the fifth flow proposed by this study- the intangible social fabric. Much more specifically, I could not establish studies that had been done on *Chamas* from any CCO perspective or studies on *Chamas*, which had borrowed from structuration theory. The findings herein, deviate in some ways to the more common American and European CCO studies, and in this way, make a special epistemological contribution to the wider CCO and more specifically, FF study.

This study has looked at four *Chamas*. Admittedly, *Chamas* in Kenya are in their thousands, and it may well be their objectives are equally varied, and therefore present different types of *Chamas* which operate in unique ways. The fifth flow may well be a fundamental distinguishing factor to determine what a *Chama* is and what it is not. It carries with it substantial weight in keeping the *Chama* together and
strengthening its social ties. It is the only Flow that allows a personal choice like religion to reflect on and influence the Chama. It also allows the Chama to take on a collective transcendental identity. The implication of this is that Chamas and organisations in general will benefit from an intangible social fabric which helps them to hold together, beyond the work that they are doing. This stability can bring with it social and economic rewards as a result.

Beyond this, it is evident that Chamas have been justified as meticulous organisations and are constituted and kept together by something beyond a financial objective. The Intangible Fabric Flow cannot be blanketed as a cultural view of the Four Flows, but rather, a bold addition to the workings of the Four Flows, which every organisation ought to keenly and deliberately seek and nurture, through communication. What does this mean for harmful organisations? The intangible fabric flow is seen as a lubricant for the running of Chamas. This means that one can use this very lubricant to create a harmful organisation. The intangible fabric flow can particularly point to what terrorism scholars have argued is a motivating factor for people joining organisations-social bonds, which predate any other reasons that had been previously thought of as a motivating factor. Terrorist organisations are held together by among other things, a very strong social network belief in deity, a brotherhood, and frequent communion over meals. In helping to deconstruct these organisations, a communicative approach in understanding their social fabric can point authorities on key areas of focus.

The present study has discussed Chamas as rightfully organisations which are produced or constituted through communication. It has not only demonstrated the specifics of how FF constitutes the Chama, but has proposed a new flow that enlivens the original Four, while being a flow in its own right. Each flow would be incomplete
without the intervention of the other and each flow feeds to complete the other. In the scanty literature on *Chamas*, this must not be overlooked, as it is what differentiates a *Chama* from the aforementioned table bank, merry-go-round, or any other financial vehicle.

My findings conflict to a certain extent with a key discussion in the wider CCO as well as FF study on the question of agency. Based on the findings, I conclude that agency in *Chamas* can only be human. Even when the *Chama* develops processes and structures of running, the members must initiate these and have the will to continue with them. One cannot argue that *Chamas* are limited, in for example, their use of technology or other automated structures, and therefore, the question of agency does not arise. Even with technology, human agency is a primary consideration. Discussions that have defined *Chamas* from basic money perspective and therefore given agency to money, have also been rendered narrow by the findings. The immediate axiological implication of this is that *Chamas* are not kept strong by money but rather, by people, it is members who are of value and they create what works for them.

This study makes two conclusions on the ontology of Communication. Firstly, that Communication is not just a conduit to express needs but is rather descriptive of communication needs. It is therefore reflexive in nature. Secondly, communication is productive because of its constitutive nature. When several things are constituted, there is a product. This product may not always be organisation. This study has demonstrated how the fecundity of communication produces the *Chama* but also demonstrates how the *Chama* provides answers to the communication needs expressed by members.
Finally, *Chamas* are significant sights for studies from a meta and micro perspective both in communication theory and practice. There were many things that I observed and reflected on during my study but which often fell outside the scope of this study. For example, what collective worldviews are made by people who choose to join *Chamas*? Are there members who have used differing presentations of hidden power to navigate the *Chama* into a given direction, for example with pioneering members? Is there *Chama* fatigue, how does it present and how do members overcome it? Can *Chamas* be taken as crucial significations of African organising, which differ significantly from Western organising? Certainly yes. From the findings, and based on the gaps in CCO identified in this study and by Schiele (1990), Nicotera, Clinkscales, and Walker (2003), *Chamas* demonstrate the Afrocentric theory they envisioned. One that embraces collectivism, spirituality, the assumption of the inherent good of human beings and an affective epistemology. Some of these reflections are mirrored in the recommendations for further study, and a few elements of what falls within the scope of the study presented under the recommendations.

### 6.6 Recommendations

The focus of this study has been on a deductive explanation of the constitution of the *Chama* based on McPhee and Zaug’s (2000) constitutive Four Flows. To them, I added an intangible social fabric flow, which plays a crucial role in holding the *Chama* together. This does not diminish the level of significance of the other flows, in so far as tightening the ties of the *Chama* is concerned.

CB, KP, UFN and TW have provided almost idealistic representations of what a *Chama* should be. There is, however, need for each of them to strengthen particularly their institutional positioning, with regard to other *Chamas*. As noted, *Chamas* are highly secretive, but this secrecy while it maintains the sanctity of the *Chama*, may
defraud the Chama of significant open lessons that can be picked from other Chamas. Chamas are not in competition with each other as they are not business entities in themselves, and opening up space to learn from and share knowledge with other Chamas can only be beneficial, not to mention that there could be significant collaborative opportunities that can come forth. In the interest of social responsibility, the government and in deed any corporate players, should create a platform for Chama to Chama mentorship forums, with various creative ways of encouraging Chamas learning from other Chamas as well as encouraging citizens not in Chamas to join Chamas. This forum would however be more significantly effective if it grew through snowballing – from Chama to Chama, not to mention, that this would be the ultimate communicative constitution of Chama partnership.

There is a general tendency within the Chamas to view themselves relative to the corporate world. While this is good and ensures efficiency and currency in the Chama processes, Chamas must keep their intangible social fabric intact and deliberately work to strengthen it. The implication of not strengthening the fabric is a coldness and a lack of intimacy that may eventually contribute to the breaking of the Chama.

Chamas have an intangible fabric. It is possible that there are more than three explications of the intangible fabric. For each of the Chamas I studied, this intangible fabric was evident and actually brought to the fore by members themselves, as an unalterable part of the Chama and a foundational pillar determining the stability of the Chama. It would then seem logical that every Chama identify what is an intangible fabric for them, in order to nurture and protect it fiercely, so that the Chama meets the objectives it was set to achieve. Why this makes to the recommendations is because the four Chamas almost seemed unassuming of it and naively discussed its importance. The recommendation is to identify that which is an intangible social
fabric and put in conscious and frequent effort to guard and grow it. Given that *Chamas* are organisations as justified, organisations in general would be well guided to identify and nurture an intangible social fabric flow, for purposes of a closer more cohesive organisation.

### 6.7 Areas of further study

This study has extensively demonstrated why *Chamas* are formed and how communication constitutes the *Chama*. In the process of data collection and analysis, areas of interest that were beyond the scope of this study but that would form a basis for vibrant study were evident. *Chamas* present a unique type of organisation given the social ties and, now as demonstrated, the intricate intangible fabric that they have. Even with this, there are power dynamics that differ from power dynamics in large formal organisations. It is fundamental that these are explored.

The *Chamas* studied here have been in existence for more than five years. Needless to say, there are many other *Chamas* that do not live to their 5th year. In light of this, it is necessary to test whether these five flows presented contribute to the longevity of the *Chama*, and whether the reverse works- that the absence of these flows or disruption of them contribute to dismembering of the *Chama*. For the quantitative mind, the research questions that have been addressed provide valuable options to develop objectives and hypotheses, but also to draw correlations. In addition, studies can test the relative significance of each Flow in keeping the *Chama* together, and come up with correlations that would reveal the strength of the Flows.

Thirdly, *Chamas* are dynamic and are formed for a variety of reasons. They would therefore present an interesting cite to explore gender and communication
dynamics, either comparatively over large general samples or more intimately in individual cases; or explore other reasons for formation which are uniquely African. Equally strong studies would offer cross-country dynamics of *Chama* forms and further it into continental presentations.

Fourthly, beyond the *Chama* itself as an entity, it is of value to study *Chamas* and the possibilities that exist to have them as conduits of Change in society. This could contribute to diverse areas in various policies and laws. *Chamas* can be explored in current diverse areas such as the role they could play in climate change awareness, addressing education inequity, curbing terrorism recruitment, as well as prevention of gender-based violence, all from a context of Communication and the *Chama*, and even from other disciplines.

Finally, for the scholar interested in *Chamas*, this study has provided a firm argument for the fertility of a grounded theory approach to African organising. Each of these studies would benefit greatly from the groundwork that is presented in the presented study.

6.8 Summary of chapter

This Chapter has extensively discussed the meanings of the findings mean by offering theoretical and practical explanations to them, grounded in literature. These theoretical explanations have been contextualized in the Communicative Constitution of Organisation theory metatheoretical space, but also in more specific communication theories and perspectives. The Chapter has also discussed the implication of the findings as well as offered their limitations. Generic and specific (to the four studied *Chamas*) recommendations have been made. Finally, areas of further research have been presented.
REFERENCES


https://doi.org/10.1080/22041451.2016.1217383


APPENDICES

Appendix 1: Figures from county governments
This table shows direct excerpts from sample County Development Plans indicating the presence and significance of investment groups/Chamas/Self-help groups.

<table>
<thead>
<tr>
<th>County</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kajiado County</td>
<td>There are over 400 active women groups mostly engaged in various income generating activities.</td>
</tr>
<tr>
<td>Kiambu County</td>
<td>Though actual data is not available, they are estimated to be more than 10,000. The county has over 3,746 active women groups and 1,664 youth groups.</td>
</tr>
<tr>
<td>Machakos County</td>
<td>They are estimated to be 1,777 self-help groups, 965 active women groups and 1,310 youth groups.</td>
</tr>
<tr>
<td>Kisii County</td>
<td>There are about 450 Self-help groups, 1,000 women groups and about 1,200 youth groups in the County.</td>
</tr>
<tr>
<td>Nakuru County</td>
<td>The county has approximately 3,500 active women groups and 2,768 youth groups.</td>
</tr>
<tr>
<td>Nyandarua County</td>
<td>There are 268 women groups and over 400 youth groups in the county.</td>
</tr>
<tr>
<td>Kwale County</td>
<td>There are 1,018 registered women groups, 186 self-help groups and 709 youth groups. Of these only 162 and 195 women and youth groups respectively are active.</td>
</tr>
<tr>
<td>Migori County</td>
<td>Self-help, Women &amp; Youth Groups There are about 4,204 Self-help Groups, 2,608 Women Groups and 2,164 Youth groups in the County.</td>
</tr>
<tr>
<td>Mombasa County</td>
<td>The county has over 214 registered co-operative societies with membership of 35,987. The non-state actors include women and youth groups numbering 877 and 884 respectively. There are 782 self-help groups and several NGOs in the county.</td>
</tr>
</tbody>
</table>
Appendix 2: Data collection instruments

i) Observation guide
This guide is adopted from Readings (2016). It has been altered slightly in this study.

<table>
<thead>
<tr>
<th>Category</th>
<th>Includes</th>
<th>Researchers should note</th>
</tr>
</thead>
<tbody>
<tr>
<td>Appearance</td>
<td>Clothing, age, gender, physical appearance</td>
<td>Anything that might indicate membership in groups or in sub-populations of interest to the study, such as profession, social status, socioeconomic class, religion, or ethnicity</td>
</tr>
<tr>
<td>Verbal behavior and</td>
<td>Who speaks to whom and how long; who initiates</td>
<td>Gender, age, ethnicity, and profession of speakers; dynamics of interaction</td>
</tr>
<tr>
<td>interactions</td>
<td>interaction; languages or dialects spoken;</td>
<td></td>
</tr>
<tr>
<td></td>
<td>tone of voice</td>
<td></td>
</tr>
<tr>
<td>Physical behavior and</td>
<td>What people do, who does what, who interacts</td>
<td>How people use their bodies and voices to communicate different emotions; what individuals' behaviors indicate about their feelings toward one another, their social rank, or their profession</td>
</tr>
<tr>
<td>gestures</td>
<td>with whom, who is not interacting</td>
<td></td>
</tr>
<tr>
<td>Personal space</td>
<td>How close people stand to one another</td>
<td>What individuals’ preferences concerning personal space suggest about their relationships</td>
</tr>
<tr>
<td>Human traffic</td>
<td>People who enter, leave, and spend time at the</td>
<td>Where people enter and exit; how long they stay; who they are (ethnicity, age, gender); whether they are alone or accompanied; number of people</td>
</tr>
<tr>
<td></td>
<td>observation site</td>
<td></td>
</tr>
<tr>
<td>People who stand out</td>
<td>Identification of people who receive a lot of</td>
<td>The characteristics of these individuals; what differentiates them from others; whether people consult them or they approach other people; whether they seem to be strangers or well known by others present</td>
</tr>
<tr>
<td></td>
<td>attention from others</td>
<td></td>
</tr>
</tbody>
</table>
ii) Focus group discussion guide

This is for a select members of their choice or for entire group should they be no more than ten.

Prequalification of Chama

a) The group must refer to itself as a Chama
b) They must have some form of a regular face to face meeting and any other meetings.
c) The group must not have only a financial agenda

Cordials and Reassurances

1. Who is Chama x? prompt for:
   a. What is the name?
   b. What does the name mean?
   c. Who suggested the name?
   d. Have you ever changed it?
2. How long have you had this Chama?
3. Could you please tell me how the Chama began?
   (Follow up questions)
   a. How was it formed?
   b. How many were you?
   c. How many are you now?
   d. Whose idea was it?
   e. How did the rest join in?
   f. When did you realize that you have a Chama and you therefore needed to distinguish yourselves as a Chama and not anything else?
4. Why did you feel the need to begin the Chama or join the Chama?
   a. What is it that makes you a Chama? What do you do/say/ that makes you a Chama
   b. What do you think distinguishes you as a Chama and not a merry go round or a table bank only?
   c. Do you know of other Chamas? What distinguishes you from other Chamas?
5. Is your Chama open to new members? How?
6. Have you had people leave the Chama?
   a. Why did they leave?
   b. Do you keep in touch with them?
   c. How does one leave the Chama?
   d. How many have left?
7. Please describe a general Chama meeting.
8. Do you keep any kinds of records? How do you use these records?
9. Would you please comment on the relationships of the members?
   (Follow up questions)
a. What kind of relationships do you have?
   b. How do you relate both during Chama meetings and outside of meetings?
   c. What keeps your relationships strong?

10. How successful would you say your Chama is?
   a. What is success to you as a Chama?
   b. What is it that makes it successful?
   c. In order of priority what would you say is the most important bit of this Chama?

11. Talk to me about the leadership in your Chama: elections, role of leaders, what you look for in leaders, the terms etc.

12. How would you say your Chama has evolved or changed over time?

13. A lot of material that is written out there on Chamas refers to Chamas as mainly financial prosperity vehicles. What do you think of this representation? Follow up: What characteristics do you think make a Chama a Chama? What is it that if I took away, your Chama would not be a Chama?

14. What is it that keeps you from falling apart?

iii) In-depth interview with Chama leadership
   1. Please tell me about your Chama
   2. Could you please tell me how the Chama began? (Follow up questions) How was it formed? How many were you? How many are you now? Whose idea was it? How did the rest join in?
   3. Describe to me the types of members you have in your Chama…in what ways are you different?
   4. When did you realize that you have a Chama and you therefore needed to distinguish yourselves as a Chama and not anything else?
   5. What would you say keeps your Chama together?
   6. How would you describe the relations in the Chama?
   7. How do you negotiate the leadership of the Chama every day, beyond the physical meeting? How else do you keep Chama business going when you’re not meeting (prompt for phone calls, WhatsApp etc. and prompt for details of content, administration, etc)
   8. What one thing would I take away from your Chama and cause it to fall apart?
   9. Do you read or seek any kind of information on Chamas? Why or why not?
   10. What kind of material do you read?
   11. Does your Chama have a relationship with another group?
   12. Which group? Follow up-How did this relationship begin? Follow up:How does this group influence your Chama? (how you see yourselves, what you do, how you do it etc.)Are there things that you used to do before the relationship began and you are not doing them or you never used to do but you are now doing them?
iv) Telephone questions Extra questions for the *Chama*

1. How is the *Chama* since I was last with you?
   (introduce the interesting angles I noticed)
2. Why do you eat together?
3. Talk to me about the place of God in your *Chama*.
4. I noted you call each other brother and sister ad treat each other like family.
   Is this deliberate? How is it helpful for the *Chama*?

Appendix 3: Sample Email correspondence

i) **Official Email requesting study of Chama**

Dear *Chama* X
Re: Request to Learn from Your *Chama*

My name is Beatrice Njeru. I am a Communication Student studying at Daystar University, and I am interested in understanding how *Chamas* are created through communication. I learnt about your *Chama* from mmmmmm, who has discussed with you my interests in research. I am studying *Chamas* which are more than five years old, and I would be privileged if you would allow me to sit in your meetings and learn from you.

My study largely entails unobtrusively observing your *Chama* for at least three meetings. Given that I will rely heavily on participant observations, I am also writing to request that you allow me bring in a research assistant whose sole responsibility will be to write what they see. In addition, I will request to interview your leadership, as well as have a discussion with a few of you who are not in leadership, preferably 4 of you, during one of the three meetings. I will be happy to offer you

Please be assured that what we see and hear from you will be treated with utmost confidentiality.

I look forward to learning from you.

Beatrice Njeru

ii) **Sample Email response from CB**
Appendix 4: Data collection tools Details

<table>
<thead>
<tr>
<th>Chama</th>
<th>Data Collection tool</th>
<th>Initial Observation meeting</th>
<th>Meeting 2</th>
<th>Meeting 3</th>
<th>FGD with members</th>
<th>phone interview</th>
<th>Documents/ archival material</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>In-depth interview with leadership</td>
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<tr>
<td></td>
<td></td>
<td>Initial Observation meeting</td>
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<tr>
<td></td>
<td></td>
<td>Meeting 2</td>
<td>October 10th</td>
<td>September 11th</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>Meeting 3</td>
<td>September 11th</td>
<td>October 10th</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>FGD with members</td>
<td>September 11th</td>
<td>October 10th</td>
<td></td>
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<tr>
<td></td>
<td></td>
<td>phone interview</td>
<td>September 11th</td>
<td>October 10th</td>
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<tr>
<td></td>
<td></td>
<td>Documents/ archival material</td>
<td>September 11th</td>
<td>October 10th</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>KP</th>
<th>May 10th</th>
<th>May 10th</th>
<th>September 11th</th>
<th>October 10th</th>
<th>September 11th</th>
<th>Novemb er 7th</th>
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</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>65 minutes-chair</td>
<td>50 minutes-treasurer</td>
<td>135 minutes</td>
<td>157 minutes</td>
<td>136 minutes</td>
<td>40 minutes</td>
<td>46 minutes</td>
</tr>
<tr>
<td>TW</td>
<td>June 10th</td>
<td>July 21st</td>
<td>August 18th</td>
<td>October 13th</td>
<td>August 18th</td>
<td>Novemb er 8th</td>
<td>×</td>
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<tr>
<td></td>
<td>57 minutes-chair</td>
<td>52 minutes-secretary</td>
<td>80 minutes</td>
<td>90 minutes</td>
<td>110 minutes</td>
<td>41 minutes</td>
<td>28 minutes</td>
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<tr>
<td>CB</td>
<td>May 26th</td>
<td>June 4th</td>
<td>July 2nd</td>
<td>September 3rd</td>
<td>July 2nd</td>
<td>Novemb er 7th</td>
<td>√</td>
</tr>
<tr>
<td></td>
<td>58 minutes-secretary</td>
<td>66 minutes-chair</td>
<td>125 minutes</td>
<td>133 minutes</td>
<td>140 minutes</td>
<td>47 minutes</td>
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<tr>
<td>UFN</td>
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<td>July 30th</td>
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<tr>
<td></td>
<td>65 minutes-chair</td>
<td>56 minutes-Chair</td>
<td>145 minutes</td>
<td>210 minutes</td>
<td>158 minutes</td>
<td>55 minutes</td>
<td>32 minutes</td>
</tr>
</tbody>
</table>
Appendix 5: Research permit

Appendix 6: Ethical clearance
Appendix 7: Anti-plagiarism Report