CHANGE AND CONTINUITY IN WOMEN SELF-HELP GROUPS IN MARAGUA, KENYA; 1895-2013

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C50/23649/2013

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OCTOBER, 2016
DECLARATION

This thesis is my original work and has not been presented for a degree or any other award in any other university.

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C50/23649/2013

SUPERVISORS

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Department of History, Archaeology and Political Studies
DEDICATION

I dedicate this work to my dear parents Mr. Lawrence and Mrs. Esther Muchemi who nurtured my education and to Cosmas Muyabwa my partner in life for standing in the gap in prayer for me.
ACKNOWLEDGEMENT

First and foremost, I wish to thank the Almighty God for He is the reason this work has come to be, to God be all the glory now and forever more.

I am grateful to Kenyatta University and the entire staff of the Department of History, Archaeology and Political Studies for giving me the opportunity, providing a supportive and collegial environment in which to undertake my academic pursuit. My profound gratitude goes to my supervisors Dr. Felistus Kinyanjui and Dr. Susan Mwangi. Your guidance, constructive remarks, suggestions and criticisms can be described as the furnace that refined this thesis. Am also indebted to all post-graduate students in the Department of History, Archaeology and Political Studies for the help they offered in the course of my study.

I wish to thank the staff of the Post Modern Library, Kenyatta University; the Jomo Kenyatta Memorial Library, University of Nairobi and the Kenya National Archives for their support and cooperation. This study was well furnished with archival and written sources. Additionally my gratitude extends to all the respondents for providing crucial primary data. Very importantly, I thank my dear parents, who took the first step in my intellectual pursuit by sending me to school, for their constant prayers and motivation to press on. I also thank my siblings Ruth and Philip Kiilu and Grace and Charles Kariithi for their encouragement and motivation. Additional thanks to my husband and friend Cosmas Muyabwa for the support, encouragement and prayers all through.
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<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Fort Hall</strong></td>
<td>Fort Hall is the colonial name for the present Murang’a County that includes Maragua.</td>
</tr>
<tr>
<td><strong>Maragua</strong></td>
<td>Maragua is an administrative area which includes Makuyu and Kigumo, it is called Murang’a South sub-County. Prior to the 2010 Constitution it was known as Maragua District. This area is the focus of the study. Maragua is used interchangeably with Murang’a South sub-County.</td>
</tr>
<tr>
<td><strong>Mau Mau war</strong></td>
<td>For this study <em>Mau Mau</em> refers to the armed resistance against the colonial government from 1952 to 1956.</td>
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<tr>
<td><strong>Villagisation</strong></td>
<td>Living in colonial villages, for example, those set up during the State of Emergency</td>
</tr>
<tr>
<td><strong>Women self-help group(s)</strong></td>
<td>Voluntary women corporate groups in Maragua.</td>
</tr>
</tbody>
</table>
ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ACK</td>
<td>Anglican Churches of Kenya</td>
</tr>
<tr>
<td>AAWORD</td>
<td>Association of African Women for Research and Development</td>
</tr>
<tr>
<td>CBO (s)</td>
<td>Community Based Organization (s)</td>
</tr>
<tr>
<td>CDA</td>
<td>Community Development Assistants</td>
</tr>
<tr>
<td>CDF</td>
<td>Constituency Development Fund</td>
</tr>
<tr>
<td>CMS</td>
<td>Church Missionary Society</td>
</tr>
<tr>
<td>CWA</td>
<td>Catholic Women Association</td>
</tr>
<tr>
<td>DAWN</td>
<td>Development Alternatives with Women for New Era</td>
</tr>
<tr>
<td>DSDO</td>
<td>District Social Development Officer</td>
</tr>
<tr>
<td>EALB</td>
<td>East Africa Literature Bureau</td>
</tr>
<tr>
<td>GOK</td>
<td>Government of Kenya</td>
</tr>
<tr>
<td>KANU</td>
<td>Kenya African National Union</td>
</tr>
<tr>
<td>KAR</td>
<td>Kings African Rifles</td>
</tr>
<tr>
<td>KCA</td>
<td>Kikuyu Central Association</td>
</tr>
<tr>
<td>KCB</td>
<td>Kenya Commercial Bank</td>
</tr>
<tr>
<td>KWFT</td>
<td>Kenya Women Finance Trust (Kenya Women Microfinance Bank)</td>
</tr>
<tr>
<td>MDG (S)</td>
<td>Millennium Development Goal (s)</td>
</tr>
<tr>
<td>MYW</td>
<td>Maendeleo ya Wanawake Organisation</td>
</tr>
<tr>
<td>MYRADA</td>
<td>Mysore Resettlement and Development Agency</td>
</tr>
<tr>
<td>NARC</td>
<td>National Alliance Rainbow Coalition</td>
</tr>
<tr>
<td>NCCK</td>
<td>National Council of Churches of Kenya</td>
</tr>
<tr>
<td>NCSW</td>
<td>National Committee on the Status of Women</td>
</tr>
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<td>NCWK</td>
<td>National Council of Women of Kenya</td>
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<tr>
<td>NFLS</td>
<td>National Forward Looking Strategies</td>
</tr>
<tr>
<td>Acronym</td>
<td>Description</td>
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<tr>
<td>NGO (s)</td>
<td>Non-governmental Organization (s)</td>
</tr>
<tr>
<td>NMP</td>
<td>Njaa Marufuku Programme</td>
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<tr>
<td>RDF</td>
<td>Rural Development Fund</td>
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<tr>
<td>RLA</td>
<td>Registration Land Acts</td>
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<tr>
<td>SAPs</td>
<td>Structural Adjustment Programmes</td>
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<tr>
<td>SHG (s)</td>
<td>Self-Help group (s)</td>
</tr>
<tr>
<td>SRDP</td>
<td>Special Rural Development Programme</td>
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<tr>
<td>SACCO (s)</td>
<td>Savings and Credit Co-operative</td>
</tr>
<tr>
<td>SACDEP</td>
<td>Sustainable Agriculture Community Development Programmes</td>
</tr>
<tr>
<td>SCSDO</td>
<td>Sub-County Social Development Officer</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
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<tr>
<td>UNIDO</td>
<td>United Nations Industrial Development Organization</td>
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<tr>
<td>VEMP</td>
<td>Vision Empowerment Mobilization Programme</td>
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<tr>
<td>WEF</td>
<td>Women Enterprise Fund</td>
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<tr>
<td>WSHG</td>
<td>Women Self Help Group</td>
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<tr>
<td>YKA</td>
<td>Young Kikuyu Association</td>
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GLOSSARY

Ahoi  Beggars or the landless
Bomaing  A system of placing cows of many households into a single homestead
Gikuyu  Father of the Agikuyu people. The Agikuyu are also called the Gikuyu or Kikuyu people
Harambee  Self-help or pull together resources
Icagi  Colonial villages/reserve villages/camps/concentration camps
Iharo  These were public places reserved for meetings and dances
Ireri  Mineral spring access to which was free to all
Itati  Pre-colonial women self-help groups among the Kikuyu
Kamweretho  Comes from the word Kweretha ‘speaking out’ women come together, contribute money in rotation and visit their parent to clothe, feast and sing for their parents (especially the mother). Women self-help groups that would rotationally visit their parents to seek for blessings
Kang’ei  A young married women
Kiama kia Athamaki  The clan council of elders among the Agikuyu
Mabati  Kiswahili word meaning iron sheets, for this study it means women self-help groups that bought iron sheets for each other.
Maendeleo ya Wanawake  Women’s progress
Mbari  A clan or genealogies (family trees) of the Agikuyu
Mugumo  A sacred tree/fig tree among the Agikuyu
Muma  Secret oath taken during the Mau Mau war of independence
Mumbi  Creator and in myth she is the mother of the Agikuyu people
Ndundu cia aka  Traditional council of women among the Agikuyu
Ngai  The Agikuyu God
Nyakinyua  An elderly married women
Shamba (s)  Farms
ABSTRACT

Since the pre-colonial period, women have been organising themselves in diverse ways. This study sought to examine the transformation of women self-help groups in Maragua, Murang’a County from 1895 to 2013. The study examined women experiences in their self-help groups evaluating how they have evolved and remained resilient in the wake of changing times, adapting and adjusting accordingly. 1895 is a significant year because Kenya became a British protectorate and consequently there was social change that disrupted traditional structures, especially women self-help groups. The study ends in 2013 with a focus on recent changes in women self-help groups. The study objectives were: to examine the political and socio-economic women organizations in Maragua in the pre-colonial period up to 1895, examine the impact of colonialism on the growth of women self-help groups in colonial Maragua from 1895 to 1962. This study also interrogated the transformation of women self-help groups in the first two decades of independence in Maragua from 1963 to 1985 and to investigate the emerging trends in women self-help groups in Maragua from 1986 to 2013. The analysis of the primary and secondary data was done using patriarchy and resilience theories. Qualitative approach was used in the study. Oral interviews were conducted in the study area. A total of 60 respondents were interviewed. Annual reports of the province and district from the Sub-County Social and Development officer, the Kenya National Archives and the Jomo Kenyatta Memorial Library Archives provided significant primary data. Secondary data was gathered from written works both published and unpublished such as books, theses, journals, periodicals as retrieved from The Post Modern Library, The Jomo Kenyatta Memorial Library. The data was analyzed and interpreted using diachronic and synchronic approaches. The study found out in the pre-colonial period that women organized themselves in groups. Colonial penetration and missionary work altered the day to day activities of the women. Many men were either killed or taken away in to exile. Women were not left out in the struggle for independence as they were also active in the fight, others came together to give supplies to the men. Additionally, women took care of their homes in the absence of the men. *Maendeleo ya Wanawake* was formed in 1952 as a way of diverting women from the independence struggle. However on gaining independence the government did not reward their efforts accordingly and so women came and pooled resources together. They joined dance groups for entertaining the former president Jomo Kenyatta through groups like *Nyanginyua* and *Kang’ei* self-help groups and bought land. With time there were the *Mabati* groups and later home improvement self-help groups that bought cups, plates, *sufurias*, mattresses, beds, blankets, sofa sets among other household goods. They had ‘merry-go round’ activities and these activities spread and they started income generating activities and table banking. These groups have enabled them buy land, shares, set up businesses and educate their children. The study further revealed that women later started coming together to go ‘seek blessings from parents’ through *kamweretho*. The latter has been viewed with suspicion from men but with time men have also joined in groups to assist each other pay bride price.
CHAPTER ONE: INTRODUCTION

1.1 Context of the Problem

Self-Help Groups (SHGs), also known as mutual aid or support groups are small voluntary groups that are formed by people related by an affinity for a specific purpose who provide support for each (Brody et.al., 2013). The types of SHGs that exist in developing countries are numerous and can include: economic, legal, health and cultural components (Ibid, 2013). For example, in Asia, the concept of SHG was first initiated in Bangladesh way back in 1976 so as to assist the poor by giving them some capital so that they could start productive business of dairying, poultry or duck farming and tailoring. Prof. Mohammad Yunus helped in facilitating the creation of SHGs in Bangladesh by developing the Bangladesh Grameen Bank so as to empower the poor in society, especially the women, through micro credit system (Das, 2014:46-47). Sustainable Development Goal (SDG) number five of the 17 Global Goals is to achieve gender equality and empower all women (UNDP, 2015:1).

In India, Mysore Resettlement and Development Agency (MYRADA) developed the idea of SHG in the 1980’s. With time other banks and financial agencies have engaged in this field and are giving more attention to rural women who could be involved in some productive business for their financial empowerment (Ibid). Consequently in India, rapid progress in self-help group formation has now turned into an empowerment movement among women across the country. Economic empowerment has resulted in women’s ability to influence or make decisions, increased self-confidence, better economic status in the family and society. The empowerment of women through SHG is giving benefit not only to the individual women but also for the family and community as a whole through collective action for development (Kaur and Kaur, 2012).
In Africa, there have been two main types of women groups: the national women’s organizations and the grassroots women organisations. Mostly the national women’s organizations are dominated by the elite women while the grassroots ones are organised by local women to help them transform their day to day lives and thus are called women self-help groups (Gordon, 1996:91). Women self-help groups have existed from the pre-colonial period where they were avenues for mutual assistance among women (Ahlberg, 1991:119; Gathigi, 2000: 1; Ndumbu, 1985:129; Pala et.al., 1978: 74; Kabira and Nzioka, 1993; Njuguna, 1993: 5). Manson, 1985 discusses the esusu; a rotating credit association among the Yoruba which dates back to 1843 among the Yoruba of Nigeria it parallels the contemporary merry-go-rounds of Kenya.

Notably, women’s self-help group movement received much support and momentum after the United Nations Conference on Women held in Mexico in 1975 that ushered the UN Decade on Women, 1975-1985. During the period mentioned above, a lot of emphasis was made on individual governments to form national machinery such as the Women’s Bureaus and National Councils which gave attention to women’s issues and activities (Kilavuka, 2003). Consequently, member states established appropriate government machinery to accelerate the integration of women in development and the elimination of discrimination against women on grounds of sex, some countries set up ministries of women, bureaus, departments or divisions within a ministry for community development. Such countries include but are not limited to Ivory Coast, Botswana and Kenya for example in Kenya there was the Women’s Bureau in the Ministry of Culture and Social Services. Others established commissions, committees or councils like the National Council on Women and Development in Ghana and the National Council of Women in Uganda (Tripp, 2003: 236). Thus towards the end of the
UN Women’s Decade in 1985 almost all African countries had set up national machinery ostensibly to cater for the ‘women’ under the auspices of the ruling party. Therefore, the extent of the functions of these machineries depended on the extent of the funding by the respective governments (Mama, 1995: 40). Ahlberg (1991:119) writes that their form and structure has been affected by the changing social, economic and political processes.

In Kenya, self-help groups have been there since the pre-colonial period (Kilavuka, 2003). There were traditional women groups that took the form of Ngwatio among the Agikuyu, Mwetya among the Akamba, Bulala and Buhasio among the Luhya just to mention a few (Njuguna, 1993). Gathigi (2000) writes that women groups are one of the strategies that they use for both economic empowerment and improvement of their roles performance, for instance, in the pre-colonial period assistance of labour in a reciprocal manner between the Maasai and the Agikuyu. Wipper (1984:69) adds that in traditional African societies there were village-level dance or work groups for women. These groups assisted in effectively completing tasks in time. The advent of colonialism brought an overhaul of the day to day activities of the women. Due to the fear of the colonial government, women could not easily assist each other like in the past. However, in Kenya just like in Nigeria, the women groups that emerged were shaped like the Western ladies associations. Classes were held and lessons based on homemaking skills (Enabulele, 1985).
At independence, the new Kenyan government took up the *Harambee* Movement of grassroots effort to meet the people’s needs. The *Harambee* Movement has played a central role in Kenya’s rural development (Mbithi and Rasmusson, 1977); the authors present figures indicating that between 1967 and 1973, 11.4 percent of all national development expenditure came from this movement. Other rural self-help groups started coming up for example *Mabati, Nyakinyua* and *Kang’ei* they assisted women build homes and buy land (Wiper, 1975:107).

However in the 1980s and 1990s important changes started to occur with the creation of autonomous organizations (Tripp, 2009; Aubrey, 1997). Moreover there was a shift in donor strategies that gave greater emphasis to non-government organizations and in the 1990’s women were the greatest beneficiaries (Tripp, 2003: 234). This was accompanied by the simultaneous demise of mass women’s organizations. In Kenya there was *Maendeleo ya Wanawake* Organisation (MYWO) a women organisation working under the auspices of the ruling party Kenya African National Union (KANU) (Tripp, 2009:27). MYWO was not seen as an entity to enact change as it was part of the state, bent on maintaining the status quo. Young women were not interested in it and had their own merry go rounds (Aubrey, 1997:141).

Moyo (2002:1) argues that peasant organizations (such as women self-help groups) are re-emerging in Africa as a rural response of people to protect themselves from economic and political crises and as alternative forms of development. Ndumbu (1985:130) points out that women groups are the only yardsticks that can help to gauge the improvement or otherwise of the status of the women in the rural areas. The author adds that the success or failure of rural areas is dependent on the extent to which the
programmes women engage in are fully informed of employment and income generating activities for women and seek to expand and improve them. Wipper (1984:74) writes that traditional work groups have evolved into today’s independent cooperatives where the members carry out projects and business ventures. These cooperative endeavours enable the women to carry out larger targets/goals that otherwise their own limited resources would not permit. For example the Mabati groups which were for better housing that is from thatch to iron sheets roofing for every woman in the group. Okello (2010:13) posits that there have been emergences of new women organizations that champion women’s participation in the development process. Since the 1990’s there have been an increase in the number of women’s organizations in 1995-32,000; 1997-85,000 and in 2002 it was 122,441.

Women self-help activities in Central Kenya have favourably led to the evolution of the present day independent cooperatives, where members carry out projects and ventures (Kilavuka, 2003:2). Analysis of data collected by the Women’s Bureau show that with 92 percent Murang’a had the highest percentage of women’s groups formed before 1973 (Ahlberg, 1991:17). Jussi et al., (2009:7) in a study on several merry go rounds in Kenya, the study concluded that these groups are often the social and economic glue of African communities by carrying out informal banking and other income generating activities as a group. The study wanted to know how the use of mobile technology and the internet would assist utilize the full potential of these self help groups.

Since the pre-colonial period African women have been coming together to assist one another through women self-help groups. The roles they perform due to these groups cannot be ignored, for it is through these groups that women fulfil their gender roles.
Whereas there is a growing body of literature on Kenyan women, still rural women have not received adequate attention from scholars (Ndeda, 1999). Little has been written on women self-help groups from a historical perspective most importantly in Maragua which is in Central Kenya where women self-help groups have been vibrant (Wiper, 1986; Mwangi, 2004). Akong’a (1986:250) argues that despite the problems self-help groups and co-operative groups in Murang’a District have encountered have been successful.

Akong’a (1986:250) notes that Self-help and co-operative groups are encouraged by both the government and non-governmental organizations the reason being, that they are informal and populist. Therefore, for one to understand the reason that motivates Murang’a women to join the self-help groups is that, there have been rapid social change that have led to changes in values and social structure. Secondly, in the pre-colonial times there was strict division of labour which has been thrown into crisis by social economic changes. Also, the self-help movement is an adaptive response to these changes. There have been also several historical reasons in Maragua that have made women to join in groups so as to assist one another. First, in the colonial era men were recruited to work as domestic servants in urban areas or in white farms. Second, during the 1950’s many men went to fight in the forest as Mau mau, many lost their lives or stayed away from their homes for a long time. Third, after gaining independence more men sought after wage employment in urban areas leaving their families in the rural areas. Lastly, western educational tradition instilled in the indigenous people the white collar mentality which resulted in men despising agricultural work and was seen as the purview of women. Consequently, these changes have overloaded women and children in rural areas as they have to perform all tasks even those designated to men. In light of
these burdens the area at this time was dominated by cash crops at the expense of food crops, there were large families, breakdown of the traditional kinship and insurance systems. Hence, the women came together to assist one another so that the family moves on. The author categorises the self-help groups into those that are geared towards construction of public utilities which cannot be easily provided for by the government and those in which only women participate in which aim to alleviate situations of poverty and work overload.

In 1986 in Maragua (Makuyu and Kigumo) there were 100 women groups with a membership of 4,000 this excludes the project groups ‘Harambee’. Women participated in activities like contributing money, marketing commonly held goods in order to obtain money for buying and operating flour mills, poultry keeping, construction of iron-roofed houses, domestic water tanks construction, basketry, running shops, farming, bee keeping among others. They do receive support from the women themselves, others the government and others even from the non-governmental organizations. Maragua is classified as one of the hardship areas therefore non-governmental organizations come to assist for example World Vision, Plan International, SACDEP, and CARE. These groups largely target groups and due to the social nature of women who already are in groups they have benefited from these non-governmental organisations (Abbot, 1974:75). Furthermore, women participate in non-economic or ‘acts of mercy’ in church voluntary groups for their own psychological and spiritual well-being they emphasize charity, diligence and obedience at home, with neighbours and in the church. Women see the self-help groups as places to empower themselves away from the watchful eye of the husband on who may want to control her money. They join the groups to be away from the watchful eye of the husband.
It is argued that women’s ability to organize local non-kin networks at the extra household level in Murang’a has through time served as a counter tension to male solidarity (Mackenzie, 1987:273). However the Kamweretho movement has been viewed by men with suspicion thus heightening gender tensions among women and the men (Kinyanjui, 2010; Kinyanjui 2012:75). Women self-help groups have not been static neither are they extinct they have been changing and continuing. Women have seen them as avenues to assist them in their daily chores to being avenues where they can economically empower themselves. Despite several studies on women self-help groups, scanty information exists on how these groups have changed over time. Therefore this study fills the gap by interrogating the change and continuity of women self-help groups in Maragua, 1895-2013.

1.2 Statement of the Problem

Since the pre-colonial period, women have been coming together to assist one another. Over the years the government and non-governmental organisations have also come in to boost the women self-help groups. The local context of change and continuity of women self-help groups has been given little scholarly attention. This study examined women’s experiences in their self-help groups by evaluating how they have evolved and remained resilient in the wake of changing times, adapting and adjusting accordingly. The study sought to interrogate the change and continuity of women self-help groups in a historical perspective from 1895 to 2013 in Maragua.
1.3 Research Questions

This research was guided by the following research questions:

i. To what extent did women of Maragua engage in political and socio-economic women organizations in the pre-colonial period up to 1895?

ii. How did the advent of colonialism impact on the growth of women self-help groups in colonial Maragua from 1895 to 1963?

iii. What were the transformations that took place in women self-help groups in the first two decades of independence in Maragua from 1963 to 1985?

iv. What are the new trends in women self-help groups in Maragua; 1985 to 2013?

1.4 Research Objectives

This research was guided by the following research objectives:

1. To interrogate political and socio-economic women organizations in Maragua in the pre-colonial period up to 1895.

2. To examine the impact of colonialism on the growth of women self-help groups in colonial Maragua from 1895 to 1963.

3. To analyse the transformation of women self-help groups in the first two decades of independence in Maragua from 1963 to 1985.

4. To investigate the emerging trends in women self-help groups in Maragua; 1985 to 2013.
1.5 Research Premises

This research operated on the premises that:

1. Since the pre-colonial period women in Maragua have been organizing themselves in political and socio-economic groups.
2. Colonialism changed the way women organised themselves in self-help groups in Maragua.
3. The gaining of independence changed the organisation of women self-help groups in Maragua.
4. The second liberation saw women reinvent existing women self-help groups in Maragua.

1.6 Justification and Significance of the Study

Little has been written on women self-help groups from a historical perspective most importantly in Maragua which is in Central Kenya where women self-help groups have been vibrant (Wipper, 1989; Mwangi, 2004). Maragua has been the highest receiver of the Women Enterprise Fund (WEF) in Kenya with 22 million and hence the reason for choosing to focus on the area. This proves that women self-help groups are vibrant in the area. Scholars have dwelt on political participation of women, women small microenterprises and gender based violence (Nzomo, 1993; Kinyanjui, 2002). This study opens up new avenues for research among other self-help groups in terms of theory and empirical approaches.

This study examined the emerging trends in women SHG in the period 1895 to 2013. 1895 is a significant year because Kenya became a British protectorate and consequently there was social change that disrupted traditional structures especially
women self-help groups. The study ends in 2013 with a focus on recent changes in women self-help groups especially following the promulgation of the constitution.

This academic venture will help in providing important knowledge, information and data necessary for improving women self-help groups, understanding their change in time and the change in time of gender relations especially and how women have been empowered by them. It also promotes promises assist in enacting legal frameworks that will be put in place to safeguard and encourage women empowerment in self-help groups especially with the new devolved government/county government. Also this study could be helpful to the attainment of Kenya’s Vision 2030 and the SDGs as women empowerment is necessary for development to occur and women SHGs have been seen as avenues for women empowerment.

1.7 Scope and Limitations of the Study

The study traced the transformations of only women SHGs from 1895-2013 in Maragua. While the study confined itself geographically to Maragua, studies of socio-economic and political organisations in the wider Murang’a were also referred to. Despite the fact that this study started in 1895 there was a look at the pre-colonial women organisations in Murang’a so as to have a strong background of women self-help groups WSHG in Maragua. Whereas the study focused on women SHGs women were interviewed and men too so as to get their views on the groups and the reasons for the formation of their own groups too.

During the study there were several limitations encountered. For example some respondents were not so willing to disclose information about their self-help groups
which they considered to be ‘sensitive’. However the researcher assured them of confidentiality and anonymity also the researcher sought assistants of the assistant chiefs, Community Development Assistants (CDAs) and the Sub-County Social Development officer (SCSDO) (formerly known as the District Social Development Officer (DSDO)). Also many of the WSHG did not have records of how they have been progressing in the years therefore the researcher relied on their word of mouth. There was language barrier as many were comfortable responding in Kikuyu and so the researcher and research assistants had to interpret the information in English.

1.8 Review of Related Literature

Women have been organising themselves since the pre-colonial period and there was the spirit of mutual assistance. There were several women self-help groups in different areas in Kenya for example: Buhasio, Bulala, Kang’ei, Nyakinyua, Mwethya (Wipper, 1975:107). Also there was ngwatio and matega where women would pool resources as they visited a woman who gave birth and in occasions such as funerals and weddings (Kinyanjui, 2007:283). The above studies are useful in this study as they offer important information as to the pre-colonial women self-help groups which form a good background in this study. However these works do not outline how these groups have been evolving over the years.

The advent of colonialism witnessed social change and transformation that disrupted traditional structures however women self-help groups remained resilient (Kinyanjui, 2007:283). Modern day SHG’s can be traced to what (Robertson, 1997) calls proto-type associations found in Kikuyu land in the 1940’s. They were formed to train women on various crafts for example weaving. From the 1950’s the welfare associations were used
to gain political strength by the colonialists: the wives of administrators, missionaries, and settlers organized and led local groups. However, in the emergency period it was co-opted for security reasons in the emergency period. African women were occupied with domestic lessons and not give freedom fighters supplies (Kinyanjui, 2007:282; Wiper, 1975:99; Feldman, 1984). Ndeda (1999:1) examines the role of the state with regard to the politics of participation in the self-help movement from 1945 to 1985. This study examined women self-help groups from 1895 to 2013.

The MYWO formation in 1952 was a landmark in women’s movements in Kenya (Kabira and Kimani 2012:842) although it was co-opted by the colonial government during the emergency period for security purposes (Ndeda 1999). Kabira & Nzioki (1993:41). Notes that MYWO has its roots in the colonial period and delinks it from the women group movement. On gaining independence they were used as tools by the government for nation building, promote welfare and charity activities (Enabulele, 1985). However for the purpose of this study MYWO will be studied as one of the self-help organizations to help women. The study showed the contrast between the activities by MYWO and the activities of women who were in women groups who carried out their self-help activities without government support.

As the period of the end of colonial rule began to draw close the colonial government began to recognize the roles that women’s organizations could play they encouraged the formation of such women groups (Mass, 1986; Ndeda, 1999). On gaining independence MYWO still went on with its activities. However, it was co-opted into leadership by the various regimes and MYWO became one of the biggest and its leaders were outspoken (Wipper, 1975:99). In the late colonial period there was the formation of MYWO. It
was organized by a small group of European women, the wives of administrators, missionaries, and settlers organized and led local groups. This became one of the biggest (Wipper, 1975:99) and most important women’s clubs and its leaders were in the early 1950’s under the auspices of the colonial government’s Department of Community Development and Rehabilitation, to promote “the advancement of African women” and to raise African living standards. It was aimed at improving conditions for women and girls. They came up as a response to the urgent problems of women that included poverty, inadequate supply of basic necessities such as water, health services and food. Rural women in Kenya not only attend to domestic chores but also work as casual labourers in order to feed their households, (Feldman, 1984; Wipper, 1975:110).

These works provided useful data as they highlight how the colonialism disrupted pre-colonial women self-help groups, how welfare associations were formed by the wives of the colonialists and how they were co-opted by the colonial government for security reasons and post-independent governments for political gain. The study did not only study this colonial development, but also women self-help groups in post-independent Kenya.

Similarly, in Cameroon there was the co-operative movement in the 1950s where, 15 mills were loaned to the village women. With time there was an increase in the women participating and the mills brought profit and more of them were purchased. They expanded their activities and classes were held to teach women on nutrition, child care, soap making and cooking. They also expanded into brick making and bamboo which were used to make a meeting hall. The Department of Agriculture provided improved corn seed for better harvest. With time the group expanded their activities and also engaged in water storage projects, contour farming, reforestation and poultry schemes
This study shows that just like in Kenya where there was the cooperative movement in the colonial days also in Cameroon there was the same and with time the groups grew and expanded their activities. Such transformation needs to be studied in depth and hence the reason for this study.

Mbithi and Rasmusson (1977) posit that, on gaining independence, the self-help or Harambee movement has played a central role in Kenya’s rural development. That it is due to the projects that are initiated. The authors are concerned with basic questions of self-help leadership patterns, the degree and nature of labour and cash contributions, local attitudes towards projects among others. Additionally, women were rarely found in formal leadership positions, although they were often at the core of many project organizations. Many of the projects that they studied were state funded and so one of the challenges to the state is to meet the cost of these projects. Analysis of data collected by the Women’s Bureau show that with 92 percent Murang’a had the highest percentage of women’s groups forming before 1973 (Ahlberg, 1991:17). In these studies little has been written on Maragua and it is an area where women were actively involved in women self-groups. It is in this light that this study sought to investigate the evolution and course of this women SHG’s in Maragua.

Ndumbu (1985:130) posits that, women groups are the only yardsticks that can help to gauge the improvement or otherwise of the status of the women in the rural areas. That the success or failure of rural areas is dependent on the extent to which the programmes women engage in are fully informed of employment and income generating activities for women and seek to expand and improve them. Ndeda (1999:3) notes that only a few authors have analyzed women self-help groups or organisations historically (Ndeda,
here write on the existence of women mutual assistance groups, later on there was the development of formalised women’s groups (Institutes) this was in the 1940’s and the organisations of the groups under *Maendeleo ya Wanawake*. These studies are informative in this research as it will go further and study the change and continuity of WSHGs from 1895 to 2013.

This period one of the landmarks in women’s movement this is, the Women’s Decade from 1975-1985 with a conference held in Nairobi the MYWO was mandated to organise more women groups and Kenyan women groups received more attention from overseas agencies for example the NGOs (Kinyanjui, 2007: 286). Tripp (2003:253) notes that women’s movement have not been static but have been transforming over the years especially after attainment of independence in Africa. The most notable change in women self-help groups occurred in the late 1980’s and 1990’s with the creation of autonomous organizations that began to challenge the clientelism and state patronage on women groups in the post-independence period (Tripp, 2003:234). Little has been written on the impact of the women’s decade on women self-help groups especially in Maragua a knowledge gap has to be bridged.

Donor funding gave greater emphasis to non-governmental organizations in the 1990’s and women organizations were the greatest beneficiaries of this kind of funding (Mbote and Kiai 1993:7) the increase in NGOs can be attributed to the formation of multi-party democracies. Kilavuka (2003:2) observes that although the women activities were encouraged and funded not only in the urban areas but also in the rural areas, their performance was not uniform. Additionally there was the shift in form of government
where democracies were encouraged by the international community this saw one-party states in many African countries including Kenya come to an end. For example in Kenya, Mbote and Kiai (1993:7) write that the repeal of Section 2A of the constitution ushered in the era of multi-party politics and pressure groups attempting to articulate the needs of the different groups of the Kenyan society mushroomed. It also saw the rise of a large number of women’s pressure groups. This culminated in the National Women’s Convention held in Nairobi in February 1992 at which rural women emphasized the need for the momentum evident in Nairobi to be transmitted to the rural areas. Also donor funding gave greater emphasis to non-governmental organizations in the 1990’s and women organizations were the greatest beneficiaries of this kind of funding (Mbithi and Rasmusson 1997). This shift in donor funding in the 1990’s and the National Women’s Convention held in Nairobi in 1992 are key events in the history of women SHGs not only in the urban areas but also in the rural areas. This study sought to examine the impact of these events in Maragua.

Women in rural Murang’a turned to self-help groups in order to empower themselves even economically (Mackenzie, 1987:281). Thus in the former Central Province self-help activities have favourably evolved to the present day independent cooperatives, where members carry out projects and business ventures (Stamp, 1975). Additionally the author points that they carry out income generating activities like: buying of farms, setting up businesses, water tanks, cows among others this is an entrepreneurial spirit in contrast to the former Western Province which has very little to offer except welfare activities (Kilavuka, 2003:2). Self-help activities in Central Kenya have favourably led to the evolution of the present day independent cooperatives, where members carry out projects and ventures (Stamp, 1975). These studies were key in this study and very
informative however there little information on women SHGs activities in Maragua from 1895-2013 hence this sought to bridge this gap.

Davidson (1996:76) studies women of Mutira in the current Kirinyaga County here they give accounts of they have joined SHG’s to save their income and how some have been beaten by their husbands for joining these groups but they still persist in them in secrecy. The focus of my study will be in Murang’a South sub-County which borders Kirinyaga County hence the same trend may have been witnessed. Women realization of the need to economically empower themselves has also produced some exciting entrepreneurial results in Kenya among both urban and rural women (Gordon, 1996:96). In Nairobi some women due to the economic growth of their groups some women open restaurants others market stalls others also have managed by working together to start lucrative businesses and even move into formal sector enterprises. There were women groups to assist the women traders had contribute pool resources to the group kitty. In the women groups there were monthly contributions also there were social issues in which women shared. For example new members and especially those who recently arrived in Nairobi were educated about the difficulties of town life. Also these groups filled the gap for the kinship ties especially women who were from a similar geographical area and had come together (Ngesa, 1996:114-118).

Ndeda (2014:293) examines the relations between the colonial and post-colonial states and women through self-help groups and how this interaction leads to the continued subordination of women that inequality between men and women remained rooted and perpetuated through the politics of participation in the self-help movement in Kenya. This is because women are caught in the contradictions of institutions that “protect them
and oppress them”. This is true to some extent but what about groups like the Nyakinyua who bought land? What about the merry-go-rounds, the table-banking groups, women groups that are now buying crucial assets, investment groups? She does not study this, it should be noted that after independence women self-help groups to some extent became independent and are not as dependent as they were before except *Maendeleo ya Wanawake* also with time women have been engaging in different self-help activities that are improving their economic status even the men on seeing the success have also joined the self-help movement for they have seen the power of being in a group.

Additionally, buying land is a high priority for many rural groups such as Nyakinyua Women’s Groups and in Thika Township women formed a company with over one thousand members and bought a coffee farm the business is prospering and all the directors are women (Gordon, 1996:96). This shows the way self-help groups among women empowers them to be entrepreneurs however the author does not highlight how they have been evolving over the years, however this is not a new phenomenon as Davidson (1996:76) shows that in Mutira in Kirinyaga County women engaged in growing vegetable crops which gave them more earnings and in SHG’s and these economic strategies of women brought conflict with the men some were even beaten by their husbands after coming from the women group meetings. These studies on Murang’a and Kirinyaga were helpful to this study however they have not highlighted what activities women were engaging especially in self-help groups in pre-independent Kenya.
Kinyanjui (2007:282) points out that self-help are one of the ways that women use to cope with poverty in Thika Municipality. Maragua is classified as a hardship area and the study showed how women have joined the SHG’s so as to cope with poverty.

Thomas (1985) studies Murang’a points the differences in gender relations between areas where cash cropping has become established and here the men remain in the rural areas and those in which the men are commonly labour migrants. In the latter areas women have taken full responsibility for farming which has increased the labour burden. Consequently recent changes have occurred from an orientation of mutual assistance through the rotation of savings among members to one of income generation for many groups however this has brought contradictions associated with socio-economic change (Mackenzie, 1987:286). The above studies are of benefit in this study however they were documented in the 1980’s and there have been recent developments on women SHGs which cannot be ignored. This study sought to fill the gap by interrogating the activities of these women SHGs up to 2013.

A study by Wawire and Nafukho (2010:2) found out that there are various factors that affect the management of women groups and micro and small enterprises and can be categorised as financial, administrative, managerial, technical, political, traditional and cultural. This study supports the view that tradition and culture affect the way women organise themselves in groups however the study does not give an in depth study of the above. Additionally, Ndeda (2014: 293) states that state policies on women self-help groups have led to subordination of women. However these studies focused only on state policies and how they have led to subordination of women through women self-help groups that instead of them protecting the women the women are oppressed.
Therefore this study sought to fill this gap by using the theory on patriarchy to show how tradition and culture affect the way women organise themselves in groups. Despite the fact that women have been subordinated they still persist in their self-help groups by evolving in their objectives and activities and are now empowered through the transforming of their self-help groups.

Ahlberg (1991) studies women’s collective participation in development and has a special emphasis on health and reproduction and gives a socio-cultural analysis of mobilization women for collective action. The author studies women groups in Kiharu Division in Murang’a. This study is eye opening given its near proximity to the study area. Also the author studies women groups although emphasises health and reproduction. However the author only analyses women collective action emphasizing on health and reproduction. This study however, analyses the changes and continuity of women self-help groups in Maragua historically. Mwangi (2004) looks at women political participation in Kangema and how the women SHGs assist the women in politics. However, this study was not done in Maragua yet women also were in SHGs, hence this study sought to investigate this. From the above it is evident that there is need to fill in the gap in knowledge on the transformation of women SHGs in Maragua, from 1895-2013 hence the focus of this study.

1.9 Theoretical Framework

The study utilised various aspects of the theories of patriarchy and resilience in these analysis and interpretation of data.
1.9.1 Patriarchy

Lerner (1986) & Abrams and Harvey (1996) posit that patriarchy as having a narrow and wider meaning, narrow meaning where the male head the household and are in control of the production and reproduction. The wider meaning encompasses the social, political and economic system that ensures preserves and perpetuates male supremacy in all sectors of life. Therefore, in many African societies patriarchy defined social relations (Mwangi 2004:26). The African woman has suffered from the African patriarchal system and from colonialism which propagated male leadership. Women were also active in the fight for independence however it’s the male elite who shared power among themselves on attaining independence. Patriarchy is commonly applied to explain the totality of the oppressive and exploitative relations between men and women in society (Ibid). Shettima (1989) defines patriarchy as a gender ideology which is socially constructed by men to exploit women and dominate young men in transition to adulthood

The reality of women’s exclusion from formal politics and power reflects the gendered nature of the post-colonial state where state power is dominantly male dominated (Nasong’o and Ayot, 2007:170). Therefore for women to acquire status and wealth they aligned themselves with powerful men what Mama (1997; 1998) calls ‘Femocracy’. In other cases women have contributed to their own oppression and subordination, what Amadumie calls daughters of imperialism due to the patriarchal nature of African society and this has been created too in women groups by the elite-led women groups (Amadumie, 2000).) There are various ideological arguments that have been used by those in power to oppress women. For example, women should go back to ‘our’ traditional thus women encountered to hold on traditional control of productive resources in Kenya, and in intends to maintain status quo. For example; women are their
worst enemies, even if women go into power they will not assist you and that, money has been poured for the educated women to ruin ‘our’ rural women (Kabira, 1993:32). According to Kipuri (1989) both patriarchy and age set system were inherently used to subjugate women. Since the two defined the relations of production and distribution in all levels of interaction. Women are reproducers in both biological sense (as child bearers) and in socio-cultural sense (in terms of labour power). Consequently women contribute to their own subordination by perpetuating these systems. However, by forming women groups they are resisting this status quo.

In an earlier study of Mitero women, Stamp (1975-1976:83) notes that by saving their income into self-help organizations women were preventing appropriation of their product by their husbands. Also women were attempting to accumulate capital as a means of protecting and enhancing their incomes these women preferred to work on their neighbours coffee farms and not their own. This is because working on their farms is free labour and the income from the coffee farms is largely pocketed by the men the women said ‘men drink the coffee money’. Therefore wage work although providing meagre earnings they could be channelled into group funds and so boost the individual women accounts (Ibid; Stamp 1989:83). Presley (1992) and Mackenzie (1987:273-286) add that women’s ability to organize locally in non-kin networks in Maragua through time, served as a contradiction to male solidarity and so caused tension this is not a new phenomenon as Davidson (1996:76) shows that in Mutira in Kirinyaga County women engaged in growing vegetable crops which gave them more earnings and they took part of the earnings to the SHG’s and these economic strategies of women brought conflict with the men some were even beaten by their husbands after coming from the women group meetings. One woman said that “Men fear women when they are in a group”
They may not be that radical however as they transform they are engaging women in deeper activities and they are progressive and not retrogressive therefore they are like silent waters which run deep (Ibid).

Kameri-Mbote and Kiai (1993:8) posits that in Kenya the Kenya Women Movement is a group effort of women that actively seeks to uplift social and economic status. Add that this has been through groups such as ngwatio and mwethya. They were formed for the achievements of certain objective to meet certain needs and on realization of the above they are disbanded. With time therefore their objectives have changed, membership and needs. With time the groups have seen the need for women to be included in politics and legislation activities as they discuss.

However, in Maragua women have started using these groups as platforms to enter into politics. In addition to this, the groups have uplifted their social and economic status and with time due to these groups they are slowly getting involved in political activities and decision making (Mwangi, 2004). Second the researcher observed that, the women were attempting to accumulate capital as a means of protecting and enhancing their fragile incomes and compensating for lost subsistence production. Thus women did not want to generate surplus for their husbands. Although for example in Maragua coffee farming brought some earnings women have engaged in farming of other crops for example bananas, vegetables among others. They sell them and get the money and so can use them at their disposal and the men do not appropriate for them how to use the money. Cash crop farming is decreasing in Maragua and many have turned to vegetable, banana farming others plant French beans for export, chicken rearing dairy keeping. They also are adopting modern ways of farming. The young men have motorbikes
which they ride and in the oral interviews they said that the motorbikes help them in farming as they use them to take goods to the market and later in the afternoon they go to the nearby shopping centre to carry people as “boda boda”. Earnings from cash crops like coffee would benefit the men as it would be channelled to the accounts and the women confessed that men drink the coffee money yet it is the women who laboured more in the farms.

Over the years coffee value has depreciated in the international market and has become of less value and many farmers have uprooted the coffee bushes to plant other crops. There has also been change in climate unlike in the past when mostly it was cool and wet. Farming maize and beans is also not proving profitable and both men and women are farming other crops and rearing animals which will give them more and quick profit. Vegetable crops for cash sale in the market were preferred. In the past husbands would beat their wives for participating in the self-help groups. “Men fear women when they are in a group.” However lately men are appreciating it when women join the groups they say that they will share in the family responsibilities as women do not have to rely on the men to solve some issues for example, buying of food and so on. Also the men have joined these groups to assist one another financially and save for future use. Patriarchal relations have characterised the interaction between men and women in Kenya generally and more specifically in Maragua. Women have turned to self-help groups in order to empower themselves. Whereas women are the major providers of labour the benefits go to the men who mostly use them to drink illicit brew and when it is over they go back home. Patriarchy will aid in the analysis of subordinated and marginalized positions of women in Maragua.
1.9.2 Resilience Theory

Resilience is the process of, capacity for, or outcome for successful adaptation despite challenging or threatening circumstances. The study adopted this theory as women faced with the challenge of male dominance still rise up to challenge this status quo by coming together in groups (Gichuhi, 2014: 3). Women were involved in various activities collectively and due to the benefits from these groups/ clubs women persistently we engaged in them. Women continued to progress and this say them take roles outside the home and family they do not abandon the groups for in them they got financial and moral support (Moen, et.al, 1989:2 & Durkheim, 1951).

Stamp (1989:78) writes that the Kikuyu pre-capitalist mode of production was based on communalism. However it was propagating unequal relationships between elders and youth and between men and women adds that, no group is free to appropriate and accumulate the surplus produced by another group for their own benefit. The bride wealth sex-gender system was vital to the communal mode of production among the Kikuyu, and gender relations were a shaping force in the non-exploitative relations of production. Thus the resilience theory is vital in understanding the communal mode of production in order to understand the transformations in contemporary African society these women self-help groups are vital organisations for resistance to exploitation (Ibid: 82).

Boserup (1970) says that women participation in public decision making. Provides them with the opportunity to enter public life and not just be confined to the private one at home. Here she will build her confidence and be able to present problems that she gives through for example child care. House wives are not recognized in society as workers.
This is unpaid family labour wage employment. Status is given to those employed and creates a network as workmates which gave critical information. Also women are able to venture into income and capital accumulation. Here women can accumulate capital for investment it’s unfortunate some women have no access to their income may have an opportunity to save money in their groups, SACCOs or in Banks and acquire other resources. Self-employment will also help them venture in some avenues as entrepreneurship. Unlike in the past when women did not have identity cards, men could control their salaries also coffee/cash crop proceeds which in many cases men got the money and went to drown it in alcohol, yet it was the women who took care of the crops yet their labour was not well rewarded or not rewarded at all.

On gaining independence period women came together in groups most common were the thatching and Nyakinyua and Kang’ei groups to help build homes and buy land then there were the Mabati groups which assisted women build corrugated roofs. This shows that despite not receiving support from the Kenyatta’s government women came together to help uplift their day to day lives (Stamp 1989:83).

Kabira & Nzioki (1993:41) states that the underlying reasons for the formation and existence (of women’s groups) stems from the increasing burden assumed by women in the changing rural social division of labour. After gaining independence there was a need to develop the country and in the spirit of Harambee (self-help) women groups were initiated in the early 1960’s. However, it needs to be observed that women still were forming groups in this period and so it is not necessarily the government motto of Harambee that saw them being formed. The Nyakinyua movement saw many women particularly in central and western provinces organize themselves some even bought
land in the Rift Valley province. Patricia (1989:70) in writing on the importance of women’s grassroots organizations posits that in practically every study that has considered the decision-making role of women within African countries, women’s organizations have been identified as central to the authority the wield. The author adds that even though co wives in a polygamous marriage have some collective say within the context of the marital economy, it is village-based groups, organized by age or by voluntary membership, that provide women with the power that can counterbalance the dominant position of men.

With time women have adopted alternative ways to counteract male dominance, for example turning to, food crops, where the surplus they sell, for example, in Maragua town and Makuyu town banana are formed in large quantities and women sell on the road to passengers. Women have also turned to wage labour and also joined self-help groups others have opened bank accounts where they manage their savings without knowledge of their husbands. Women probably need to be more aggressive in these women self-help groups and acquire means of production thus they will have more property and more say (Njuguna, 2006: V). Contradictions in gender relations is traced back to the Mau Mau fighting where the men went to fight and women took over control of households this led to the female headed households (Kanogo, 1987:97; Zeleza, 1989: 148-149; Ndeda, 1991). Additionally, given that approximately 60% of smallholders needs are now met through cash expenditures. Majority of the women lack reliable sources of income yet women are generally solely responsible for the provision of food and even more household expenses this has major implications on the (financial) question women face in the rural situation case study Murang’a (Mackenzie, 1987:281).
In 1975-1976 there were ten women’s group in Mitero. They came together to buy farms and businesses. In that area coffee was the chief cash crop. However due to the high population farm land was reducing. The men migrated to other farms or to towns for employment. Women were left; they thus had to look after the coffee bushes and also food crops for the family use. Family land was not adequate and population was increasing and women who were in ten women’s groups in Mitero pooled their meagre resources together to buy farms and businesses, profit was shared according to the number of shares one had. Additionally profit was reinvested, used for their children’s school fees (traditionally the father’s obligation) or used to purchase manure, fertilizers, water tanks or cows (Wipper, 1984:74).

Women in Mitero formed groups not based on affection but based on consciousness and solidarity spirits. With the aim to: actualize life in rural communities, resist control and domination from the males and the state, accumulate capital, provide insurance policy to members also play the role of civil society in the rural economy. Such social movement’s consciousness is based on common experiences which are experienced/generated internally and externally that is intrinsic and extrinsic. Also they are structures of identity and self-respect. This is seen in the transformation of women self-help groups in that as they transform they encounter new challenges and go a level higher. The self-help movement has been a forward moving movement. The author adds that peasant organizations are social movements through which have brought changes in society at different levels (Kinyanjui 2002:302-303).

This theory appreciates the role of women self-help groups in empowering women and also being an avenue of women to empower themselves because unlike in the previous
years women now are able to access large sums of money and use them to invest at will. It appreciates that women contribute to the political economy and use this to liberate themselves from oppression due to the dowry paid and they to go ahead and pay themselves. Additionally it appreciates the importance of understanding gender relations historically so as to understand the contemporary gender relations. Also it should be noted that the women self-help groups in Maragua are not homogenous but are in different levels with some be more advanced in their goals and achievement but are in different levels with some be more advanced in their goals and achievement than others. However all levels they are bringing major changes in their society individually, in the household and in the community. And so women have come together based on their needs to assist one another their resilience is seen in the evolving nature of the WSHG from one level to another.

Resilience and patriarchy theories will be used to show how from the pre-colonial how the Kikuyu society was patriarchal and how this was propagated through kinship. Additionally, these theories will show how in the colonial period the Europeans officials governed using male African officials. Also how after independence the male elite took over positions in government and women were at the periphery of political power.

1.10 Research Methodology

1.10.1 Study Locale

The study was confined to the geographical area of Maragua which is in Murang’a County. Murang’a County is located in Central Kenya and borders Nyeri County to the North, Nyandarua County to the West, Kiambu County to the South and Kirinyaga County to the East. The county headquarters is Murang’a town. Murang’a County
constitutes of 7 constituencies: Kangema, Mathioya, Kiharu, Kigumo, Maragua (also known as Murang’a South sub-County), Kandara and Gatanga. Study the map page 152.

Murang’a South sub-County / Maragua constituency comprises a total area of 547.2 square kilometres additionally it constitutes 3 divisions, 11 locations and 6 Country electoral wards. From the 2009 census it has a population of 152,272 people (74,712 male and 77,560 female). Out of the 3 towns in Murang’a; 2 of the towns are in this sub-County namely Makuyu and Maragua towns the other is Murang’a town. Economic activities in the area include cash crop farming for example coffee, food crop farming especially bananas and mangoes, livestock keeping, trade, fish farming, and forestry (Murang’a County Integrated Development Plan; 2013-2017). The area has deep red loamy soils and also black cotton soils near seasonal rivers and permanent rivers. As for mineral resources there is none of any significance except for marram and building stones. Agriculture is the main economic activity followed by trade (Murang’a District files 20 KIM/1/7/20:2).

The study area has over 8,000 women self-help groups and has received the highest amount of money of the WEF since its flagship. The study area being classified as a hardship area has also attracted many NGOs who prefer working with groups and women have benefited from these NGOs. The activities in these groups have been evolving and are now enterprising and entrepreneurial they have evolved from communal sharing of work load, merry-go-rounds, table banking to women venturing in buying of assets for example land. Also they have been entry points into politics as women gather together they also assist each other ascend to power (Murang’a County
1.1.0 Research Design

The research relied on historical explanations. The research employed purposive sampling which allowed the researcher to get cases that have the required information with respect to the objectives of the study through. Therefore the researcher selected people to participate in the research as informants due to their knowledge on the women self-help groups from 1895-2013. A study population consisted of 60 respondents; 45 women who are in women self-help groups and 15 men whose wives were in women self-help groups. Careful and guided selection of the respondents was done. Preference was however was given to the elderly who posses vital information on the various women self-help groups that have been there over the years. Also MYWO leaders were also interviewed and social development officers, County officers and religious leaders, therefore totalling to 60 respondents. The researcher settled on the 60 respondents as respondents started giving similar/ repetitive information.

1.1.3 Data Collection

Primary data was collected through structured interview schedules they were written in English; however, they were translated to the suitable language of the interviewee whether in Kikuyu or Kiswahili. The data was collected through personal interview which generated data from individual women. In depth interviews were conducted with government officials and institutions dealing with women issues to capture how women self-help groups have been over the years. Also archival data was collected from the Kenya National Archives in Nairobi and the University of Nairobi Library
documentation section. Written sources such as books, journals, theses, dissertations, District Development Plans and periodicals relevant to the study were obtained from several libraries including Kenyatta University’s Post Modern Library and the Jomo Kenyatta Memorial Library-University of Nairobi.

1.1.4 Data Analysis

The data collected was analyzed and interpreted using diachronic and synchronic approaches that is from the earliest to the latest and thematically so as to identify the patterns of these women self-help groups, also so as to give descriptions of the trends that were noted. This research corroborated sources from the archives, secondary sources and the interviews conducted so as to avoid biases and prejudices to ensure validity. According to Wafula (2000) the application of this method will lead to knowledge that is uniquely historical. Finally it was presented as chapters of the study in a prose format.

1.1.5 Ethical Considerations

There were ethical considerations that were considered in the course of the study. The researcher assured the informants of strict confidentiality of the information they would give. Their identity, where applicable, was assured of being anonymous and that the information was only for academic purposes.

1.1.6 Organization of the Study

This study is organised as follows. The first chapter gives an introduction of the research. Chapter two interrogates the way women organised themselves in groups and the roles these groups played politically and socio-economically in Maragua in the pre-
colonial period. Chapter three examines the impact of colonialism on the growth of women SHGs in Maragua from 1895 to 1962. The fourth chapter analyses the transformation of women self-help groups in the first two decades of independence in Maragua from 1963 to 1985. Chapter five investigates the emerging trends in women self-help groups in Maragua from 1986 to 2013. Lastly in chapter six there is the summary of the study and also recommendations for further study.
CHAPTER TWO

2.0 POLITICAL AND SOCIO-ECONOMIC ACTIVITIES OF WOMEN SELF-HELP GROUPS IN MARAGUA UP TO 1895

2.1 Introduction

This chapter examines the political and socio-economic women self-help groups in the pre-colonial period. It will start by reconstructing the origin of the Agikuyu, the significance of the nine daughters; trace the place of women in pre-colonial Maragua, how the women organised themselves politically, socially and economically and the significance of these organizations. The above will help show why and how women organised themselves into self-help groups till the advent of colonialism in Maragua. Maragua is in the present day Murang’a County which was known as Metumi or Fort Hall.

2.2 Pre-colonial Kikuyu setting

By the 15th century, the Cuka, Mbeere, Embu, Ndia, Gicugu and the Kikuyu had migrated from Tigania and Igembe in Meru. It is at Ithanga and Mbeere regions that the communities consolidated themselves before the Kikuyu moved to the famous Mukurwe wa Nyagathanga in present day Murang’a County. Kabira (1995:12) observes that the Agikuyu originated in Mukurwe wa Nyagathanga found in Murang’a East, Kiharu constituency. Ngai (God) created Gikuyu and Mumbi and from here came the Agikuyu also are called the Gikuyu and Kikuyu. However they are not the only residents of Maragua, there are also other people who reside and others work here from other ethnic communities for example the Kamba, Luo, and Luhya among others.

According to the Gikuyu legend of origin, the legendary founders of the ethnic group Gikuyu and Mumbi are said to have originated from Mukurwe wa Nyagathanga in the
modern day Murang’a district. Ngai blessed them with “nine” daughters and are said to have overpopulated Murang’a and dispersed to Nyeri, Kiambu and beyond. Ngai is seen as their creator and sustainer, they prayed to Him facing Mt Kenya. Gikuyu and Mumbi lived happily had nine daughters later nine sons were provided and later gave birth and there came the nine clans. They increased in number and migrated to other areas which include the area of study- Murang’a South (Mugo, 1982; Kenyatta, 1964).

Daughters among the Agikuyu were very significant unlike many eastern customs the bride did not take a dowry with her; however the bridegroom paid a substantial amount as gift or compensation to the bride’s father. This was a way of authenticating marriage; also it would confer stability on marriage and prevent divorce (Cagnolo, 2006: 116-117).

2.3 The “nine” daughters

Kabira (1995: 13) states that the Agikuyu were organized according to clans, thus they had a clan system. From the myth of origin, Gikuyu and Mumbi had ten daughters; Wanjiku, Njeri, Wambui, Wanjiru, Nyambura, Wangeci, Wangui, Waithera, Wairimu and Wamuyu. The clans came from the nine daughters. They are referred to as *Kenda muiyuru* “nine and fill” or “nine tops”. Children were not counted. All of them thus cannot be called ten for fear of counting the living would bring a misfortune upon them. This daughters are significant for through them came the clan system among the Agikuyu and each clan is named after each of them (Ibid; Cagnolo, 2006: 19).

With time Gikuyu was distressed for he had no male heir and his daughters had no one to marry them. He called upon *Ngai* and was instructed what to do. Gikuyu took one lamb and a kid and killed them under the big fig tree (*Mukuyu*) and burnt the meat as a
sacrifice to Ngai. The following morning he found nine handsome young men who were willing to marry the girls under any condition that would please the family and him. Gikuyu was over joyed to find them and took them to his home and introduced them to his family. They were warmly received. The next morning they discussed about marriage and the young men agreed to marry the girls and live in Gikuyu’s homestead under a matriarchal system. The daughters were very happy to have male companions and after a short time all of them were married and had their own families under the name Mbari ya Mumbi (Mumbi’s family group) this was in honour of their mother Mumbi (Kenyatta, 1978:6-8; Mwangi, 2004: 41-42).

With time the Gikuyu family increased and their parents died, their property was divided equally. They were in solidarity as one big family. However, with time they continued being headed by the women and were dissatisfied with the judgements they passed and were also being overcome physically by the women. They organised to revolt against the women heading them, therefore, shrewdly they agreed to seduce the women and impregnate them. They had observed that pregnant women are weaker and so after six months when women were physically not as strong as before they took over power and established a patriarchal system. They thus became heads of their families and the community. The men succeeded in changing the name of the community to ruririrwa mbari ya Mumbi or ruriri rwa Gikuyu (Gikuyu nation or children of Gikuyu). However they did not manage to change the names of the clans as the women came together and refused. They declared that they would refuse to bear more children and would kill any male child born there after if the names of the founder women of the clans would be changed. The males were terrified by the women unanimous decision and so the clan names remained. The above shows the power of the unity of women.
Although they were no longer in leadership, the founder of the clan still remained. The men took over leadership from then on (Ibid).

2.4 Political organisation of the Kikuyu and the place of women and their organisations in pre-colonial Maragua

The council of elders *Kiama kia Athamaki* was the custodian of law and enforced judgements and settled major disputes (Kabira 1995: 13). The Gikuyu were decentralized and were a patrilineal community. The community was organized in three categories. First was the family which comprised of the extended family (husband, wives, children and grandchildren). Secondly, the clan comprised of several family units and shared the same clan name and can trace a common family line. Thirdly was the age-grade system and acted as a strong bond of unity here the members as acted a one body. In all society, it strengthened the whole ethnic group in all its activities When a woman got married she would join her husband’s clan (Gathigi, 2000:14).

Kameri-Mbote and Kii (1993:9) note that in the pre-colonial period there was division of labour based on sex differences and the place of a woman was recognized. This is especially true in matriarchal system. Here women were not seen as sex object but mothers. Women participated in public affairs, for example, in Egypt some were pharaohs. Cagnolo (2006: 137) says that a story is told in the lower part of Murang’a (which would most likely be Maragua) there lived Wangu wa Makeri. She is associated with the proverbial tale of the rule of women in Gikuyu land.

Kabira (1995: 13-14) observes that, mainstream politics and decision-making positions were for men although there were elderly women respected in the clan who could lead other women. They were also sought for council. However the women were not
included in the council of elders or warrior councils. Additionally after the wedding, the husband lived in his own house called *thingira* and each of his wives had her own hut. Polygamy was allowed however there was consultation especially with the first wife. There was the women advisory council *Ndundu ya atumia* (the women’s advisory council) the women of this category would deal with matters concerning birthing, circumcision of girls and other religious duties (Kenyatta, 1978:111).

The Agikuyu system of government before the coming of Europeans had its basis on democratic principles. There was a balance of economic and political responsibility. Each of their work was valued and non-competitive, it was complementary. Although they performed different gender roles they were both for the good of the community and worked alongside each other. Both men and women participated in day-to-day political activities of the community. There was the family council *Ndundu cia mucii* headed by the father. Next in hierarchy was the village council *kiama kia itura*. It was headed by the senior most elder in the village. Several villages would form a district and there was the district council *kiama kia Ndundu* made of several district elders. From the elders one of them was appointed as the judge (*muthamaki/ muciri*). Following this judges there would be formation of the council of judges *kiama kia Athamaki* that headed the community. Women were not left out either, they too formed their own councils *kiama kia aka*. It is worth noting that, in this political system the place and role of each and every member of the community was recognised and they were assigned roles and responsibilities. However the men had more power and influence over the women. They had political authority even at home. Their wives and children were answerable to them (Kenyatta, 1978:52-53).
2.5 Social organisation of women in pre-colonial Maragua and the significance of dowry

Kameri-Mbote and Kiai (1993:10) state that the Kikuyu culture was marked with key transition stages of life. They were a communal affair and so each family required assistance to mark each rite of passage. When a woman was pregnant and delivery there were women who came to visit and help her in household chores like: collect firewood, farm, and cook this is known as ngwatio (Kabira, 1995:23; Davidson, 1996:35).

Ahlberg (199:85) writes that in the pre-colonial period in Maragua there was the concept of ngwatio/ ngwataniro. Here women were involved in these work groups, where women would assist one another in turns. Different women groups had their own different day to assist her. Then upon on delivery there were midwives, they would assist her in giving birth this was done by respected women in the community. There were five ululations for a boy and four for a girl the fifth ululation for a boy symbolized leadership. This already shows that the boy is destined to be a leader unlike a girl. The woman was fed well and taken care to kuhiuhirio women would come to assist in household chores. Additionally they would bring firewood to a woman who had just given birth to assist her until she was capable of collecting some for herself they would do this in turns. This was known as matega (Wipper, 1984:79; Boserup, 1970). In response to this the other women in the new mother’s compound would in turn provide food for the woman Thus women came together to address common issues that women had that needed group assistance.

Thereafter, when the child is grown up there is the initiation ceremony to usher him or her to adulthood. There were different rituals for boys and girls. Rituals and customs would determine what they would become in the community and own they were
supposed to conduct themselves. There were lessons that were conducted separately by the elderly men and women. Boys and girls were taught how they were to carry themselves in the community. Initiation was both for boys and girls at puberty here they were taught life skills that would enable them cope with challenges in life (Ibid).

Additionally they were taught on values such as courage to enable them is mature and leave their childish behaviours and become mature in readiness for them to take up adult responsibilities. They learnt songs and dances which were meant to instil courage in readiness for the transition. There were dances, prayers, sacrifices, songs, lessons taken, secrets of the community were told and blessing given. After the initiation a name was given and it becomes the generation name. For the girls were taught on how to become responsible mothers and good wives for their sons to be husband (Kenyatta, 1978: 141).

Learning among the Agikuyu began from birth and ended upon death. However they were taught each according to their gender roles a girl was taught to be like her mother and a boy like her father. Often they would accompany them and imitate what they were doing. With time they would learn through apprenticeship for example blacksmithing, hunting and so on. The mothers taught the girls all the domestic chores. They were also taught through oral tradition for example through stories, poems, songs and here the grandparents were in charge of this especially in the evening at the fire place. Stories would be told of how disobedient and lazy children would be devoured by animals or punished and how obedient and respectful children would be rewarded and would succeed. This was to educate them on proper behaviour and especially obedience of elders (Mwangi, 2004: 47).
After recovering the initiates could be allowed to marry at any time. The women were involved in short and long distance trade selling in local markets and thus dominated commercial activities and this demonstrated their business acumen. The men were involved in hunting and in warrior hood. After the women had traded they retained the proceeds. With time this enabled them amass wealth even without a husband assisting them. Wealth was necessary as it determined how many wives one would marry. Wealth was also security especially to barren single and widowed women (Mwangi, 2004:44-45). However the missionaries discouraged female circumcision among other activities including where the initiates would fondle each other but have no sexual relations (Mwangi, 2004: 48).

Marriage was another important ritual and the man would give the agreed bride wealth which was in form of kind that is livestock or goods to the bride’s fathers Marriage for a woman was a mixed blessing here they would become mothers and so earn respect from the community however it was restrictive in association and required obedience. Weddings were collectively done by women, they would sing kiriro crying songs a song sung by a Gikuyu woman on her wedding day. They had to remain in doors for the first eight days of marriage. The man over time would marry other women with the consent of the first wife who sometimes chose for him a wife (Kabira, 1995:24; KNA/DC/NIY/3/6).

In an oral interview below, Captain Josephine Nyagiko narrates briefly how the wedding ceremony would be celebrated.

There were feasts that would be organised women would make the beer (njohi ya gukiya). There were also dancing groups for women they would dance ndumo and muthunguci was for both
men and women (O.I. Captain Josephine Nyagiko, Makuyu, May, 16th, 2015).

Through marriage, two families were brought together and, especially, from distant clans. Here a ‘contract’ is signed between two families and all clan members of both families become united. They would be in-laws (*athloni*). The bride was to be polite, to speak in a sweet tone and to cover her body when passing by, or when sitting. There would also be mutual assistance on both sides of the families. There were numerous gifts that were exchanged especially during the rites of passage for example during birth, initiation and marriage. In cases where a family was having either their son or daughter being circumcised and had no sufficient food to entertain the visitors and friends. They would turn to their in-laws for assistance so as to ‘cover’ the shame. They would supply food and drinks and would in turn reciprocate the same when called upon. This act of exchanging gifts was governed by the principle of “give and take” (Kenyatta, 1978: 18-20).

Among the Agikuyu polygamy was allowed with the consent of the first wife. In many cases she would even choose a wife for the husband. The other wives would respect the first wife as their senior. In these cases where a family had more than one wife, the mother was the immediate family head. She was in charge of her children, her hut, her ornaments, the fields she would cultivate, her household utensils, the granaries and the crops she would cultivate. Relations between wives were those of partnership that was based on collective possession of the husband. The wives addressed one another as *muiru wakwa* (my co-wife or partner). However each wife was materially independent from the other. The head wife was respected due to her seniority in age and her main duty was to take part in the religious and other ceremonies performed in the interest of
the family group. Most importantly, there was co-operation in preparing the land, planting, weeding and harvesting of crops this was on mutual agreement. This helped them not to lag behind in the season so that they can have food to feed their family (Gathigi, 2000: 50).

Laziness was heavily condemned. There were songs and names that the lazy were called names to deter other members of the family from being lazy and be industrious. Also hard work was praised and there were names for those who worked hard and children were told to emulate them. There is an analogy of a lady called Wacu who as she was tilling the land, ravens came and dropped meat as she was in the garden. And so it is said ciakorire Wacu mugunda (the ravens came to Wacu as she was working in the garden). It is clear that female labour was heavily relied on, considering that men assisted, however, they had other roles for example they were the custodians of the law, they were warriors (Kenyatta, 1978:11). Therefore, so as to fulfil their gender roles women came together to assist one another in the household chores. Children would be narrated to stories this was a time to learn on the culture of the community and its values and especially hard work among the girls.

However during death there was no co-operation as due to the fear of death. As an outward sign so that people would keep of, the close family members would shave their heads. Those who neared death were taken to the bush and when they died their house was demolished. This is unlike today where people do not fear visiting homes of the deceased probably due to embracing Christianity (Cagnolo, 2006: 150; Gathigi, 2000: 50; Kabira, 1995:25; O.I. Wagita, Makuyu, 21st May, 2015).
2.6 Economic organisation of Kikuyu women in the pre-colonial period in Maragua

The pre-colonial communities in Central Kenya practised subsistence agriculture and some form of trade. This form of production was to meet basic needs and not for profit making. There was clear division of labour based on gender, there was work for the boys and the men and girls and the women (Kenyatta, 1938; Odinga, 1967). Its noteworthy that women’s workload was about 70 and 80 per cent of the total available workload (House-Madimba, 1990). Production and means of production were mainly controlled by the men for example land and domestic animals which were the main source of wealth women could access them through their sons or their husband or at times their brother (Elkins, 2005). Land belonged to the community, there was no individual ownership of land when a woman got married she was allocated land to cultivate crops for the family therefore although women did not ‘own’ land they had land user rights (House-Madimba, 1990).

Women had different roles in the pre-colonial period, for example, some were performing rituals, others were heading ancestral shrines, and others also owned animals such as cattle, goats, chicken and sheep (Ibid). Ogbomo (1997: 94) points out that in traditional African societies there was a balance of economic responsibility between women and men and the work of both was valued and there was non-competitive division of labour. Men and women groups managed their own affairs. Additionally, just like in Owan in Nigeria women in Maragua were involved in a variety of productive activities like agricultural production, trade and craft production. Moreover, the women were involved in food processing, mat weaving, cooking and pottery making. Their productive roles were closely linked to their reproductive role due to their reproduction ability as mothers. Therefore, as mothers, women were married
into households and lineages to bear offspring for the pride and prestige of male heads. Her fertility was crucial in the household thus children determined her status in the society. Moreover women would access land through their husbands, brothers or parents land was communally owned. In the area of study the man was the head of the household the older wives had control of the labour of younger wives in the family (Ibid, 1997:107).

The Agikuyu owned large herds of cattle, goats and sheep. Their social organisation required a lot of these animals for their various ceremonies. For example during marriage negotiations the author calls this “marriage insurance”, sacrifices, payments, meat feasts, purification ceremonies and magical rites. The animals also provided clothing to the community. The women, among the Agikuyu owned livestock. However this was linked to a male either the husband brother or any other male relative. However the male relative was free to dispose the livestock however the woman had to consult before disposing any livestock. There is a legend that satisfied the loss of the right to own property in form of livestock by women (Kenyatta, 1978: XV). It is worth noting that the author uses the word tribe in his anthropological study. However the word community or ethnic community is preferred in this historical study.

Below is a legend among the Agikuyu as to how women lost ownership of livestock in the community.

According to the Agikuyu, God gave one section of the animals (cattle, goats and sheep) to men and another section buffaloes and antelopes to women. During the period, the Agikuyu did not posses any iron tools; instead they used wooded knives and spears for slaughtering. Women took to slaughtering their animals for food and other purposes using these wooden tools. Consequently, they inflicted a lot of pain on these animals through the slow process of killing and skinning with blunt
wooden knives. The animals could not stand it any longer. One night, when the women were asleep, the animals gathered and decided to run away, scattering in the forests and plains. From then on, the animals which women possessed became wild animals. On the other hand, men’s animals which at that time were not used for killing remained domesticated. Women tried hard to get their animals. On the other hand men’s animals which at that time were not used for killing remained domesticated. Women tried hard to get their animals back from the forests and jungles, but they did not succeed. They pleaded with God to help them but He would not listen to them. This legend justifies the reason why women were denied the right to own livestock in the traditional society under the customary law. It portrays women as people who cannot make good judgment and so cannot be entrusted with property which included by the men and a man’s importance was measured by the size of land and number of livestock that he owned. Hence a woman owning the share was directly challenging the male ego (Gathigi, 2000:54).

Ownership of property by woman was associated to a close male relative and so women were subordinate to men. As women were also seen as men’s property, men could therefore control them as the property they own. Although women had certain powers in the Kenyan pre-colonial period the society was predominantly patrilineal and patriarchal, as men were the dominant force (Odinga, 1967). On taking over control of the country the colonialists emphasised male dominance. They now were given individual legal land ownership. Consequently women could be denied access to land this was not the norm for them it was new (Lovett, 1989).

Land was crucial for the Agikuyu and they depended on it for the supply of material needs of life. This is because the earth was considered as the “mother” of the tribe because just as the mother carries her pregnancy for nine months, the soil will feed the child for a lifetime until death. Also after death they believed that the soil would nurse the spirits of the dead for eternity. Every family unit had a land right however its boundaries. Land inheritance was also another way of owning land. A woman had no
right of inheritance, however a woman married had a piece of land to cultivate and also she was given some livestock. After the death of a man the eldest son took his place. However, this land tenure changed during colonialism from clan (Mbari) land to family (clan) land; here individuals mostly being male heads would own land (Kenyatta 1978:21). The clan had right to land, land was commonly owned and shared there were also measures of taking care of the Ahoi (Kabira, 1995: 13).

There was no private ownership of land and so no one would regard the land to be his or hers. There was consultation if there was any transaction on land. Traditionally the wife had use and cultivation rights given to her by her husband in the pre colonial period. There were pasture lands here livestock grazed in common. There were also salt-licks and mineral spring access to which was free to all. There also were public roads and paths as well as sacred grooves where sacrifices were offered to Ngai (Gathigi, 2000:47).

The Agikuyu used to cultivate crops and keep livestock. They also used herbs as medicine. Consequently as food increased so did the population. With population increase, others ventured into other activities such as trade. They traded with the Maasai, Akamba. As a result there was division of labour and specialization. There were blacksmiths, traders among others. They had traditional foods such as millets, cowpeas, bananas, sweet potatoes, sorghum, yams, arrowroots, sugarcane and cassava which are still grown (Kabira, 1995:12-18).

An economic unit was formed by the man, his wife or wives and children. This economic unit was strengthened and controlled by the system of division of labour.
Division of labour was on the basis of gender and age. Every family member knew perfectly what task they were to undertake in their distribution of the family resources and economic productivity so as to ensure the material prosperity of the group. This is because poverty was highly condemned and laziness was not tolerated. The Agikuyu believed in working with their hands together as a family and as a community. They said *kamwingi koyaga ndiri* (many people will pick up the pestle). In Maragua for example the people knew the seasons and would act accordingly so that they were not caught up either by the rains or the sun, reason being, sometimes there would be floods and sometimes droughts. Therefore the people had to make sure they have a constant supply of food daily and in their granaries (Gathigi, 2000: 60).

In Maragua when it came to building a house, cutting of timber and putting of framework. This work was considered as heavy work and hence it was for the men. Then, cutting and carrying of grass, thatching of the roof and plastering of the walls with clay or cow-dung was the work of women. Also it was the duty of the woman who was being assist to prepare food namely porridge and *githeri* (Mixture of boiled maize and beans) so as to feed those who are assisting her. Generosity was encouraged and evident among the Agikuyu, selfish was condemned and a woman who was selfish was seen as a witch or one who was bringing bad luck to the community and so was hated and children were advised to keep of her. All the house work belonged to the woman. She was to bring water, wash utensils, cook, and fetch firewood from the forest or nearby bushes. It was seen as a taboo for any man to do these roles assigned to the woman but would assist if it is an emergency. It was perceived that he would scandalise the women and it was difficult for such a man to get any girl to marry. Women were afraid of him and it was reasoned that if he can perform women’s work then what is the
need of him to get married. There cannot be two women in the same house! He was called *kihunguyu* “nosy parker”. This clearly shows that the woman was left to undertake her roles on her own. It was extremely tiring especially for the women whose husbands had large farms and maybe the co-wives are lazy or the husband’s parents are elderly or sick or the co-wives are pregnant and so she required assistance and so had to call on her neighbours and village women (Kenyatta, 1978: 53-54).

When it came to cultivating of fields the men would cut big trees and clear bushes and break the virgin soil, they would use hoes and digging sticks. The virgin soil was the one that had not been farmed on before and so it was the duty of the men to dig it and the women would come after them and get it ready to sow seeds probably by digging rows or holes. Thereafter, planting was done by both men and women. Mostly, women would plant sweet potato vines, various kinds of beans, millet and maize. On the other hand, the men would plant yams, tobacco, sugarcane, bananas and provide poles for propping up bananas. Weeding was done collectively however from the interviews conducted it was done mostly by the women. However pruning of banana plants, cutting water furrows or drains as well as making bridges and roads was the work of men. Harvesting mostly was done by the women. When it came to tending of goats, sheep and cattle and also distributing and slaughtering the meat and preparing the skins it was wholly the duty of the men; also, hunting, bee-keeping and wood-carving. However, weaving, pottery and dress-making were exclusively for the women (Kenyatta, 1978: 54-55).
In addition to making gruel/ porridge, grinding corn and millet and pounding sugarcanes for making beer. When it came to trading of items this was done by the two sexes. However each was to sell different items the women would carry and sell grains whereas the men would take goats, sheep or cattle to the market and sell them. This shows how livestock was essential for the men and how they would guard their proceeds by not allowing the women to sell them. Bananas were a key plant especially during wedding negotiations and so they women took care of them and would sell them (Ibid).

It is worth noting that with time Maragua has seen rise in the banana sale in the area women still take care and grow the plant they sell the bananas along the roads and this is a common practice as one drives along the Nairobi to Nyeri highway and From Kenol to Maragua however it is worth noting that also the men have joined in to sell too and so it is not done exclusively by the women. Also, it is worth noting that many women traders in recent years are involved in the sale of food crops unlike the men who are involved in cash crops and livestock. With time also, women have become entrepreneurs no longer confining themselves to food crops but investing in buying and sale of land, shares and setting up profitable businesses and through their self-help groups they are getting the finances.

Before the colonial period the main functions of women both young and old were related to household activities for example farming, child care, and maintenance of household, others were involved in trade (Njuguna, 1993:5). Additionally, girls were socialised to be homemakers however in many societies decision making was left to the men (Gatwiri, 2010:1).
According to Kenyatta (1964: 38) a wife who manages efficiently the economic affairs as well as other duties in her family is highly respected, not only by her group but by the entire community. Therefore it was important for a woman to fulfil her role in the family and society and to achieve this she engaged in women groups.

2.7 Women Merry-go-rounds: ‘rotating’ labour through women self-help groups in Kikuyu pre-colonial period in Maragua

There were various roles of the traditional mutual aid groups for women; they assisted each other during planting, weeding, harvesting, firewood collection and other household chores depending on the area and the needs that arose (Ndumbu, 1985:129; Pala et.al 1978:74; Njuguna, 1993:5; Nasimiyu-Ruth, 1993:87)). For efficient cultivation and harvesting of their crops women have engaged in cooperative effort. There were women work groups of sometimes a dozen of them on one woman’s farm and the next day go to the next. The hostess would also cook for them and upon completion they would proceed to another woman’s farm the following day. This was known as ngwatio, a custom whereby women cultivated each other’s farm (Kameri-Mbote and Kiai 1993:10).

Women formed work teams of four or more women who would work on a rotational reciprocal labour basis until they cleared all weeds from all their fields. Others would invite a group of friends ranging from ten or less or more. The host (woman) would prepare a feast of beer or gruel and edibles after the work this was a sign of hospitality to her guest. Harvesting was also left to women as they were the managers of food supply in their homes. Thus were considered as the proper people to handle grain and
store it for the immediate and future needs of the family. Men made new granaries and repaired the old ones. Women took great care not to exhaust food supply (beans, maize, bananas and potatoes among) others until the next harvest. Any shortage would be a reflection of her failure in food provision (Gathigi, 2000: 50).

This cooperative spirit was carried over into other aspects of their lives as will be seen in the other chapters (Wiper, 1984: 7). These groups were extremely essential to the women for the reason that, a wife who was highly respected by her family and the community was one who managed the economic affairs of her family by properly carrying out her duties (Kenyatta, 1978: 63).

These groups shelved the burdens of work and encouraged efficiency through mutual aid and co-operation. In the Agikuyu traditional life to the group is more important than an individual. A person might own land as an individual on behalf of the clan as a representative of his family. What each clan possessed was owned by the entire community. There would be granaries/places where food was placed strategically for one who was hungry to eat outside the house, on a tree for children to eat later or also for a stranger to feed on. One would also enter a garden eat for example bananas, sugarcane etc. as much as they want but not carry to eat later and this was not considered to be theft but being hospitable to strangers who were hungry (Kabira, 1995: 20; O:I. Wagitura, Makuyu, 21st May, 2015).

There were public places reserved for meetings and dances called Iharo where women would sing ndumo and gitiiro they would wear leather skins mengu and muthuru and decorate their ears with hang’i and nyori. The girls would sing mugoiyo, gucu and
mucung’wa. The men would sing *muthungusi* and *kifaata* while the boys would sing *muthuo* and *muthirigu* they would tie *kigamba* on their legs. They would sing to mark the different seasons and especially during harvest. The different villages had dances in different days and would invite the people from the neighbouring villages. Young men and girls had also dances where they would dance till morning but were not allowed to make love to each other but would fondle each other. The girl in the morning would be checked if the way her clothe was tied was tampered with. These dances for the young people encouraged them to have self control; however, the missionaries were against these dances. Also among the Zulu in South Africa there were similar ritual ceremonies, songs and dances (Ahlberg, 1991: 66-67; Davidson, 1996: 62). In summary, women had numerous ways in which they participated collectively. Among women there were two age groups *Kang’ei* and *Nyakinyua* women joined them after marriage, birth and initiation of the woman’s first child.

House-Madimba (1990:23) posits that although women in the pre-colonial period were subordinate to men, however in many ways their roles were complementary. The advent of colonialism declined women status as they were subordinated andsubjugated by men. And that is why the colonial government formed *Maendeleo ya Wanawake*. However the women resiliently formed their own underground self-help groups to assist one another. Also on gaining independence the new government initiated *Harambee* self help groups, however they were male dominated and oriented, the women had little or no say on the projects. Moreover, these projects were not helping them in their day to day activities at home and so they came together to assist one another fulfil their gender roles and with time they advanced in their activities.
2.8 Conclusion

This chapter has analysed the origin of the Agikuyu, system of land ownership, rites of passage, division of labour and ownership of the means of production all of these help to understand why the women engaged in pre-colonial women self-help groups called *itati* which were work groups that helped women achieve their gender roles. The work groups would assist the women during the various seasons, for example, during harvesting, planting and weeding. Men controlled production, reproduction and the means of production and so women saw the need of coming together in groups so as to fulfil their roles as wives and as mothers. Also, women engaged in mutual aid assistance during the rites of passage: during birth, initiation and marriage. Death was a taboo and so there was no collective assistance. Additionally women were in political leadership for example the *Ndundu cia aka* was politically recognised, collectively women had a say politically.

The events that happened in the history of the 19th century radically changed the history of the Agikuyu. Colonialism radically changed the status quo of the Agikuyu day to day life and the activities of women organizations were not left behind as will be looked at in the subsequent chapter.
CHAPTER THREE

3.0 EVOLUTION OF WOMEN SELF-HELP GROUPS IN COLONIAL MARAGUA, 1895 TO 1963

3.1 Introduction

This chapter examines the evolution of women self-help groups in the colonial period in Maragua from 1895 to 1962. It starts by examining the colonial penetration in Maragua, the women response to this colonial penetration, the colonial policies and their impact on women and women organisations. Also examined is the establishment of the Jeanes School, the European clubs and the creation of Maendeleo ya Wanawake Organisation, the impact of the State of Emergency and women self-help groups going underground. Finally, discussed is the decolonisation period and the emergence of women self-help groups as the independence period drew near.

3.2 Colonial Penetration in Maragua and Women response to the colonial penetration; 1870-1930

The coming of missionaries, settlers and representatives of Western imperialism culminated into colonization. Christianity and the advent of colonialism brought change in the Africans cultural activities (Kabira 1995:25). The Kikuyu resistance movement can be traced from as early as 1870 when the imperial British East Africa Company was forcing the Kikuyu men to be potters across the difficult terrain for trade (KIM/1/7/20:2).

The Provincial Commissioner of Central Province noted that the Kikuyu from Fort Hall (Murang’a) mainly traded in Nairobi and they preferred to walk 60-100 miles away in order to get a higher price for their produce. When Europeans came into central Kenya
and in Murang’a in particular, they found a thriving agricultural society (KNA/PC/CPIII: 51). Their early contact with the people (the Agikuyu), largely took the form of trade through the imperial British East Africa Company (IBEACO) between 1866 and 1895. F.E. Hall with the company of East African Rifles established Fort Hall in 1900, with his effective administration, penetration of the people in Murang’a began. Consequently, Murang’a was called Fort Hall during the colonial period. However, the locals did not just give in to the colonial administration. There was local aggression, for example, there were physical confrontations but the African machetes were no match for the European guns and their well-trained forces (KIM/1/7/20:2).

Women were not left out in the rebellion in 1895. When Kenya became a British protectorate there were many forms of rebellions, for example, they refused to supply grain to traders and their leaders. Unfortunately thereafter, Waiyaki wa Hinga was killed. There were many military expeditions by the British on Kikuyu land which were unleashed to force the people into submission. Many were killed. Settlers arrived even more for example Kakuzi (one of the settlers in the study area) and more were driven out of the White Highlands. Introduction of taxation was at first in kind and later in money. Forced Africans to surrender and provide cheap labour in settler farms many became migrant labour force. Some worked for the settlers, others went to work on a railroad and others went to urban areas to find work especially Nairobi (Kabira, 1995:33).

In 1901 and 1902 pacification campaign quickly reduced both local, ethnic and inter-ethnic conflict and resistance to the British administration. By 1903 the colonial period of Murang’a history had begun. Consequently the next 60 years that followed saw
effective establishment of colonial rule in Murang’a (KNA/PC/CPIII: 51). Rainfall was not well distributed over the years in the area it was approximately 44 inches. The area was mainly suitable for sisal, coffee and maize. Settlers went for sisal which under such climatic conditions grew well. Sisal was introduced in 1907 and the first bulbils were planted at Pundamilia. In Makuyu sisal was grown for example in Pundamilia and Kambiti (KIM/1/7/6).

In the 1920s and 1930s women sang resistance songs such as *Muthigiru* and *Muthungusi*. They were songs that mocked the Whites for their imperialism. These were sung by men and women respectively. However, *Muthirigu* was sung by women also. Here they ridiculed and mocked the colonialists and expressed support of freedom fighters. The Kikuyu day to day activities had changed. Consequently their culture began to change also. In 1929 *Muthirigu* a song against cultural expression was sung (Kabira, 1995:32-34). Later local aggressions took the form of political agitations. They worked underground and began forming political parties which worked underground (KIM/1/7/20:2). Notably, in the early 1920’s the Kikuyu Central Association under the leadership of Harry Thuku began agitation in Nairobi and other areas of Kikuyu land (Masinde, 2011:213).

Women were not left out in the struggle for independence. For example, in 1922 Mary Nyanjiru and other women demanded for the release of Harry Thuku outside the Norfolk Hotel. She hailed from Murang’a and challenged the men to demand his release. The British opened fire and she and many others in her company died. However, she left a landmark in the struggle for independence. The challenge that Mary Nyanjiru gave to the men was that, they take off their trousers and give them to the
women if they were not going to demand for the release of Harry Thuku shows that
women were on the forefront protesting against colonialism. Though she was shot on
the spot and died outside the Norfolk Hotel here actions clearly speak loud enough. She
was a supporter of the Young Kikuyu Association (YKA). In 1922 when Harry Thuku
leader of YKA was arrested she mobilized women to demand for his release as already
seen earlier. This is one example of individual women initiative to mobilize other
women in the colonial period (Kabira and Nzioki, 1993:34; Gathigi, 2000:34).

Mukaru-Ng’ang’a (1978:23) notes that 1900-1920 saw the imposition of colonialism
and the penetration of capitalism. “After pacification” the White settlers began to
develop on land which was alienated from the Kikuyu”. The provincial commissioner
noted that the Agikuyu in Murang’a were “keen money makers”. This was in reference
to the Kikuyu by the provincial commissioner in 1927, the reason being they put effort
to grow food for sale. Thus it is no wonder that with the commercialization of crops
men preferred cash crops and women turned to food crops so as to make money also
(KNA/PC/CP/411/2: 232).

3.3 Colonial policies and their impact on women; 1902-1939
The British rule in Central Kenya affected women due to the change in land
distribution. The British annexed the ‘White Highlands’ to themselves. Many locals
were left landless and were pushed to stay in Manyata and Pundamilia. Women lost
access to land. They became more economically dependent on men while others offered
their labour freely to the settlers. Although women had been denied land ownership and
were under the control of men in traditional society, their conditions were made worse
by the coming of colonialism (Gatwiri, 2010:1). Colonialism introduced the capitalist
economy which did not improve the position of the women. However it further elevated the man in property ownership and the woman had to be subject to the man in order for her to own any property (Gathigi, 2000:54). Later on after gaining independence, due to the low economic status, most women were in they began to join forces as groups to purchase land (a crucial asset) which was registered in the name of the women group (Mass, 1986).

The colonial government in Kenya formulated policies on land, labour, taxation, agricultural education/ extension services and credit. They were all tailored to favour the European settlers. These policies impacted on Africans along gender lines (Musalia, 2014: 5-6). The 1902 and 1915 land ordinances alienated Africans legally from their land for it became European settlement (Sorenson, 1967). Furthermore the creation of African reserves in 1926 was another blow to the Africans as they were forced out of their ‘homeland’. This brought an overhaul to their day to day activities (Musalia, 2014: 5-6).

Consequently, the colonial rule brought many changes in the political, social and economic life in Maragua. With time, the colonial labour policy disengaged the Africans from domestic production and transferred the same labour cheaply to the colonial economy. Gradually, this led to emergence of migrant labour which led to the reorganization of division of labour and domestic responsibilities (Francis, 1995: 197). This led to a change in gender roles. For example, duties like ground breaking and planting of certain crops which was done by men was now done by women and children and so what was considered as taboo was no longer seen as so (Musalia, 2014:6). Thus, traditional institutions began to break down slowly and the one that was affected the
most being the political one, as between 1924 and 1926, the ceremony of handing over political authority in the tribe from one generation to another was officially terminated by the colonial authorities (Kabira, 1995:31).

The Agikuyu had some of the most arable and fertile land. This brought conflict with the colonial who also wanted the land. As a result, the Agikuyu experienced one of the worst struggles with the colonialists. The productive land was sold to European settlers to grow cash crops for profit. The Agikuyu were taken and hurled into arid reserves and farming and grazing was discouraged. Some thus provided labour for the Europeans and thus were allowed to farm a little land they become squatters on white settlers land (Kameri-Mbote and Kiah, 1993:10; Kinyanjui, 2007).

The advent of colonialism changed the status quo of the African societies. Due to the industrial revolution in Europe there was demand for raw materials for their industries. There was the growing of sisal in the settler farms in Kambiti, there was coffee in Kakuzi and tea in the upper part of Maragua. They were necessary to generate resources and this saw a change from the traditional subsistence system to growing of cash crops for export and saw they required labour. There was introduction of taxes and due to the cash economy that was introduced. This resulted in working for the settlers so as to be paid. Thus the male migrated and the rural women had greater workload. There was contradiction in the imposition of the capitalist system. The traditional system ensured that there was food and other needs for all. The men went to look for jobs in settler farms. The women therefore became household heads. Consequently, this generated conflict between the genders. Women came together and assisted each other in the absence of men they were able to manage the homes without the men. And so when the
men returned they too saw themselves as being superior and this brought contradictions in gender relations (Ibid).

Mukaru-Nganga (1978:25-26) writes that, taxation was aimed at forcing people to look for money which they would use to pay. Livestock and foodstuffs were not accepted as payment. Hut tax was the first form of tax. Each hut was taxed. Thus the husband, his wife or wives and the mature and able dependants had to go look for money to pay tax with. Those who defaulted had their huts torched and livestock confiscitated. The money economy was introduced. This saw a shift from the barter trade. Colonialism elevated men and brought conflict between men and women. There was patriarchy and male domination and the women position changed (Kameri-Mbote and Kiai, 1993:9).

Land registration statutes replaced the traditional concept of communally owned land. As opposed to the traditional communal ownership of land the law recognized individual ownership. Under the Registered Land Acts (RLA), the land registered vested the title holder with powers to deal with the land in any manner her/she wished. Consequently, land was registered under husbands and women became the eventual losers. The law demanded that one had to prove that the land is theirs in order to own it. Under the customary law the land belonged to the man and so ownership was conferred to the man. Few women owned land under the registered land act. Married or single women who were willing and financially able could acquire land and registered it in their own names (Gathigi, 2000:48).

Socially there were changes in the community, for example, young boys and even girls were to begin to spend much of their time at school rather than working in the garden or
tending the herd. Also men were working in settlers farms or went to Nairobi in search of jobs consequently more and more of the farming responsibilities were turned over to the women this resulted into a shift in labour activities at the homestead level. Women thus came together to assist one another in the household chores (KIM/1/7/20:2).

Colonisation also brought change in the people’s diet with introduction of maize, beans, potatoes, coffee, tea and sisal among others where there was emphasis on growing cash crops. These cash crops were grown by the settlers (Kabira, 1995:12). Many of the Agikuyu lived in reserves. This went on up to the late 1950s when Africans were allowed to grow cash crops, however, in Meru and Kisii areas coffee farming started in 1933. Furthermore, growing of wattle, maize and dairy farming continued in many parts of central Kenya in the1930s. This could be attributed to the 1930’s economic depression that forced the colonial government to uplift African production. Growing of maize and cassava was encouraged in order to sustain more people and reduce the labour and land used. Production of potatoes, beans, groundnuts, sim sim, wattle, tobacco and maize increased with decrease in millet which saw increase in food for export (KNA/PC/CP/9/8/15). Sisal was also grown in Makuyu (KIM/1/7/6). In the 1930’s maize was widely grown and was the staple food. It overtook finger millet (Kanogo, 1989: 120). This increase in agricultural production is attributed to women doubling their agricultural labour time as indicated by (Kitching, 1980:58; Kanogo, 1989: 114-115). Tignor (1976: 304) notes that among the African communities and especially the Kikuyu there were considerable changes in work routines. There were soil conservation measures such as grazing on the slopes was banned and terracing of land (Mukaru-Nganga, 1978:47). However, in 1947 Kikuyu women in central province protested against terracing activities. The women formed 50% of the
labour force saying that the work kept them from their *shambas* and domestic work. However, the truth is that they were protesting their land being annexed by the white settlers for farming. Consequently the whole project was stopped. Additionally In 1951 Murang’a women protested against their cattle being inoculated. They burned seven cattle bomas sadly, 500 of them were arrested, convicted and jailed (Gathigi, 2000:32). It is worth noting that communal women soil conservation work was also in Kisumu (KNA/ABK/14/212).

According to Onsongo (2005), there was disruption and displacement of gender roles due to introduction of cash crops, formal education and monetary economy. The female farming systems had no place in the colonial economy. Consequently this led to intensification of domestic patriarchy reinforced by colonial social institutions. Additionally colonialism gave pre-eminence to cash crop cultivation which was male controlled because men secured employment in the large cash crop farms or as clerks in government offices (Ibid; Gatwiri, 2010:1). Additionally, formal education was readily available to men and boys thus majority of women remained illiterate and could not transact in the modern economy (Onsongo, 2005).

With colonialism also, came creation of urban centres and so due to migrant labour many men moved into the urban areas and this led to increase in female-headed households. Women experienced increased poverty (House-Madimba, 1990) in the rural areas as the communal mode of production was slowly being replaced with capitalism. Colonial state policies limited and controlled women’s ability to migrate and work in the urban areas Obbo (1980) writes that women who migrated to urban areas alone were seen to cause marital instability and disruption of traditional values also were viewed as
problematic by the colonial government. The colonial government initially tried to restrict movement of the unmarried women so as to encourage men to return home thus ensuring a regular supply of labour. However, this created new division of labour where men were the breadwinners with women being dependent on them. This created a sense of powerlessness amongst women and this to date has affected their participation in public decision making (Onsongo, 2005). Colonialism also brought the western culture which included western religion, education, mannerisms, medication and health care, dressing and so on.

The Sub-County Social and Development Officer (SCSDO) Maragua noted that;

The colonialists encouraged the locals to adopt Christianity and especially women were an easy target. Female Genital Mutilation (F.G.M) was highly discouraged. Additionally, they were advised not to go to fortune tellers but to go to church. In church there were catechism classes. Also, they were taught some crafts. There were also schools where they were taught reading, writing and arithmetic. Later there was the establishment of the Jeanes Schools. Maendeleo ya Wanawake was formed later. Here women were taught to be better wives and mothers. Cleanliness and personal hygiene was emphasised. Additionally, women were taught crafts such as weaving baskets, ropes, making clothes for example sweaters, beadwork. On gaining independence, the government through the agricultural extension officers provided lessons on how to improve farming, provided seeds, farming equipment, and better preservation methods among other things (O.I. SCSDO, Kenol, May 19th 2016).

The introduction of Christianity and formal education led girls to study in mission schools. This was viewed with suspicion especially by the elders who were concerned that the education would turn the girls into prostitutes especially due to the boarding schools that made them stay away for three months. Also, female circumcision was not
at all encouraged by the colonialists. Thus colonialism did not empower women but served as a double blow of oppression to the women together with patriarchy. Additionally Christianity, served as the new religion and the right one to follow. With it came western mannerism, dressing, language, education, health care among others which replaced the African tradition. Girls, boys and women were encouraged (Kanogo, 2005:6).

Western education was introduced by the Christian Missionaries. They undertook to set up Christian outposts. The Christian Missionaries in Murang’a put up stations at Weithaga in 1903, Kahuhia in 1906 and Mahiga and then with time sent up stations in other parts including Maragua. Christian missionaries by the early 1920s had set up village and central schools (Were, 1986:183). Gikuyu women in 1930 raised money to build the Kiriri a boarding school for girls. The women here met violent resistance from the British government and in 1952 they took over the building and it was used as a death row for those they wanted to hang (Kabira, 1995:37). In the 1930’s political agitation grew even more with the crisis between the missionary churches and the Kikuyu over circumcision of girls. This led to the formation of Kikuyu Independent Schools Association (KISA) Murang’a District being the first to establish them. The formation of the Cater Land Commission in 1933 to settle land disputes between Africans and settlers was a watershed in the political evolution of Murang’a (KIM/1/7/20:2).

3.3 Colonial policies and their impact on women, 1940-1950

In the 1940s the colonial government increasingly used indirect rule. Indirect rule was based on the already existing social structures so as to enhance acceptance of its programmes as it was being faced with all forms of resistance. The colonial government
allowed these work groups to assist one another just like they would do it in the pre-colonial period; however, they were under surveillance of guards (Rice, 1947).

Women continued to assist one another even during the colonial period due to the concept of ngwatio was there since the pre-colonial period. Among the Meru and Kikuyu people there was a study to identify specific indigenous groups that could be used to enhance soil conservation. There was resistance by the people for programmes like soil conservation in the reserves which the colonial government believed would help the people improve their living conditions by enhancing soil conservation and so the government turned to women groups for such kind of programmes. The removal of a large number of men in the reserves led to a high number of women participating in the colonial communal activities. However there was resistance from KCA who did not want women to participate in the soil conservation programme (Ahlberg 1991:85; Lambert 1947; Holding 1942 and Rice 1947).

Throup (1987:10) says that organized communal terracing saw Murang’a leading in Central Province in the first half of 1947 in the total number of miles of terracing dug and the acreage protected from soil erosion. However in the same year 1947 women laid down their tools against the public terracing activities. Consequently the entire terracing project was stopped (Mukaru-Nganga 1978:37).

Mukaru-Nganga (1978:45) writes that there was the creation of colonial villages. The Agikuyu, due to their presence in the ‘White highlands’, were pushed to villages (Icagi). This is known as villagisation. European officials and settlers stayed in the ‘White highlands’. There is presence of colonial homes in Makuyu, Pundamilia, Kambiti, Kimorori and Maragua town among other places. For example Makuyu Girls’
Secondary School is in a former European settler’s compound. The staff offices are the former settler’s house. Also there is presence of houses for the African workers. For example in Karagwa and Pundamilia villages, there are dozens of similar houses built during the colonial period (O.I. Wangechi, Makuyu, May 5th 2016).

Consequently, due to the villagisation cattle was confisticated and put in bomas. Many lost their livestock and home guards and security officers benefited from many of these. This is known as bomaing a system of placing cows of many households into a single boma. Unfortunately, many cows died due to starvation, unhealthy conditions and epidemics. However, the cattle of the loyalists were in different bomas under the care of veterinary officers. In contrast, to this the cattle in the villages, they were in common pens and would be taken to graze in the morning and returned in the evening of these were goats and sheep as maybe of the cows were already confisticated. Many of the owners of these goats were women for men had already been taken to detention. Unfortunately many of them were left unattended to as adults had to do communal work and children attend school. As a result the goats starved and others died due to epidemics (Mukuru-Nganga, 1978:45).

The colonial government went further to establish clubs ostensibly so as to help the women be better wives and mothers but in the real sense women were distracted so as not to join formal employment but be at home, most importantly so as not to join or assist the Mau Mau (Chitere, 1994:45). However, in colonial Kenya there existed clubs/women groups, for example, East Africa Women League (1917), Kenya Girl Guides (1920) Directory of women’s organizations in Kenya 84 (1984:42) Salivation army Chama cha Wanawake (home league) started its work in 1920. They too had
programmes of improving the well being of women, for example, education, leadership and also income-generating projects (KNA/MSS/57/28; KNA/MSS/61/118). Directory of women’s organizations in Kenya (1984:41) states that the Presbyterian Church of East Africa (P.C.E.A) women’s guild was first introduced in 1929 by missionaries from the Church of Scotland. The woman’s guild started among single women in boarding schools. Later the membership became predominantly married women. They had activities such as prayer meetings and Bible studies, educational programmes on family life, health, nutrition and so on also they have service in the form of material and spiritual support to the need (KNA/DC/FH/3/1(ii)). Their activities have not changed.

Chitere (1994:45) says that the cooperative process among women stimulated the need for pulling together to form teams to intensity production and household development.

Women encouraged each other to pool their strength together in production, dissemination of information and carrying out self-improvement activities at the local levels in groups. The mutual assistance necessitated formation of groups and clubs. These communal living efforts culminated into the formation of formalized groupings known as “clubs” under government oversight.

There was welfare activities started in several districts in 1948. However these community centres were dominated by men thus the services offered did not reflect the needs of women (Okello 2010:13; KNA/MAA/7/726). Thus between the years 1940 to 1960, colonial authorities established more women clubs their aims being to promote women participation in the country’s development however as will be seen later there were additional reasons especially the pro-independence movements arose for example the Mau Mau. These were Maendeleo ya Wanawake 1952, the Nairobi Business
Women 1955, Mothers Union 1955, the National Nurses Association 1958 among others (Were, 1985). The establishment of the Jeanes School was a landmark in the formation of these colonial clubs.

3.4 The Jeanes School

The social welfare colonial policy came in place in 1945 (KNA/MAA/7/499). Consequently it was recommended that there be the creation of community centres to spread the social welfare at local level (KNA/MAA/7/585; KNA/CD9/1948/38). Shortly after this, the Social Welfare Department was created and District Welfare Officers was mandated to work in African areas on social welfare and economic wellbeing of the Africans (DC/KSM/1/1/225). Hereafter on March 22nd 1946 at the Jeanes School a course was initiated for training African social welfare workers. First it was training ex-service men. In the places where there was no one to offer spinning and weaving classes and literacy classes there was the setting up of community centres in those local markets. Interested Europeans in African social welfare gave a few hours of their spare time to small groups of African women here they learnt spinning, weaving, general hygiene, reading, childcare, writing, sewing, knitting and simple domestic duties. This was to make her a better house wife (housewifisation) (Ndeda, 2000:240-241; Kinyanjui 2014: KNA/CD/CN, May Monthly Report 1954). It was Women’s Community Development Training Center (KNA/DC/KMC/2/1/190).

The Jeanes School in Lower Kabete was opened in September 1950 went a long way as it provided new knowledge and fields for trade due to the courses offered (Ngesa, 1996:135; KNA/MSS/61/274). In order for a transition to take place women from all over Kenya were sent to Jeanes School in Kabete where they were trained as club
leaders. Thus they would go and assist form women groups for the further expansion of the women movement. It was the main community training institution (Cagnolo, 2006: 261). There were vacancies allocated to women. It is worth noting that Central Kenya had the highest number of 11 out of 35 posts. These vacancies were given according to the demand and the existence of women groups in the area (KNA/DC/KSM/1/1/254). Additionally, the work of the Jeanes School led to the formation of *Maendeleo ya Wanawake* in 1952. It was a duplication of Women’s Institutes of England as will be seen below and in the subsequent chapters (KNA/CD/5/1951:205).

### 3.5 Maendeleo ya Wanawake Organisation; 1950-1963

The greatest need for women at the time was seen as childcare and so MYWO had training on aspects of nutrition and better land use at its meetings with the aim of helping women become better wives and mothers. This is perpetuated the spirit of self-help and reliance among women. Following this in 1959, Phoebe Asiyo was elected as the first African chairperson of MYWO. Thus rural women groups provided the basis for most MYW movements in Kenya (Nasimiyu, 1993:99; Chitere, 1994:46; Riria-Ouko, 1986: 189; Achola et.al, 1978: 74; Directory of women’s organizations in Kenya 84, 1984:5). In the 1950’s *Maendeleo ya Wanawake* was established. Mwagiru (1985) in her study noted that 3% of her 46 groups in her study were formed between 1950 and 1955. This is attributed to the fact that this was the time the colonial government at this time was advocating for the formation of Maendeleo Women’s Clubs as a strategy and policy to minimise women’s active role in the *Mau Mau* (KIM/1/7/20:5).

Nasimiyu (1993:95) observes that, most of the traditional informal women groups in Kenya by the 1950s emerged from purely working teams to also engage in income-
generating activities. This was due to the formation of *Maendeleo ya Wanawake* in 1952 that gave these groups a formal character and function. The organization formalized in rural areas and aimed at strengthening women’s participation in rural community development projects in Kenya. The origin of MYWO was influenced by the post-World War II colonial social development policies. The formation of *Maendeleo ya Wanawake Organisation* can be traced back to the adoption of the recommendations of the Cambridge conference by the Secretary of State for the colonies. It defined community development as “a movement designed to promote better living for the whole community. These women organizations were organized in the lines of the women’s institutes. They were proving successful particularly in Kenya and Malaysia among other areas with large and scattered populations (Ibid, 1993:98).

Following these events MYWO was consolidated in 1952 by the wives of colonial administrators, missionaries and settlers. Its activities were under the Ministry of Community Development and Rehabilitation. It was under the direction of Nancy Shepherd, assistant commissioner for women and girls, and was a movement for the progress of African women. The top leadership was by European women. However, African women majorly were the committee members. It grew rapidly in the 1950’s drawing its strength from African women who formed local groups in order to improve their families’ health and welfare. The Jeanes School (presently the Kenya Institute of Administration), was established in part to train African women in leadership at the local level. Some of its regular activities included leadership, training, handcraft production, marketing, home economics (Nasimiyu, 1993:95; KNA/KSM/1/31/20).
The initiative by the wives of administrators was to improve the African woman’s situation. They encouraged teachings on cookery and sewing all related to domestic chores and economy, however, this was as a move to restrict women from the *Mau Mau* war. However, most of the early clubs and associations were dominated by the wives of White settlers and African administrators they become focal points in protecting and furthering women’s interest (Gathigi 2000:2). They also trained women in agriculture, health, nutrition and hygiene for African women. Faced with the advent of colonialism women also mobilized themselves to fight against colonial oppression. Additionally there was high male migration to urban centres or farms in pursuit of wage labour (Nasimiyu, 1993; Jalang’o-Ndeda, 2007) other women choose to be single mothers while others were unmarried due to getting unwanted pregnancies. They needed money to meet their needs and live like other married women and so turn to women SHG for social assistance and pooling of funds. Their husbands or those whose husbands had left their homes for the liberation struggle.

This led to the rise of female-headed households as women had to assume the role of men as sole breadwinners. Some women took care of the children left by the women who also joined the men as freedom fighters. Kabira and Nzioki (1993:40) posit that, during the emergency period in Central Kenya, the role of *Maendeleo* was dubious. The aim of MYWO ostensibly was for home improvement. At a conference in 1955 on “African women in the development of Kenya,” the Commissioner for Community Development and Rehabilitation noted that “this movement (MYW) is doing a tremendous amount of work to overcome *Mau Mau*” (Browne, 1975).
Since its formation MYWO functioned as a quasi-government body. It was a grassroots body with a national reach (Chitere, 1994:46). Nasimiyu (1993:99) says that, when there was a decline in the formation of the MYWO institutes, the chiefs and village elders were instructed by the government to take keen interest in the MYWO meetings and ensure that they took place.

From the year 1952 to post independent Kenya there was pressure for the women groups to formalise. This created offices for women for leadership. This however brought competition and lack of trust of one another unlike in the past (Ahlberg, 1991:55). Njuguna (1993:5-6) writes that, towards the end of the colonial period the women groups were formalized but were more involved in social welfare activity. After gaining independence there was growth of women’s groups. The women Bureau and Maendeleo ya Wanawake grew in this period. However they were closely working with the government to maintain the status quo and thus did not challenge existing laws on women’s status in Kenya. Therefore, it was neither radical nor a liberative women’s organisation. Thus women were in double subordination to the government and to their husbands. It is unlike the women groups formed away from MYWO cover, seemed more independent. Like the Nyakinyua movement which was not domestic minded.

However by 1961, several clubs diversified their activities away from mere women/mothers meetings. They slowly started losing touch with MYWO. New women groups started to emerge which were independent of MYWO. It served to tame activism from local women divert attention from the independence struggles). Thus it was aimed at maintaining the political status quo and so was not expected to be radical for example to have a political agenda. Also, other than the formalized government women’s
groupings there were informal women groupings. One of the reason ways some women failed to join MYWO was the two (2) shilling yearly membership fee which locked at several women (Chitere, 1994:46; Monsted, 1978).

Some Kenyans were sent to Britain to learn the European ways and argue for independence. However their pleas were not accepted. Those who were sent were Dr. James Kiano, Jomo Kenyatta among others. However, the colonial officials were not sympathetic. Meanwhile “heavy oppression continued. Many people were uprooted from Central Kenya and sent to the Rift Valley, where they lived in extreme suffering. They were beaten, isolated from other communities, detained and robbed of their property. Africans were forced by the settlers to sell their livestock at the settler’s price, additionally at this period. African child labour was introduced (Kabira, 1995:36).

On returning after the World War II, ex-soldiers expected great rewards. However their White counterparts were given tracts of land in Maragua settlement Scheme. The Africans were taken back to the chiefs who had recruited them for the war. Additionally they were forced to carry the *Kipande* as a contract between the African and the settler employee since a simple breach of contract resulted into imprisonment. There was great suffering due to diseases and famines, imprisonment emergences of collaborators and alienation of African land. This angered them so much and due to their experiences in the world war they had the courage and skills to fight the colonialists (Van 1975:2). In light of all these activities the people organized themselves in an armed struggle movement called *Mau Mau*. 
3.5 The State of Emergency and the role of women, 1952-1963 in Maragua

In the year 1952, the Agikuyu men and women took oaths to fight for their land and attainment of total freedom. They went to the forests where they attacked the British from every side (Gathigi, 2000:32). It was here that militancy began to grow; which led to the declaration of the State of Emergency in 1952 due to the *Mau Mau* (KIM/1/7/20:2). After the state of emergency was declared people were taken to villages here they were given time limit to construct the houses. There was no much assistance due to many (women/people) being seen together talking. Such people would be taken to be *Mau Mau* accomplices. Throup (1987: 10) says that the *Mau Mau* movement as it was called by the colonial government was an alliance between three groups of discontented Kikuyu, namely, the urban unemployed and destitute; dispossessed squatters from the ‘White Highlands’ and poor peasants, tenants and members of the junior lineages of *Mbari* (sub clans) in the Kikuyu reserves.

Wipper (1984:77) adds that, with the growing threat of *Mau Mau* rebellion, the Swynnerton Plan of 1953 was implemented. It was designed quickly to expand African economic development. Thus a rapid increase in African cash cropping took place in the few subsequent years. Coffee production in particular was emphasized. Through the Swynnerton Plan there was individualized holding of land which awarded male household heads with title deeds (Njuguna, 2006:5). Consequently women’s guaranteed access to crop land was endangered and thus their ability to secure loans for improvements on existing was by past. Also the Plan emphasized on cash crop growing which is a male dominated area and thus marginalized women to be food producers.
Since the onset of the *Mau Mau*, Gikuyu rural women were the key source of survival of these freedom fighters. They were brought food supplies by the women, which was dangerous as they risked being shot. Some died from the dangerous trenches built all round the villages. They also provided clothing and shelters to freedom fighters, moral support (some sung songs). While others fought alongside them like Captain Josephine Nyagiko. They were also couriers, smuggled guns, and medicine. Some were seducing the home guards to get guns or other vital information among other provisions. Also, they were involved in the oath taking process *kunyua muma* (Kabira, 1995:38-40; Cagnolo, 2006: 279; Mwangi, 2004).

Captain Josephine Nyagiko happens to be from Maragua in Makuyu and was one of the interviewees and recounts how it was during the war.

The following respondents had this to say,

> The colonial masters interfered with their community affairs, they forced them to do hard labour and people of Maragua rebelled against the British. During the great war (during the State of Emergency) women would cook food and those in the forest would come get it. It was not easy to access the villages due to the trenches and sharp wooden sticks placed in them and many died as they tried to jump. They were to restrict us who were in the forest from accessing supplies in the villages. Women did hard labour for example carry soil, dig pits. These were sad times. We (women) were active in the war together with men. Some of us were Elizabeth Wambui wa Saragu, Waturi, Wangari, Wangari, Wanjiru wa Ngure among many others (O.I. Captain Josephine Nyagiko, Makuyu, May, 16th, 2015).

It is evident that also women were not left out in the struggle for independence and there are many who participated in the war from Maragua. However, in their outstanding efforts many were harassed, jailed, detained, beaten, raped and even
murdered. Gikuyu women’s role must be appreciated. Additionally, there are those in the villages who took up the role of men and became household heads (Kabira, 1995:38-40).

Waruguru, who was also during the war of Mau Mau, recounts briefly about the events;

During the war women were arrested those who were suspected to have taken muma (secret oath during the Mau Mau) they were beaten and others imprisoned. During this time there was a lot of poverty. It was not easy to assist one another due to the fear of being suspected to be plotting against the colonial masters. However on gaining greater co-operation of women in women groups, there were merry-go-rounds and members buy even for each other goats and cows (O.I. Waruguru, Makuyu, May 16th 2015).

Women significantly participated in the struggle for independence. In Murang’a South as noted above there are even those who actively participated in it by joining the men in the forest. Other women took supplies to the men and others were in the reserves villages took care of children also they took up leadership of the family when the men were absent. However since gaining independence, women have not significantly participated as political leaders or been included as equals with men in public decision-making positions. However patriarchy and cultural subordination of women have ensured that women rarely offer themselves as candidates (Kameri-Mbote & Kibwana, 1993:17). A good example is Captain Josephine Nyagiko together with other men and women, who were killed maimed and did just like what their male counterparts did. This also brought contradiction in gender relations as they felt too they are not weaklings and can do what the men cannot. In the struggle for the second liberation when were not left out as they wanted more representation and a large share in the
Women’s role in the *Mau Mau* freedom struggle was crucial. They believed in the struggle and so some were in the fight and also because the fighters were wither their husbands or children or relatives. The *Mau Mau* fighters heavily relied on them as the basic source of their subsistence. They depended on food supplies from women in the villages. They also provided shelter as they were being sought after by the security forces. Women would give the fighters suppliers such as guns, clothing, medicine and other provision to the freedom fighters. Many were raped, beaten, murdered, jailed, detained and other form of harassments in this struggle. Others include field Marshal Muthoni of Nyeri, Agnes Wanjiru of Githunguri and Nyagiko of Murang’a among others (Kabira and Nzioki 1993:34). Masinde (2011:214) writes that, Wambui a spy hid her pistol between her thighs as she was taking it to Naivasha. During the emergency she carried secrets from the village to the forest and back to the village and towns.

Thus colonialism truly affected the traditional division of labour. Women planted cash crops as was expected by the colonial government and engaged also in petty trading to feed the children. Also women offered their labour in the white farms in return for maize, vegetables or money. Opened doors for women to be employed in Asian and European premises these are the World War two, the *Mau Mau* and the 1952 state of emergency. The *Mau Mau* fighters were seen as terrorists by the Europeans. This is in contrast to the men recruited to the World War two who were seen as heroes (KNA/CS/2/8/245; KNA/CS/2/248). Many men were recruited into the Kings African Rifles (KAR) in 1938-1945 and many were also detained during the emergency.
additionally, others worked in sisal farms for example in Makuyu, Pundamilia or in Kambiti or in other urban areas they were rarely at home (Ibid; O.I. Elizabeth, Kenol, May 19th 2015). Women were employed as clerks, store assistants, messengers, teachers, nurses and by 1954 they provided 12% of the African migrant labour force in urban centres. In the rural areas women were faced with heavy rural responsibilities as the men were absent. Kabira and Nzioki (1993: 32) write that women like Mary Nyanjiru, Josephine Nyagiko from Murang’a among others people who protested, sung songs, were spies for the Mau Mau, assisting each other in household responsibilities among other activities. All were involved in the struggle for independence they were aware of the injustices and exploitation of colonialism however, they lacked political articulation they provided forced labour in public works such as road construction, building of terraces and trenches among others (Ibid).

There was also the “Ahonoki” or those who are saved followers of the African Inland Church and the Presbyterian Church of East Africa. When the Mau Mau war started the missionaries convinced them that it was a satanic movement. They were extremely hostile to the things that were ‘satanic’ (Mukaru-Nganga, 1978:144).

The following respondent had this to say,

Most of the serious women here joined church groups to help in construction and development of churches. Those in these churches and schools had taken the oath muma. However, they were not easily embraced as these things were discouraged by the government and the missionaries (O. I. Nduta, Sabasaba, May 22nd 2015).
Ahlberg (1991:3) some women during the Mau Mau turmoil left the countryside while the men fought from the forests others were detained and imprisoned or became migrant workers. Women contributed more in labour, monetary and materially while men took more of the leadership role (Mbithi and Rasmusson, 1977). Additionally, Stichter (1975) says that women contributed greatly to the struggle against colonialism. Some were with the men in the forest while others together with their children were forced to provide labour for public works such as road construction. Women came together in small groups for mutual assistance/aid. Women would take part of their money to these groups. These groups were precursors of church women guilds and mothers union. The church women groups were started by wives of European missionaries to facilitate effective functioning of the missionary churches (Kabira and Nzioki, 1993: 32).

3.6 Evolution of ngwatio ‘rotating labour’ among women; 1952-1962

As independence drew near many of the women in Murang’a would assist one by working together on a certain projects others would engage in ngwatio a system of groups helping groups (Mukaru-Nganga, 1978:45). Additionally, Chitere (1994:45) writes that, between 1940 and 1960 women came together to contribute resources and money for their fellow women in “merry go rounds”. There were also contributions in buying utensils, paying school fees and even building houses. In Kitui District, for example, there was Eitu ma mbai (girls of a clan). They were famous for their strength to pull together in doing farm works and digging terraces to drain floods (Monsted, 1978). Faced by the difficult rural responsibilities and the absence of men women had to unite in small groups this was not new as they had been uniting since the pre-colonial period. The church being a socializing agent also provided a good place for the formation of these groups. Some of the groups formed in church are the present day
church Women Guilds and Mothers’ Unions. These church women groups were originated by the wives of European missionaries to facilitate effective functioning of the missionary churches (Kabira and Nzioki, 1993:31).

Earlier, during the State of Emergency the local population was taken into colonial villages and their former homes were burnt down and therefore there was a lot of poverty in these villages (Ahlberg, 1991:113; Ndeda, 1999:7; Okello, 2010:13). Women had to adopt techniques to survive in the villages and so women collectively and speedily built new homes and roof the houses with grass they would assist one another however this was to be done very fast as failure to meet the said time would result in them sleeping in the cold. Therefore, there were ‘thatching groups’ although here not many people were allowed to help one another as the colonial government did not want people to be in groups so as not to strategise on how to fight against them (Ibid; O.I. SCSDO, Kenol, May 19th 2016).

Additionally, they were forced to build strong fences and deep trenches with sharpened sticks on either side facing up (nyambo) to prevent entry or exit into the villages. This was to deter the Mau Mau from crossing over to the villages to give the Mau Mau supplies. This was in favour of the colonial government as they could be used to provide forced labour (Ahlberg, 1991:84). Life in these villages was hard and many died. With the curtailing of movement of the people, the colonial government had a chance to implement the land consolidation and registration policy. It was seen as a measure for agricultural improvement which would ease the problem of congestion, unemployment and avert violence. Land consolidation in Kiambu, Fort Hall (Murang’a)
and Nyeri was nearly complete by the end of the 1950s. Those who had been active in *Mau Mau* land was taken by the government.

Furthermore, the *Ahoi* who had been considered by the Kikuyu pre-colonial land tenure system were not accommodated by the colonialists and thus became landless and were displaced. With this privatization of land by the colonial government created a landless class. Cash crop production rather than food crops was preferred. However with the relaxation of emergency regulations the population was encouraged to move from the colonial villages to settle in private land. They built new homes. Later improved homes were built by the women groups using iron sheets these women groups were known as *Mabati* women groups (Ibid).

The 1950s migration was high however, cash crop farming continued to increase as women would assist each other in rotational labour. Thus women responded readily to the formalization of informal women groups (Nasimiyu, 1993:101). Stichter (1975) posits that women were affected by colonialism in many ways. For example it brought about rural urban migration. The men migrated into towns for wage employment while women were left in the village to look after the children and additionally the sick and elderly. Following this the land had to be terraced prior for coffee to be planted. Communal labour was used and chiefs and sub-chiefs were used to mobilize people. Women groups were mobilized and assisted each other since there were more women than men in the villages (Ibid, 1975).

Ahlberg (1991:119) observes that the groups in her study were all formed after 1960. From the 1960s the emergency restrictions were slowly being relaxed women were
encouraged to join self-help groups their leadership was voluntary unpaid and was under male supervision however this saw increase in the male participation in self-help activities and this may be the reason for the failure to record formation of women groups in the period.

From the 1960s there was an exodus from the colonial villages *icagi* to settle in their original farms/homes *migunda-ini*. Here women collectively came together and assisted each other to build homes for one another. The roof was thatched mainly with grass. The author notes that also one of the reasons for assisting one another was due to them being impoverished and thatching of roofs was in the past women’s job. However, with time the grass would encourage the rearing of worms which with time would start falling from the roof. Consequently, the women came together to get rid of this worms *kuingata igunyu*. Here women would collectively contribute the set amount of money and buy iron roofs for each other the money was also enough for nails and a carpenter. This construction of corrugated iron roofed and permanent homes transformed the countryside. After house construction women’s groups did not dissolve they started buying utensils for one another. Colonial expansion further pushed women to the periphery of power and further turned into forces of subordination areas where women had control (Ahlberg, 1991:56).

The following were the responses of the following respondents:

As independence drew near there was an exodus back to their homes (*Mashaba-ini*), many people bought land in nearby places while others went to their ancestral land. They built homes for one another later liven roofed them then bought goats for one another as they indeed milk especially for the young ones and manure for their farms this was in Sabasaba and Kamahuha. However, in Makuyu, Kambiti, Mitumbili this was settler land and many people bought land to settle there after independence (O.I. Nyatene, Kambiti, May 24th, 2015).
I remember how it was as we went back to our farms; life in the villages was hard we assisted one another however not in groups but at most as three women to avoid raising suspicion from the colonialists. On arriving at our homes we assisted one another build houses and on top we thatched them with grass (O.I. Nana, Kamahuha, May 22nd, 2015).

3.7 Conclusion

This chapter has examined how the advent of colonialism impacted on the Agikuyu women in Maragua and how faced with the challenge of colonialism the women came together to assist one another. The women came together alongside the men in the struggle against the colonial forces. The indication is that women actively participated in the war and those left in the villages were a key lifeline to the Mau Mau. During this time, however, due to the fear of being arrested when seen as a group the women self-help groups went underground as they assisted the Mau Mau. The Jeanes School and the MYWO were also key developments in this period. During the emergency period women mobilized themselves in groups in order to assist each other on their roles as household heads due to the absence of men. However, as the independence period drew near the emergency rules started to be relaxed and people could go back to their homes to start their lives. The coming of independence was awaited with expectation. On arrival they assisted each other to build houses for those whose houses had been burnt. The attainment of independence was a landmark in the history of Kenya and the first two decades following this were foundational years for the country. This is discussed in the next chapter.
CHAPTER FOUR


4.1 Introduction

Kenya’s independence opened another era in her history. This chapter focuses on how women organised themselves in self-help groups in the first two decades of independence. Previously with the advent of colonialism, women could not easily interact with each other in their groups unlike before. They came together against the colonialist in secret to assist the Mau Mau fighters. As independence drew near, people were allowed back to their homes. Women assisted each other build houses. This chapter thus aims at examining if independence came with any benefits as expected and what was the place of women in the independent state. Secondly it analyzes the activities of Nyakinyua, Kang’ei and mabati women self-help groups. Finally it assess the impact of the United Nations Women’s Decade on women self-help groups in Maragua.

4.2 The Harambee Movement and the Government Propaganda Tool: Maendeleo Ya Wanawake Organization (MYWO) 1963 to 1974

The struggle for independence in Kenya witnessed equal participation by the men and women. However, on gaining independence women were at the periphery of political power. One of the important leaders in the Mau Mau, field Marshal Muthoni spoke out on seeing that those who were being renewed were not those who were in the front line in the rebellion and sacrificing their lives. Many freedom fighters especially among the Agikuyu were disappointed. Some went to the forests, for example, in Mt. Kenya and the Aberdare. (Nasong’o and Ayot, 2007:165). Therefore, it has been argued that the
attainment of independence did not come with the benefits that had been anticipated (Kabira, 1995:38-40; Chitere, 1994:46).

In the post-colonial period the national motto of Harambee was adopted with the call for collective effort, cooperative enterprises and all forms of self-reliance (Gathigi, 2000: 3). This resulted in the formation of various self-help projects and groups all over the country (Chitere, 1994:49; Ndumbu, 1985:130). Murang’a was the forefront in these Harambee self-help activities (Ahlberg, 1991:96). However the spirit of Harambee “let’s work together” quickly took root among the Agikuyu. Since the pre-colonial period women worked together and so many started organizing to build schools, hospitals, and health centres and to engage in cash economy to support themselves (Kabira and Nzioka, 1993:32). The attainment of independence saw new developments. For example the cash economy was being encouraged consolidation was taking place as a result of the implementation of the Swynnerton plan. The African farmer (the man) was able to get agricultural loan facilities. Also there was development of self-help projects, which through the 1960’s saw the construction of numerous schools, cattle dips, churches, dispensaries among other projects throughout the district. Before they could only grow wattle as a cash crop however by the early 1960’s coffee, tobacco, pyrethrum among other crops were being grown on a cash basis. Also Macadamia was grown as a cash crop (KIM/1/7/20:5-6).

Wipper (1984:76) states that, former president Jomo Kenyatta regime championed the idea of “self-help”, Harambee pull together as a strategy for community development. The local administrators formed forums to enquire on people’s views about projects.
However, the role of women’s groups was not emphasized. Following this, in the 1960s and 1970s there was widespread registration and formation of self-help groups composed of women and men their activities being construction of cattle dips, water supplies, schools, medical facilities, churches, bridges and roads in Murang’a. In the following year, 1971, in the Ministry of Culture and Social Services women’s division/department was set up approximately 30,000 women groups with close to 1,000,000 members (Ahlberg, 1991:97).

From the oral interviews, the majority of women in the groups will tell you that they do not know the existence of a bureau and do not know what donor money looks like. This shows a contrast between “government initiated women groups” and women initiated women groups because they join groups according to their needs.

**Table 1.0 A Summary of the Year and Area Day Centers built in Makuyu from 1967 to 1969 by the Harambee movement**

<table>
<thead>
<tr>
<th>S/No</th>
<th>Year</th>
<th>Area Day Centers built in Makuyu</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1967</td>
<td>Makuyu sisal</td>
</tr>
<tr>
<td>2</td>
<td>1968</td>
<td>Salvation Army Makuyu</td>
</tr>
<tr>
<td>3</td>
<td>1968</td>
<td>Pundamilia</td>
</tr>
<tr>
<td>4</td>
<td>1968</td>
<td>Kimorori</td>
</tr>
<tr>
<td>5</td>
<td>1969</td>
<td>Athara</td>
</tr>
<tr>
<td>6</td>
<td>1969</td>
<td>Katipanga</td>
</tr>
</tbody>
</table>

Table 4.0 is acquired from the Ministry of Co-operative and Social Services on a national survey of day centres in Makuyu Location in the spirit of Harambee from 1967.
to 1969. Many of the above are still day centers/nursery schools, and also have primary schools and some have day secondary schools and schools for the physically challenged (KIM/1/4/23). In Kakuzi location, there were was: a dispensary, nursery centres, and primary schools built (KIM/1/4/25).

There were the 4-k clubs, communal and self-help groups. However, there were problems that they encountered. For example, there was a problem of time to attend meetings and also to get. Also there was a shortage of materials to carry out group activities. Additionally, there was a problem of organizing for marketing. From this one can infer that women were the ones running the projects as they were many. For example, there were vegetable projects, small animal projects, and crop projects and so on (KIM/1/4124/171:3).

According to Kameri-Mbote, P and Kiai (1993:13), women would join in groups to address the issues that affect them. The adoption of the Harambee movement on gaining independence saw women groups become vital in the mobilization of the population potential for the country’s rapid development. The National Council of Women of Kenya (NCWK) was founded in 1964 to be the voluntary coordinating body for women’s organizations in Kenya. It is at this time was Prof. Wangari Maathai became chairperson of Maendeleo ya Wanawake organization (Directory of women’s organizations in Kenya, 1984).

On gaining independence MYWO relied on the Department of Community Development and Rehabilitation for training, supervision and guidance of its leaders whose salaries were usually paid by the local authorities (Social Services Annual
Report, 1960:3). By 1966 there were more than 1600 clubs or indigenous women’s groups established countrywide. It operated on individual basis with little or no relations at all with MYWO (Chitere, 1994:49-51). Kabira and Nzioki (1993:41) say that the Government of Kenya (G.O.K) in 1970 established the Special Rural Development Programme (S.R.D.P) to provide financial support to women and train their leaders. The different women groups were registered differently.

The following respondents had this to say,

MYWO was for communal spirit among women and was also instrumental during the reign of President Kenyatta. Maendeleo House was built in 1970. It also had projects and the funding from this project provided seeds, fertilizers, chicken, chicken feed, pigs feed among other things. The programme used women’s groups for rural development (O.I. Waititu, Kakuzi, May 1st 2015).

Before 1975 Kenya’s development policies were gender blind. For example, the National Community Development Policy of 1964 which emphasized a lot on self-help however women’s participation was undetermined. Also Session Paper No. 10 of 1965 did not mention women same case as the First Development Plan. Furthermore, before 1975 there were few programmes that neither acknowledged nor identified the special needs of women, due to the belief that women were inferior to men (Kameri-Mbote & Kiah, 1993:13).

On becoming president, Daniel Moi adopted the Nyayo philosophy. He, therefore, was to follow in his predecessors footsteps of Harambee. Part of the Nyayo philosophy was “minding other people’s welfare” (Were 1986:251. By December 1979 there were 6,000 women’s groups in the country and an estimated 500,000 women participating in a wide range of activities (Mass, 1986:21). Between 1978 and 1982 the government allocation
to women groups was about 0.1% of total government expenditure. In the meantime
government grants to women groups continued to drop from Kshs.3.3 million to
Kshs.2.6 million and Kshs.1.7 million in 1989. As a result the groups were weakened
and thus fell prey to political manipulation. Some leaders sought engagement elsewhere,
for example, as community development officers. Others began relying on favours from
political leaders rather than their own drive and resources. Notably, MYWO became a
political tool for mobilizing women support to fulfil the agenda of the ruling class and
not to transform the gender realities (Staudt, 1987: 203-204). For example, in 1976
MYWO opposed the Marriage Bill which would require men to allow women to own
and sell property, men to support their children, punish adulterers and those forcing a
man or woman to marry. Also they were performing songs and dances during political
rallies and functions they were used by the ruling elite (comprised of mostly men) to
hold on to power (Ndeda, 1999:17; KNA/AAB/1/4; KNA/DSD/NYI/9/11).

Eventually MYWO transformed into KANU party women’s wing, KANU Maendeleo
ya Wanawake Organization K-MYWO (Gordon, 1996:92; Kameri-Mbote and Kibwana,
1993:22). Maendeleo ya Wanawake organization (MYWO) and the National Council of
Women of Kenya (NCWK) are the major organizations that have been involved in
coordinating the women group movement in Kenya. The women’s bureau created to
coordinate women’s activities seemed to have been overwhelmed by its enormous
responsibility. It was also faced with financial constraints. Also being a government
organ also restricted the degree of criticism that the bureau could level against the
government. It is also criticized for usurping of the role of the NCWK an NGO whose
primary task was to coordinate other women’s organizations and groups. Both the
NCWK and the MYWO have been involved in leadership squabbles in the past. This is
especially NCWK under Wangari Maathai. However, this activist stand died after Maathai was out of its leadership to concentrate on environmental issues. However despite the shortcomings of the factions of MYWO after independence, women continued to organize themselves in small groups to improve their homes and deal with the new political realities. The women formed dancing groups among other groups (Mbote & Kiai, 1993:14; KNA/DSD/NYI/6).

4.3 The Nyakinyua and Kang’ei Women dancing self-help groups from 1963 to 1974

The post-colonial governments further endeavoured to perpetuate the institutional commoditization and individualization of land that saw men gain formal land rights. Commoditization of labour relegated women further to the private domain where their labour is unpaid. Women could not just sit and see their labour being devalued and being pushed further from the centre of power and resource. Many women were languishing in poverty as they thought that on gaining independence there would better living conditions. Those who were in the war were particularly embittered as their efforts bore little fruit as land was distributed to those who were friends with founding president. Others would go and dance for the president in his home in Gatundu on Sundays. They used part of the money to buy land and with time women wanted to emancipate themselves from male dominance and poverty. They also wanted to acquire crucial assets and live better lives. Thus women did what they know best and what they were used to and started joining hands to pool together resources. Thus some started contributing money to buy land; others built homes and so on (Gathigi, 2000:71).

The following respondents had this to say,

There were women groups that would dance for former president Kenyatta. They were given land. The former president
Kenyatta also bought uniforms and singing skits to the groups. The groups were rewarded with among other things land, soaps. They were given lunch and transported back home. For example our group here in Makuyu we were given land here in Makuyu and divided it among ourselves we were so happy. The former president was very generous. We would also sing for the District Commissioner especially during the public holidays or if he had visitors (O.I. Wambui, Makuyu, May 21st, 2015).

The women’s movement in the 1960’s, was key, as women resiliently came together to assist one another buy land and build houses and so on. The movement gained momentum during the 1970s and 1980s. However this movement was not new as it was an application of what happened in the traditional setting of mutual assistance (Khasiani, 1993). The women’s movement swept across the country. They collected money, bought land and worked on it. The women groups had membership of more than 100,000 (Kabira and Nzioka, 1993:32).

In Mitero, women began to come together in the contemporary forms of self-help groups in 1966. The community development officers and the provincial administration encouraged them, to learn on how to utilize agricultural inputs such as fertilizers. The groups performed the traditional functions of cooperative cultivation, for women in childbirth would be assisted (Stamp, 1989:82).

*Kang’ei and Nyakinyua* consumers’ cooperative society limited in Nakuru began in 1969. The society originally operated a welfare fund to help women in times of special needs. When members decided they could become more self-sufficient by having a project which would provide them with regular income. They formed a cooperative. This helped them own commercial building which provides income to shareholding
members. They maintain a welfare fund to assist members for needy women with special needs. Their future plans being to construct a second floor addition on their building and then manage it as an overnight lodging facility (Directory of women’s organizations in Kenya 1984:34; DSD/NYI/14). Additionally, the Nyakinyua women’s movement has brought land, invested in coffee farms and has become a force to reckon with. They sang songs on their spirit of self-determination, solidarity and confidence (Stamp, 1971:64).

Concerning ownership of land and control of resources, the Nyakinyua women’s group is a case in point. It was formed soon after independence because women felt that the only way they could benefit from their struggle for independence was to get land. Thus women from Kiambu got together and formed the Nyakinyua women’s group. It started off with women whose husbands had died during the struggle for independence. Later they recruited women who were involved in the actual struggle (Stamp, 1971:80).

The following respondent had this to say,

In Maragua women danced for Jomo Kenyatta and bought land and cultivated it. Certainly, the fact that women can mobilize themselves in groups and work together, makes a mockery of the stereotype that: women are their worst enemies. This unity of women is reflected in a song sung by Nyakinyua women in the 1960s and 1970s; they mobilized themselves to buy land. Nyakinyua women are those who have children of marriage age or are past the age of child bearing. They assert their independence because they are no longer young women. They would sing songs praising Harambee and former president Jomo Kenyatta for his generosity to them. Nyakinyua has become synonymous with the women’s group movement in Central Province (O.I. Nyatene, Kambiti, May, 24th, 2015).

According to the Murang’a District Development Plan (1974-1978: 27) the people in the district continued to have high commitment in Harambee efforts. A total amount of
Kshs. 3,625,358 was contributed in 1974. 46 projects were completed in 1974 and 395 projects continued into 1975. The local authority and non-governmental organisations contributed 254,601/- towards completion of the self-help project in the district. Therefore there have been many NGOs that have come to assist women and especially the women in groups and this has been an avenue for the NGOs into the community.

4.4 Structural Adjustment Programmes (SAPs): The decline in cash crop economy in independent Kenya and increase in women self-help groups; 1975-1985

There was considerable decline in the funding given to women’s groups particularly women Bureau and the training for the leaders. Between 1975 and 1976 the government gave the women’s Bureau Kshs. 168,000 which was 0.5% of the Ministry of Housing and Social Services recurrent budget for women’s groups in the country (Chitere, 1994:49-50, KNA/QB/25/5). There was widespread formation of women groups in the 1970’s, 1975 saw the formation of the Women’s Bureau under the Ministry of Culture and Social Services and was responsible for women group activities. This was a reduction of the government’s official acknowledgement of the efforts made by women in rural development (Kameri-Mbote and Kibwana, 1993:22).

Pietila and Vickers (1990:17) observes that in sub-Saharan Africa modernization has generally meant promotion of productivity for cash crops which is usually ‘men’s’ crops at the expense of food crops which is usually ‘women’s’ crops. Consequently women did not participate in agricultural modernization. Thus food crop production lagged behind and nutritional levels deteriorated. This has had negative effect on women’s health and prevents women from participating in any kind of local decision making.
There were various reasons behind gender inequality in a rural setting for example, poor definition of property rights regarding customary laws of inheritance of property and land tenure. They favoured male decision regarding what is produced, the mode of production, marketing and sharing of the returns. The male heads also favoured commercialization as it gives high returns and pays in lump sum. The female heads, in light of these, sought alternatives as they are relegated at the periphery thus turned to food crops which give them food and the surplus they sold to buy what they did not have. Also they turned to groups as the men cannot control what they saved in these groups they felt safer when they saved their money in the groups. Others also preferred working in other farms than in theirs so that they can be paid and they could control the money. Some men used their money on beer and with other women yet their wives were left languishing in poverty. Therefore, gender inequality is indeed prevalent where the male head consumes alcohol. Additionally, due to the economic recessions the proceeds from coffee started dwindling and thus with the male dominance and hard economic times there was a lot of poverty and the women were more affected (Njuguna, 2006: V).

The political and economic reforms in Africa since the mid-1980s came with further poverty, insecurity on land and natural resource property rights, several violent conflicts over control of resources and the state and change in the rural areas (Moyo, 2002: 1). In light of the above women came together and formed groups to assist one another in these harsh economic times. Njuguna (2006: V) posits that in low-income countries more than 75 percent of women’s work is in unpaid activities. Here women performed unpaid tasks. Also they spent a high proportion of their time in subsistence activities however the workload in agricultural production is not equally shared and worst of all
productive resources are not distributed equally also the proceeds benefit the men more. Women were often excluded from access to productive resources such as land, labour and credit. This reduced their income yet the essential role of ensuring food security is on them. Consequently this led to poor nutrition, however women found alternatives as food security is the crucial task they sought alternatives to ensure this. They saved their money in groups this is known as table-banking.

There were the mabati (iron sheets) roofing groups. However, with time, there has been a decrease in the number of those joining the groups unlike in the above as not all women were in groups with time they seem to be more independent and are also actively engaged in commercial activities due to the hard economic periods due to the SAPs. And so women started engaging in commercial activities and the church also started having programmes to assist the women groups (Ahlberg, 1991:134).

From the Directory of women’s organizations in Kenya 84 (1984:39), in 1956, Sister Giam Paula Mina, a missionary nun, formed small groups of young women and girls in the Meru area. Her movement, known as Catholic Action, grew and spread in Kenya. Later, the women’s union known as Catholic Action was formed to coordinate women’s activities, such as evangelism, Bible study and prayer fellowships (Ngwataniro). This term at first meant self-help, however now it has acquired a religious meaning of fellowship. Also they carryout leadership and education, for example, on health care; also they have activities for socio-economic development for example self-help projects for the improvement of their wellbeing of the members.

The following respondents had this to say,

My sister moved from the colonial village to her home now in Karagwa (unfortunately her sister passed on when I was
collecting primary data but her activities live on and speak for themselves). The family are from the Presbyterian Church of East Africa and where they were they had set up a church there and on moving with the permission of the vicars they set up the P.C.E.A Karia church. However, it was joint effort starting with building a new home in Karagwa that was iron roofed then proceeding with building a church for worship while i settled in Sabasaba (O. I. Nduta, Sabasaba, May 22\textsuperscript{nd} 2015).

From the period 1970 there were major changes in the history of women. For example, in Ngong’ division there was emergence of women groups from 1970 which the author attributes to the third wave of feminism whose approach was based on “women in development” which further shifted in the 1980s to “gender and development” this was further boasted by the women’s decade of 1976 to 1985 with meetings in Nairobi and Mexico cities. In this period there was widespread radical feminism which swept the country to the women about social realities such as limited or lack of access to resources, heavy workload emotional insecurity and development stagnation among others (Gathigi, 1970:71). This period witnessed various events. For example, Ndumbu (1985: III) says that, 1975 international women’s year following this United Decade for women commenced from 1976 to 1985 the climax of this happening in Nairobi with a conference in July, 1985.

Muteshi (2006:11) writes that, the first key women’s conference was held in Mexico City in 1975 and launched the women’s decade it brought unprecedented attention to issues of concern to women around the word. In the same year the general assembly set out three goals that would come to guide the work for the advancement of women and inform integration mental discussions from 1975 to the Beijing conference in 1995. The three goals being equality, development and peace, each of these goals was being reviewed at each world conference for women. They were calls for actions “to promote
equality between women and men, to ensure the full integration of women in the total
development effort and to increase women’s contributions to the strengthening of world
peace.”

In 1975 after the declaration of the women’s decade, the government created the
women’s bureau in response to the Mexico world plan for action. However, the end of
the women’s decade conference held in Nairobi had an impact in that it led into women
being accommodated as important contributors to national development and they need
for them to be empowered so as to find solutions to problems they face such as food,
security, poverty, illiteracy and so on(Kameri-Mbote & Kiai1993:13; KNA/KM/2/3;
KNA/AMP/15/5). Pietila and Vickers (1990:1) write that the Mexico City conference
opened the United Nations decade for women in 1975.

The Directory of women’s organizations in Kenya (1984: 5) notes that, the Women’s
Bureau was established by the GOK with the broad objective of ensuring equality of
opportunity for women in the development process. It was a vehicle for ensuring
continuity in the follow up and implementation of the world plan of action and the
Lagos Plan of Action for the integration of women in development which came out of
the United Nations conference on international women’s year held in Mexico City in
1975. Among its regular activities was providing training technical and financial
assistance to rural and urban women’s groups involved in agricultural projects, small
scale business among others.

Pietila and Vickers (1990: 3) write that at the end of the women’s decade there was the
Nairobi Forum. The conference of women in the real sense of the definition, it was a
gathering of women from all over the world without equal in the past. They add that it was like a women’s world fair in the richness of its arts and handicrafts, its inventions, and aspirations, its research and achievement. Some 125 workshops and meetings were scheduled each day-about 1,200 altogether and there was a constant flow of improvised gatherings, discussions, group meetings of all kinds and in all places, on the green lawns of University of Nairobi (main campus). Others were under the trees here and there, in the peace tent, in hotels and dormitories-whenever space was available. This shows the vibrancy of the meeting and that also Africans women were active participants in the conference, in the UN Women’s Conference that was held in Nairobi (1985). The Nairobi Forward Looking Strategies that provided an expanded framework for the women of Kenya to organize and lobby the government for more resources and stronger national machinery for women was adopted. Unfortunately this was the time the MYWO was co-opted by the ruling party KANU (Ndeda, 2014:299; Mwangi-Omondi 2008:83; Chitere, 1994: 154; Masinde, 1993:11; KNA/I50/40).

In 1976 according to the annual inspection report there were about 898 self-help building projects, however depending on the funds some were permanent and others temporary. Some of the projects included rearing chicken, pigs and cattle. In the same year of 1976 Mrs. J. Kiano was the chairperson MYWO (KNA/KC/3/7; KNA/QB/25/8; KNA/QB/25/9; KNA/QB/25/10).

In Makuyu women’s group sell paraffin from the year 1990 so as to educate their children. Also, from this period most women groups shifted from welfare and home improvement to savings and income generating activities (Gathigi, 2000: XIII; KNA/KC/3/4; KNA/KC/3/5).
4.5 The *Mabati* Women Self-Help Groups in the 1975 to 1985

The renewed governmental interest in the women groups in 1970s and 1980’s there was mushrooming of women groups countrywide. There are various reasons for this for example that in 1978 there was an amendment of the law and women were allowed to posses identity cards (Daily Nation, 10/11/2015). In 1984, the Equity Building Society (currently Equity Bank) was formed and its headquarters was in Murang’a with time it opened branches and one is at Maragua town here women saved their money and could easily borrow this greatly boosted the self-help movement.

In the 1970’s there were ‘new’ women groups in Central Kenya. The women began by mobilizing resource to purchase assets like land, iron sheets for its members. They sought to improve their house as a sign of “development” (Chitere, 1994:47). The *Mabati* women groups in Nyeri and Murang’a among other areas, where traditionally women had the role of thatching their houses, would assist one another build iron-roofed houses. However following the introduction of the cash crop economy cash crops especially tea and coffee took most of the land acreage and thatch grass was diminishing and so they contributed 2.5 per month each member and so they would improve their housing through the purchase of iron roofs. Using the iron sheets water harvesting became easier and so they consequently purchased water storage tanks and this eased their role in water provision (Browne 1975; DSD/NYI/9/11).

The following respondent had this to say,

On gaining independence I was a young mother and newly married we assisted each other bring the thatched roof down to
other women they decided to put up new homes and made the thatched house for the young boys and/ or the store. We assisted each other put up new homes and bought for one other iron sheets. After this we bought for each other utensils which were followed by buying for each other good grade cattle. Next we contributed 30 shillings each person with aim of buying land. This was the land that settlers had. There were several settlers for example one was at Mowlem in the current Makuyu Girls’ Secondary School, another one at Pundamilia and people now live in the former settlers homes and even in the servants quotas (O.I. Nyatene, Kambiti, May24th, 2015).

From the above it is evident that, women had joined self-help groups to assist one another buy iron sheets.

According to the Registration and Progress of Murang’a District Women’s groups (1974) in 1974, there were 594 groups in the district with a total membership of 34,531 women. Groups fall under the following categories; those registered under Maendeleo ya Wanawake: 75 groups with 4,350 members, 3 groups with 119 members have joined the Maendeleo ya Wanawake cooperative society and sell their handicrafts through the Maendeleo shop in Nairobi. One of the groups sold articles worth 7,000/- through the shop. Those registered with the office of district CDO-under the supervision of a CDA, are 519 groups with 30,181 members. The following were some of the activities the groups are performing; roofing of their houses with iron sheets, buying of water tanks for their members, buying of grade cattle for their members, fencing their members’ shambas with barbed wire and posts, paying school fees for the poor children of their members, buying of household equipment e.g. cupboards, beds, stencils, etc, contributing money for buying shares for the members in the settlements areas, buying shambas for their members, during the past years the women’s groups have counted the following achievements; 1,202-roofed houses with C.1 sheets for cost of Kshs.421, 500/-, 45-water tanks installed for cost of Ksh. 37,312/-, 173-grade cows bought for
members for the cost of Ksh. 556,561/-, 232-acres of land cultivated, 15-poor school children-paid their fees Ksh. 55,800/-

From the oral interviews the above report is confirmed for example,

We would join up in groups and contribute money for one person every month. With this money they would buy iron sheets because it was expensive to buy them however as a group it was possible. Additionally the women wanted to get rid of the worms that would fall from the thatch-grassed roofs *kuingata igunyu*. After they had rotated among each other some members left in some groups while others went on. They started buying utensils for one another for home improvement. Next they started giving money to one woman rotationally so that the woman would buy or do with the money as she pleased this was known as *guteganira* (O.I. Nyatene, Kambiti, May, 24th, 2015).

Stamp, (1971:63) and Pala *et.al*, (1978: 55) observe that *Mabati* groups were an example of existing women’s communal labour groups. They were also found in Murang’a South-County Tetu. When asked many women see the Mabati projects, which stood for the self-help of women as a success. The projects have improved housing and have given some social security for the members. The spirit of self-help spread from the original central province area to many parts of the country. With the corrugated iron roofs, access to water at home becomes a reality for prolonged periods in the year, and considering that fetching water is basically a woman’s activity, this has gone a long way in alleviating the women’s workload.

The following respondent had this to say,
After assisting each other build homes we faced the problem of worms from the thatched roofs. And so we came together in groups to assist one another get rid of the worms *kuingata igunyu*. We contributed three cents each person and so we bought iron sheets for one another in turns each other. Additionally we would hire a carpenter and assist in labour. We would construct a full house for her. However for me I insisted to be given the money which I used to buy my own piece of land. I built a temporary house and I was satisfied with it with time she moved sold the piece of land in Manyata to her current home in Sabasaba (O.I. Nana, Kamahuha, May 22nd 2015).

In Kangemi on the outskirts of Nairobi was the Kangemi Kurima Women’s Group it began in 1954 as a traditional dancing group. It was great demand to perform in public functions where politicians and government officials made speeches and presentations. For instance they were invited to perform in many national celebrations which were presided over by the late president Jomo Kenyatta. Also they were invited to perform at the airport for dignitaries who were either arriving or leaving the country. With time the group was able to acquire a plot of land where they built; rental rooms, bakery and butchery (Ndumbu, 1985:143-144; KNA/QB/25/5/1; KNA/QB/25/2; KNA/QB/25/5/3).

Monsted (1978:42) the author notes that, “Murang’a district has the oldest organizations; it is here that the initial mobilization of the now well-known *Mabati* groups started”. Women actively organized themselves in groups to get rid of worms by roofing their homes with iron sheets. It is worth noting that as the researcher was walking around noticed few thatched houses except for several granaries but there were many iron roofed houses. Noteworthy, many of the houses the researcher visited of the old women, the iron roofs were still intact and the houses were built with soil bricks. They were plastered with ash while some had later on been plastered with cement, granaries were the only ones with thatched roofs.
The following respondents had this to say,

Women actively engaged in Mabati groups so as to improve their homes to avoid them leaking and worms breeding on their roofs because the thatch grass encourages breeding of worms. Women built bigger houses as they also wanted to upgrade their homes after independence from the traditional huts they had been living in. The floor was well ‘cemented’ with traditional cement that is, cow dung (O.I. SCSDO, Kenol, May 19th 2016).

Some of those who had land sought to improve their houses away from thatch and mud houses which at times leak would become torn down and encourage breeding of worms. As they fulfilled their objectives they sought to achieve even greater ones. For example churches and other community projects also expanded. More churches were set up especially in the farms mashaba-ini (new villages) schools, health centres, cattle dips among others were set up through collective action and here the men were also involved (Chitere, 1994:46).

The following respondent had this to say,

After many of the women were able to buy land, build houses with iron roofs many of the groups were not disbanded they started buying utensils for each other for example; cups, plates, spoons, big sufurias for cooking during occasions such as weddings. Additionally the women started making stone water tanks rotationally they bought sand, stones, wire mesh and other required items and hired a mason and offered themselves as free labour. Additionally in some groups the women were able to cement the floor of their houses and build their houses with at least two courses of stone this helped them improve on cleanliness of the home as mud floors attracted jiggers while others had been ‘cemented’ with cow dung were also upgraded (O.I Elizabeth, Kenol, May 19th 2015).

Furthermore, Nyatene recalls of how her mother was assisted to build a water tank. My mother was in a group which would assist one another in home upgrades, my mother
benefited in building of our water tank and this is how the women did it. They bought cement, sand and a few stones. The women assisted in building it so as to cut cost on labour then they employed one mason. The floor was cemented and walls were of stones. There would be an entry and exit of the water mostly they would tap rain water. The host would cook food and tea and porridge refreshment them. The tank is still there it is only of late it is leaking and we want to renovate it. After they achieved this others bought beddings rotationally to members such as: a wooden bed so as to upgrade from the spring one, mattress, blankets, bed sheets, and sofa sets (O.I. Nyatene, Kambiti, May 24th 2015).

As a result the author observes that there was a shift from women group activities being organized on purely home improvement and social welfare and encompassed income generating activities. The aim was to enable women improve their economic status and that of their families through the income obtained. This shift was also fuelled by the United Nations Women’s Decade (Ogutu, 1985; KNA/QB/25/5; KNA/QB/25/6; KNA/QB/25/7).

According to the Murang’a District Development Plans (1979-1983; 1979:85) there were 518 women groups with 20, 871 members who raised Ksh. 3,212,216 for their development programmes. These groups were primarily active in raising welfare and income levels of the members through social and economic projects such as improving housing conditions, improving farms, educating children of members, keeping livestock, kitchen gardening, buying shares and making handicrafts. In the proposed plan of action there was money set aside to assist women in each financial year.
4.6 Conclusion

The much awaited independence did not come with the benefits hoped for. The new government policy of *Harambee* was borrowing from the pre-colonial women self-help movement, however being government initiated the males controlled them and women were not actively involved. In view of this they did not benefit from these activities and so women joined hands through the *Nyakinyua* and *Kang’ei* women self-help groups. These groups assisted each other purchase land through their dancing activities. Next they bought iron sheets *Mabati* to improve their homes. Later, these women groups bought household goods for each other; consequently, women engaged in activities that were more commercial and entrepreneurial as many of the groups had assisted them develop and upgrade their homes. The United Nations Decade for Women brought to the limelight issues of women and the need for them to be considered by their governments. This led to vibrancy and new trends in women self-help groups as will be discussed in the next chapter.
CHAPTER FIVE

5.0 WOMEN SELF-HELP GROUPS FOR SUSTAINABLE DEVELOPMENT IN MARAGUA; 1985-2013

5.1 Introduction
The second liberation was a landmark in the history of Kenya as it opened up another chapter in the history of Kenya and Kenyan women. Therefore in chapter aims at analyzing the impact of multi-party politics and how the subsequent governments influenced the activities of women self-help groups. The chapter analyses the co-optation of MYWO into KANU and the decline in the membership of this national women’s group and the subsequent vibrancy and emerging trends of grass root women self-help groups in Maragua and their transformation after the United Nations Women’s Decade of 1986 to 2013 in Maragua.

5.2 The Second Liberation and the Role of Women; 1985-1995
The wave of democratisation that swept across Africa at the end of the 1980s brought to an end the repressive one-party state and introduced a multiparty system. This liberation has been so-called ‘the second liberation’ in Kenya (Kihiu, 2010). This was following three decades of post-colonial autocracy and poverty. Finally internal and external pressures led to the end of single-party regimes and emergence of multi-party politics (Nzomo, 1993). Thus in 1992 there were meetings by women to look at hindrances of their development in Kenya and they decided to work together. This repeal in the constitution is a landmark in the history of women (Njuguna, 1993:1). This has opened the way for the democratic process. Many interest and pressure groups came up, all requiring that their interest and concerns be included. The vision for third world women is well captured by Development Alternatives with Women for New Era (DAWN). That
was published in the mid 1980s where there is equity between men and women and where institutions are open to participatory democratic processes (Ngomo 1993).

By 1993 women were discontented with their inadequate representation in politics. There were those who actively crusaded for equal rights and speaking publicly on issues affecting women. However, others, the majority, were involved in little or no activism at all, they asserted themselves in more practical ways. The two types of action combined to produce progress. The National Women Convention held on the 22\textsuperscript{nd} of February 1992 was a landmark in the women’s struggle history. Here a plan of action was formulated to establish candidate support fund and training program for women from all levels in civic elections. To hold conventions at all levels and finally to establish dialogue between women groups and political parties to sensitize them on women’s needs. Additionally, women sat together irrespective of ethnic and other barriers and charted out women’s agenda to be implemented in the multi-party democratization process. It resolved, among other things, that awareness programmes would be set up to sensitize women especially those at the grassroots. Also they would be sensitized on the power of their vote and vote for committed women rather than gender incentive men (Mwangi-Omondi, 2008:101; Se and Crown 1987:80-81).

Okello (2010:6) writes that from 1992 women became more active in politics and due to the power of women’s organization in mobilizing action these women organizations also become vehicles to gain political power for example the League of women voters of Kenya (LKJV).
The following respondent had this to say,

One of the benefits of multi-party politics was the formation of the League of Women Voters of Kenya was a good platform where women would air their views and complaints. Additionally the onset of multi-partism led to women nominations as counsellors of which I was a former nominated counsellor of Makuyu. It was also an avenue in which many parties were formed where women have been nominated and others elected. And now with the current constitution promulgated in the year 2010 there are many benefits that have come with it for example there are many seats in which women can be nominated and elected. There is the Women Representative seat in every County and one third rule where in all appointed, elected and nominated seats, one third of them should be of the other gender (O.I. SCSDO, Kenol, May 19th 2016).

Nasong’o and Ayot (2007:164) point out that while the participation of women in Kenya’s political arena and decision-making processes goes back to the pre-colonial period their systematic political marginalization goes back to the colonial period and was carried on by the post-colonial political elite. The structures of leadership marginalised women and blocked channels where they could have a political voice. However since MYWO affiliation to KANU, MYWO echoed the sentiments of the party leadership. Consequently MYWO was against multi-partism and demonstrated against Wangari Maathai who was against the government to build a complex at Uhuru Park. Unfortunately also this year’s saw the struggle for multi-party democracy, there was ethnic fighting, women who campaigned for their rights were harassed and silenced (Ibid; Oduol and Kabira, 2000; The Weekly Review Nov. 3, 1989:1). Therefore, the clamour for multi-party politics in Kenya in the 1990’s saw the return of Kenya into multi-party politics. The formation of many political parties was allowed by law and this re-introduction was seen as a step towards democratization. Women organizations were not left behind by this legislation. Also at the rural level they were very vibrant
women wanted to be included in the political space and share the national cake (Kinyanjui, 2002:311; Chitere, 1994:49-51; KNA/AMP/5/53).

By 1986, at the end of the international women’s decade, the activities of Maendeleo ya Wanawake began to be increasingly co-opted by the state (Kabira and Nzioki, 1993: 72-73); it was until 1992 when with the re-introduction of multi-party politics the organization was delinked from the ruling party returning to its civil society status. During the 1992 elections, 6 women were elected into parliament. However MYWO remained politically engaged. Could it be the government co-opted it in fear of it being too radical and could delink itself later because it could not contain it and there were many women groups being formed even professional ones. Probably MYWO was losing credibility in women’s eyes who decided to form other women groups (Gordon, 1996:93; The Standard February 9, 1990:2). Gathigi (2000:56) and World Bank (1989) observe that by 1989 there were 25,000 women groups in Kenya however many more had not yet been registered. Nzomo (1993:8) says that the due to the failure of democracy under one-party regimes in Africa there was the current wave of multi-party politics in Africa also there were demands for demoralization of politics, economy and society. Multi-party politics were also welcome in Gatundu as well as in Maragua among many other places in Kenya 7th July 1990 (Kinyanjui, 2002:302-303). Kenneth Matiba’s Ford Asili founder 1991 hails from Murang’a County and many people identified themselves with it. Kameri-Mbote and Kiai (1993:13) in looking at the women group movement/ women self-help groups observe that women have always had the ability of uniting and assisting each other to look into issues that affect them. The women’s movement was also fuelled by the
activities of women like Martha Karua, Wangari Maathai, and Edda Gachukia among others who were vocal about women issues.

The 1995 the Beijing Platform for Action was a landmark in raising the status of the Kenyan women. It led to the rise in female consciousness and self-confidence as women began to speak out (Gatwiri, 2010:2). It is important to recognize that although international agreements provide blueprints for action, locally there has been activism and planned interventions that precede these key international obligations. Kenya has a vibrant civil society as evidenced by the existence of progressive civil society organizations, women’s organizations and individuals, thus influencing and nurturing environment that will support gender equality, work and social justice on the continent (Mwangi-Omondi, 2008:14).

The following respondent had this to say,

> Here women clamoured for their rights. Being one of the participants of this meeting they were taught that they could vie for political seats just like the men, also they can also be in the civil service. They were told that they can own property. With this women started rising in positions of leadership being head teachers and principals. However men started fearing and rose up against women even at the national level. The men felt that the women have gone too far and want too much from them and so the women did not benefit much from the conference however they had raised awareness and were enlightened. We came and enlightened other women in our groups and in churches and for me in 2002 elections I was elected to be a nominated councillor for Makuyu Ward (O.I. Captain Josephine, Makuyu, May 21st, 2015).
5.4 Emerging trends in women self-help groups; 1985-2013

The women SHG’s in Maragua between the years 1985 to 2013 were rapidly transforming in their activities and were characterised by the following trends.

5.4.1 Merry-go-rounds (Ngumbato) and income generating activities; 1985-2000

The women self-help movement continued to transform. There was a need to pool resources for economic empowerment and this need intensified due to commercialization. Thus there was the emergence of informal savings and lending through “merry go rounds”. Here women also had ngumbato where women loaned each other some money, some was to be returned with very low interest but in case it was an emergency it did not attract interest but was to be brought in the next meeting and if it was not brought the member was fined. This transformed as in the 1980’s some were formalized into micro-credit schemes (Chitere, 1994:49-57).

There was also formation of Equity Building Society (currently known as Equity Bank), Muramati SACCO, K-REP Kenya Rural Enterprise Fund and Unitas. Also there was the establishment of the first micro credit scheme that was targeting women which was Kenya Women Finance Trust (KWFT) (currently known as Kenya Women Microfinance Bank) in 1981 by women leaders in the finance and legal professions. They came up with a loan guarantee mechanism that would help finance women in their businesses in urban and rural areas. Access to credit and technical assistance were viewed as a means of facilitating women integration into the economic development of Kenya. The finance trust encouraged women groups for collective accountability. It emphasizes formation of women groups so as to access and boost their finances (Ibid).
Murang’a County Integrated Development Plan; 1997-2001 there were 921 women groups were registered and Kshs. 10,000 of grants were disbursed to the groups lower than they had been estimated in the Murang’a County Integrated Development Plan; 1994-1996.

Kenya Women Finance Trust (KWFT) was founded in 1981 by women leaders in the finance and legal professions. The Director Mrs. Julia Kunguru and had an affiliation with women’s world banking international where it also received its funding and was also funded by the Ford Foundation, U.S. Peace Corps, membership fees and fundraising. Its aim was to assist women access credit. It was a non-profit making organization it aimed to provide technical assistance, training and loans to individual women entrepreneurs and women groups in urban areas. Over the years they have opened branches in urban areas and in rural-urban to try and reach more women (Directory of women’s organizations in Kenya,1984: 21; KNA/AMP/6/29).

Kameri-Mbote and Kiai (1993:11) say that in modern society due to lack of access to capital, and at times educational qualifications, managerial and technical skills on establishing and setting up companies thus many women are unable to establish large scale entrepreneurial organizations or businesses. It is true that the above have been constraining women, however, with time there have been developed by steps taken by the government and NGO to uplift the status of women, for example, the KWFT (currently known us the Kenya Women Microfinance Bank).

The groups had “Merry-go-round” every month for each woman on rotation basis this is in Bungoma District. In Kirinyaga District, Mutira location the women self-help groups
some would overlap as self-help groups and women group they helped to improve their economic opportunities and gain the moral and physical support. They had income generating activities, for example, pig production and basketry projects, mutual aid in times of crisis, for example, during ceremonial events like a wedding or funeral. Also had contributory revolving funds also they had achieved in that almost every woman now has a corrugated tin roof over her house and also assist each other to help pay school fees (Davidson, 1985:273; KNA/AMP/5/32). Income generating activities among women groups were also in Kajiado in 1982 (KNA/JK/4/40). Okello (2010:6) posits that women are very active and visible in women groups women are venturing in income generating activities.

According to the Murang’a County Integrated Development Plan (1984-1988) there were a total of 540 women groups and in Maragua they were around 250. They were involved in activities like animal husbandry (dairy, bee keeping, poultry and pig rearing), trade (running shops and restaurants), basket making and the hire of farms for cultivation of commercial crops, mainly bananas and vegetables. They had invested over Kshs. 10 million in cash and kind. The groups also were said to be good as they encouraged rural savings and in stimulating local commerce and industry. They were also useful for communicating new ideas and methods to rural families. Noteworthy, in 1985 Women Development Committees in Murang’a as a whole were revived and 325 women leaders were trained. Also, between 1984 and 1987, women groups received more than Kshs. 900,000 in government and Rural Development Funds (RDF) for their activities. According to the Murang’a County Integrated Development Plan; 1989-1993 there were 770 registered women groups and around 350 in Maragua. They engaged in activities like goat keeping, poultry project, posho mills, shops, rental houses. The
government gave grants to selected groups and so the others heavily relied on their own contributions and a few were funded by NGOs.

Gathigi (2000:14) observes that with time the two main objectives of women group formation were social welfare and income generating activities however, there is a possible ultimate overlaps to help ease their roles and improve their socio-economic status. Under social welfare activities several activities which include reciprocal labour, rotational saving and credit facilities (the above are aimed at home improvement through provision of the needed household inputs), education and skills development, nutrition, family health, family planning and child care, among others. Also in the groups there is communication and women updated each other on the latest technological innovation, for example, meko, solar panels, plastic tanks and modern farming techniques (this is for women farmers).

The following respondent had this to say,

After rotating among each other building houses and buying household goods we decided to buy hybrid goats that produce a lot of milk. We would rear them in my home since I was the chairlady the group was known as Njumbi Mwiteithia self-help group. With time we sold the goats and bought pigs which we reared. However with time we started seeing that they re becoming thin and not well tended as we were rearing them in one member’s home. We sold them all and bought a piece of land in Kasarani and built rental homes (O.I. Nana, Kamahuha, May 22nd 2015).

According to the Murang’a District Development Plan (1994-1996:27) there were non-governmental organisations, for example, World Vision International some of its activities included protection of water springs in Makuyu Division, funding of water projects, for example, boreholes through local committees; construction of Ithanga hospital; maternity ward and sponsoring children from poor homes in paying school fees. There was also DANIDA, the Green Belt Movement which involved sponsoring
women groups in the establishment of tree nurseries to be given freely to members of the public. There was also *Maendeleo ya Wanawake* Organization and church and Muslim organizations. There were activities in the *Harambee* movement which are done in the area. Also there were women groups in the area and they participate in income generating activities. They engaged in activities such as: animal husbandry, agricultural, handicraft production, rental and retail shop construction, merry-go-round revolving funds. Maragua had 829 number of registered women groups with a membership of 35,365 women.

5.4.2 ‘Table banking’; entrepreneurship and investment through women self-help groups, 2001-2013

Wipper (1984:69) examines women’s associations and observes that in traditional African societies there were village-level dance or work groups. As modernity is setting in their women groups are organized around their trades. Masinde’s (1993:111) definition and classification of Kenyan women dare not a homogeneous group and so there is need to treat them as diverse as they differently have access to and control of resources.

Similarly, in Maragua, women come together, they have a teacher or just themselves and have *ngumbato* and table banking, and they take loans, save, contribute money and are educated on financial management. They have bought plots, built, educated children, transformed their homes and businesses and even joined together to visit parents. These visits to parents have brought contradictions with the men for those who are married as they took this opportunity to pay bride price and culturally this is a duty for husbands. The men were angry and spoke ill against this. However these women
were financially able to do this. Men have also joined together to assist each other in
this and have involved their wives (O.I. Gicharu, Kenol 19th May 2015; Masinde, 2011: 303).

Mass (1986:16) writes that if one works alone one can fill his/her stomach; by working
together one can buy something of value. They resiliently work together in groups.
Women themselves feel that the groups provide for their collective and mutual
assistance. This assistance is given to each individual and meets the felt needs of the
women. Women endeavour to engage in activities that result in socio-cultural changes
that influence the way men and women relate. Acquiring basic resources such as land
and livestock is a first step towards structural transformation (leading to women’s
empowerment). Women groups when formed and they meet the group objective
disintegrate or come up with another issue for them to meet. The author observes that
when women are in a group they act more confidently.

March & Taququ (1986:60-65) in their analysis of “rotating credit association” as well
as rotating labour, cites them as a widespread phenomenon among women around the
world and particularly among African women. Today they have evolved into micro-
credit savings avenues what may be called ‘table banking’. In Ghana the susu-credit
system helps mostly the informal sector women get credit. In Zimbabwe there are over
ten thousand savings clubs with more than 50,000 members, 97 percent of them for
women. Many of these women’s savings associations provide credit, as the case in
Cameroon (Gordon 1996:96). In the Gambia women’s credit scheme WISDOM
(Women in Service Development Organization Management) has 60,000 members.
Along with credit, it provides political education and training so that women can
influence official policy (Gordon 1996:96; Sanyang and Huang 2008); this empowers women socially economically and even politically. In Tanzania rotating savings associations are making it possible for women to invest in businesses, projects, schools, pay hospital bills and provide home improvements or home upgrades (Gordon 1996:96).

The following respondent had this to say,

Through table banking we were able to give each other loans and save and receive interest at a manageable rate, our group is called God Is Able Women Self-Help Group and we are registered. We have a teacher who has studied accounting also we get financial advice from K.W.F.T which is now a bank, Equity Bank and K.C.B. God truly is able because we have over 20 million as a group and members have grown financially. We still continue with merry go rounds though with less enthusiasm unlike before because now members are able to borrow more money unlike before. We have also ventured into investment where we bought land; we have tents and chairs for hire. Additionally we also have welfare or we do acts of mercy for example in case a member or a member’s parent or one of the members nuclear family dies or is in hospital we do contribute. Additionally we do assist one another in case of a graduation, wedding, birth of a child and so on; we do come together and celebrate (O.I. Kagure, Makuyu, May, 21st 2015).

Gathigi (2000:14) posits that, the non-members of KWFT and other banks for example KCB complained of high interest rates and failure to honour the loan in time leads to being auctioned. One of the interviewees was auctioned this was very shameful for her to make matters worse she had taken the loan without the husbands knowledge and the auctioning almost led to her being divorced. Thus many have joined groups have merry go rounds and table banking as source of their money. Also they complained of limitation of funds for one to borrow. Women join the merry go round and these cooperative rotating credit facilities to improve female headed households their social
and economic status widowed women find comfort solace support and credit from the women self-help groups as they become heads of their households for being widows. They say that through the Vision Empowerment Mobilization Programme (VEMP) Karagwa branch they have both educated and are educating their children. They are now in agri-business they are able to save and borrow money just like other women in the group. They do not feel less that have husbands, they still join other women in contributions and other social activities.

The following respondent had this to say,

I joined merry go rounds in 1995 where we were contributing 200 shillings a month and would give the money to one person. Later on some members left these groups after they had rotated among each other and formed other groups where some gave 100 shillings to one person every day. I benefited from these groups for I was able to expand my business being a salonist and having been married in Thangira and I benefited from these groups that I joined with other business ladies here in Thangira shopping centre. After we rotated among each other several times we decided to start a ‘bank’ among ourselves where we could be accountable to one another and also to take our group to another level (O.I. Wacu, Thangira, May, 31st 2015).

Furthermore, the following respondent had this to say,

I first joined K.W.F.T on the invitation of several women who approached her with time she managed to save 50,000, being new in the group she became a guarantor to some loans several women took however she did not know them well. Unfortunately the left the group and disappeared, consequently K.W.F.T withheld the money in my account until her and the other women would pay all the money. Soon after I left the group, it was very disappointing being the first women self-help group I ever joined, my husband was patient with me and so from then on I save my money and take loans from equity bank here in Maragua, for me that was a bitter lesson. However since I am in the church I am in the women’s group as we do have welfare contributions. I am in K.C.B Maragua branch here I save my money also I am in merry-go -rounds we rarely meet.
but send money through Mpesa. Additionally I am in the women’s group in the church here we pray together and contribute money for some acts of mercy and church projects for example installing electricity, buying a water tank for the church (O.I. Ejidia, Maragua, May 30th, 2015).

Stamp (1971:33) notes that women groups “are the basic strategies employed by women to cope collectively with the problems and opportunities of social and economic change.” The women self-help group movement was started by the women themselves so as to meet their needs and this movement continues to be sustained by them. Activities of the women’s groups can be divided into two categories there is income-generating and welfare and that of welfare activities (Ibid: 43-56). This supports the resilient theory that in spite of women facing hard economic times they come together in groups to support and build one another and with time they advance.

The following respondents had this to say,

In 1978 I joined another group it was for all willing teachers in Gakungu. We came together in a merry-go-round to assist one another as teachers we had monthly contributions many of us were women however with time men have also joined in. We bought land in Ciumbu and built rental houses and have bought another one and now we are waiting to build. Additionally as teachers we started a nursery school with time we bought land and built a primary and secondary school now called Mwalimu Primary and Mwalimu Secondary Schools. We have won favour from the local people as this is a group formed by teachers and so our schools have high quality of education. We are now retired teachers however we do make sure that the students are taught quality education. I am also in another group concerned with health where we work together with the community health worker to maintain health standards in Gakungu. Additionally in 1999 we started a group to go visit parents called the tu cu cu Group consisting of 30 couples now as the members are decreasing when the husband and wife do not agree in one case after the wife in secret visited her parents she was kicked out of her home by her husband and so of late we emphasise the husband must know. Additionally today men are in groups out of 100 men 3 are in groups many are forming the groups due to their professions. Also in some groups when a woman is in a
group the husband is in the group too as a member for financial transparency and accountability to avoid shame for example auctioning. Banks are also assisting people when they join a group additionally the Women Enterprise Fund W.E.F. There are teachers from the year 2010 at a fee who were sent for example by the banks and also from the DSDO/SCDSDO to assist the women know more about the group and financial benefits and responsibilities that accrue to one being in a group and saving and borrowing money. Also there is a group we formed in 2008 which we meet every first Tuesday (Keri) every month for all the women who came from Murang’a that is Murang’a north and also Kandara we usually meet and share. With increased savings some groups accumulate up to millions some groups have ventured into buying shares, buying property for example buildings and plots of land, cars, and hearses for hire. Others have constructed social halls for hire, buying plastic chairs and tents for hire, dairy cows. Others own health facilities, schools and other businesses. They do the above as groups and others as individual women. This has seen them establish or expand their businesses. Others have had the opportunity of going to China, Turkey and Uganda to get goods for sale. Others have been assisted to educate their children even up to institutions of higher learning (O.I. Nyatene, Kambiti, May24th, 2015).

There was also vibrancy in activities to assist women groups by NGOs, CBOs, Faith Based Organizations and Professional Association. In ACK Emmanuel’s church Karagwa there was a goat rearing project, however, due to poor management it doesn’t exist, however, members contribute Kshs. 50 each to a home of a member who is deceased also they take food stuffs, cook and organize prayers. Also the same happens in the Catholic Women Association (CWA). External forces may lead to group formation for example SACDEP, World Vision, and Njaa Marufuku Programme (NMP) which mobilize women in groups for training so as to improve their lives. Also wives of politicians or prominent personalities for example business men may prompt formation of groups for the increase of popularity of the husband also the women will benefit in one way or another, this is common during the campaign period few last after elections are done. Wives of clergymen may also mobilize local women for development effort.
Also the church is a good avenue where women form groups as church is a socializing place here they are able to solicit financial and material support from local and foreign Christian organizations for the benefit of church members also politicians visit the church and may part with some cash to boast their projects. Other groups may be formed on the basis of ethnicity, religious affiliation, neighbourhood and occupational status. Also women of high socio-economic status participate in group activities with the realization of their marginalization as the female gender in the society. Thus they participate in activities like savings and credit rotational facilities, mutual group and establishment of health centres, nursery schools of plots shares kamweretho visiting a members (son or daughter) baby. The above serve many roles as they are income generally activities and also supplement women chores and women diet with the aim of improving members and families social and economic welfare. They are less or not political and have been accused of not being avenues of women emancipation meant but subordination as they are not radical enough to champion for women’s rights and equity with men (Pala et al., 1975).

Through these women self-help groups, women (both urban and local) were transforming from buying utensils to buying and controlling resources (Kabira and Nzioki 1993:86). In Nairobi the Mukuru-Kaiyaba Women’s Group started by growing vegetables on a ten-acre wasteland. With time they have grown and expanded where some women have opened restaurants and other lucrative businesses while others have moved into the formal sector enterprises. Additionally in Thika Township over one thousand women formed a company and bought a coffee farm. Also the Nyakinyua Women’s Groups had a high priority of buying land (Gordon 1996:97). Thus, with
time, women through the women self-help groups have become entrepreneurial venturing in what was traditionally a domain for the men (Gordon 1996:96).

Today the state has some stake on these SHGs. For example, they must be registered by the SCDSDO, there is also funding, for example, through the Women Enterprise Fund WEF. Much of the funding is from merry-go-round activities or donor funding in some cases (Stamp, 1989:71). In Maragua Women groups are acquiring productive resources and services such as land, labour, credit and equipment which are required to increase their capacity to generate the much-needed income and improve their production. However this is not new as soon after gaining independence there were groups formed to assist each other acquire land (Ahlberg, 1991).

The presence of many NGOs and FBOs that did not deal with individuals but mainly groups and rarely gender based and so men and women are all welcome in these groups. They have gone through training and were taught on how to make various commodities, for example, how to grow and add value to cassava, for example, by making cassava chips, porridge, crisps, vegetables and sell. Also how to make use of a banana effectively make use of the banana and how to grow it. Making of shampoos, beads, hair food, bathing soap, bar soap, detergent, shoe polish, baking of cakes, catering, how to make candles, cooking oil, yoghurt and so on. Also how to grow mangoes, organic farming especially of maize, additionally how to rear chicken, rabbits, how to keep bees and make maximum profit on honey, rearing of cattle, goats. Also they are taught on effective water harvesting for example in Huho-ini and Kambiti which are relatively dry areas. Mainly they are taught on agri-business. Also banks for example the Kenya Commercial Bank, insurance companies for example like the National Health Insurance
Fund (NHIF), Blue Shield, Pan-African Life insurance companies also get a hearing with the members and members apply for their products. Also members are briefed by staff from the National Social Security Fund (NSSF) (Gathigi, 2000).

NGOs like CKDAP (Central Kenya Dry Areas Project provided agricultural extension services), NALEP and Njaa Marufuku Programme their activities are yielding fruit as there is increase in food production due to introduction of drought-tolerant crops and improved livestock.

The following respondent had this to say,

In our group we were rearing pigs after selling the pigs we bought the first piece of land in Kasarani and built rental homes back then it was a very bushy area. With time we sold it and bought another at Summary, however due to wrangles in the group they sold it as some members we unfaithful with their kitty. After selling it the group remained with fewer members as others left the group and we bought land in Sabasaba. The land is there until today and it is hired for farming (O.I. Nana, Kamahuha, May 22nd 2015).

Women are motivated to buy land in groups in that its value appreciates with time and they can pass on the land to their children as an inheritance as land is a crucial asset among the Agikuyu.

The following respondent had this to say,

I am the chairlady of Maragua Multi-Purpose Women Group which started in 1992. We started as a merry-go-round with time we started saving and giving loans to each other at low interest. When K-REP Bank (Kenya Rural Enterprise Programme Bank) (previously it was a microfinance institution known as Food for the Hungry). By it we were able to buy many plots, we started as 20 women then we increased to 30 but by 2013 we were 15. The reason for this being that many of the women had accumulated a lot of money and so they wanted their share and of the profits
and leave also others were not faithful they defaulted the loans and disappeared and so we are paying the loans for them. We are realizing that the fewer we are the better for our members borrow lump sum amount of money. We also have no plans of adding others. By 2013 our members were borrowing over 1 million shillings their savings being over 4 million per member (O.I. Wanjira, Maragua, May 23rd, 2015).

According to Ngesa (1996:135) by the 1990’s many of the women the researcher had interviewed previously had well stocked and running curio stalls in city market, others had restaurants and butcheries. Many owned houses in various middle class estates. Also they had constructed decent rural houses and installed or constructed water tanks. Also the greatest achievement they said was to educate their children who were now in prominent professions. And they added that the children are continuing to develop the home and other to develop their mother’s enterprise.

Gichimo (2003:23) writes of the Uteri wa methi women self-help group. The group started in September 1977 comprising 50 women in Makuyu which is a semi-arid area. These women were in the neighbouring Delmonte Limited, sisal estates, coffee estates among others and casual labourers. They came together in order to contribute money to buy their own farms. By the end of the year they had raised Kshs. 8000. With the money they bought share in one of the land buying cooperative societies. In the following year each member had a small plot of half an acre. After this achievement they started to raise money to build houses for each other. In 1982 this project was completed. Next they decided to buy one-grade cattle for milk and for generating income for each member. To date they have improved their homes by building water tanks in their houses to collect rainwater. Also they have educated their children through the group. The group has now doubled to 100 members. They have bought other prices of land and bought goats as a group. The goat project t was a success and
they received a boost from the Ministry of Culture and Social Services who gave them a grant of Kshs. 8000. One of the achievements of the women groups is that they are gradually liberating the women talk from economic dependency on men especially the groups that have income generating activities and more still the groups that are purchasing modes of production for example land, businesses, shares (Ibid).

In women groups the relatively enlightened members impart to others information for example on family planning issues (Were, 1990:32). This is because the women groups form a ready forum for spearheading development in various sectors for example health, agriculture and formal education (Pala, et.al 1978: 80). *Mbai sya eitu* (clan of girls) in Machakos District is an example of a women’s organization which has assumed a strong political and economic role at the local level and plays a leading role in soliciting funds for self-help projects. It receives funding for political reasons thus the group has increased its fundraising capacity as a result of the political influence it has acquired at the grass root level (Monsted, 1978). The National Alliance Rainbow Coalition (NARC) government following the December 2002 elections expanded the space and opportunities for women’s political participation. On ascending to power former president Kibaki encouraged formation and growth of microfinance’s and N.G.O’S for example World vision, Murata Sacco etc Kenya vision mobilization programme among others have provided education, skills, finances and transformed the lives of women (Gatwiri, 2010:2).

Additionally, under the NARC government the National Commission on Gender and Development and governmental bodies such as the Department of Gender was created to help formulate policies and carryout measures to eliminate gender discrimination.
The Kenyan government has put in place projects to economically empower women for example the Ministry of Gender, Children and Social Development introduced the Women’s Enterprise Fund in 2006 (Ndeda, 2014:309). Loans were issued to the target beneficiaries through partner financial intermediaries or directly through the Constituency Women Enterprise Fund (W.E.F). It is a flagship project under the social pillar in Vision 2030 (Gathigi 2010:14).

According to the Murang’a County Integrated Development Plan (2008-2012) there were 3,590 women self-help groups registered. In Women Enterprise and Development Fund phase 2 (between the years 2008 to 2012 targeting 300 groups) a total of 3 million shillings more would be dispersed. The objective of this is, to facilitate enterprise and development of initiatives among women through a revolving loan disbursement to individuals and groups. Also to register over 1,000 more women groups. A report by the SCDSDO shows that, 8,000 women registered self-help groups by the Department of Social Development it has already dispersed 22,000,000 from the Women Enterprise Fund making it the leading constituency in Kenya in 2013. In 2011 the Kenya government emerged the winner of the Millennium Development Goals Award for outstanding achievement on promoting gender equality and women empowerment. The government borrows this group borrowing model from the Grameen Bank in Bangladesh. Members borrow money and act as guarantors for each other and hence there is no need of collateral when giving the WEF and the Constituency Development Fund CDF Kitty (Department of Social Development: 2013).
Table 2.0 Distribution of women activities in women self-help groups according to the study

<table>
<thead>
<tr>
<th>Type of Activity</th>
<th>No. of Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merry-go-round</td>
<td>54</td>
</tr>
<tr>
<td>Income generation</td>
<td>33</td>
</tr>
<tr>
<td>Asset acquisition</td>
<td>46</td>
</tr>
<tr>
<td>Community development groups</td>
<td>35</td>
</tr>
<tr>
<td>Church group</td>
<td>58</td>
</tr>
<tr>
<td>Reciprocal labour</td>
<td>0</td>
</tr>
<tr>
<td>Dancing groups</td>
<td>5</td>
</tr>
<tr>
<td>Total number of women interviewed</td>
<td>60</td>
</tr>
</tbody>
</table>

Many women were in several groups one lady had up to seven groups most of them being merry-go-rounds *Ngumbato* and asset acquisition. There was no woman in a reciprocal labour group. Only two of the respondents were Muslims and so were not in a church group however they were in merry-go-rounds and income generating activities. It is worth noting that the income generating activities groups had decreased as now women were more in to asset acquisition. There were few women in dance groups they are members of MYWO and still go to sing and dance during public holidays.

Waweru (2011:171; 183) says that marriage in Africa is looked upon as a sacred duty, which every person must perform and dowry makes the marriage real for it acted as the seal of a family. Women self-help groups have advanced and they assist each other pay bride price/ visit their parent’s homes and those of their wives “rotationally” or in turns so as to fulfil the cultural requirement of paying dowry. Women groups remain the chief means by which rural women empower themselves politically and economically within
the community indeed. Through their participation in women activities and for example income generation, resource acquisition and merry-go-rounds women are collectively making efforts to improve their economic and social status. It is here that even the unmarried women with children join together to go pay dowry (Stamp, 1989:83; Gathigi, 2000:138; Kinyanjui, 2014).

The following respondent had this to say,

In my view the Kamweretho movement was started by women who were widows or single parents who had children who were of marriageable age however their husbands had not taken dowry. They formed groups due to their similar marriage state. It is against the Kikuyu culture for parents to accept dowry and the husband had not given dowry to his wife’s parents. And so having joined groups some women upon being given a lump sum of money they would invite their friends to go and seek blessings to their parents. They would also take clothes and food stuffs. Also another reason that drove women to do this was on seeing the way their husbands were misusing money especially on drinking and were not showing any signs of taking dowry to the wife’s parents and so women took up that responsibility. With time those who were married took up the same, the men felt challenged for it was their traditional duty to give dowry, some started refusing to give permission to their wives to go to this meetings. Additionally some women when went they went to this meetings they would come back drunk and late in the night or even the following day. Their husbands got alarmed and this activity was discouraged by the men. Songs were sung for example Kamweretho ka giko (that is a dirty kamweretho) by Epha Maina. Later, the men started coming together in groups and in some groups they started assisting one another take dowry rotationally, later they started incorporating their wives who were to organise themselves and take shopping (O.I. CDA, Makuyu, May 19th, 2015).

With time men are accepting women to join these groups with other women and they are also joining in groups to educate the young men and pull their finances together. For example educational camp held in Makuyu shopping centre for the young men. Also they are educated on the early kikuyu practices and have teachers for example in 2011
in Makuyu shopping centre a group of men came together organised by “Cucu Nyakairu” a comedian and a counsellor Mr Charles Mukuria popularly known as “Wa Bothe” bringing men together and counselling them on life matters for example on alcohol and consumption of illicit brew, sexual pervasion like incest, rape and prostitution. Additionally they are taught on how to invest and live proper lives by working hard. For example grandma and grandpa self-help group, found in Kanyururuku which gives council to the young men and women.

The following respondent had this to say,

I am in a merry-go-round where they started by saving 200 shillings now it is 2000 shillings per month here one can take at loan, also I am in a church welfare group additionally I am in a group called Lovely Sisters group where we contribute money and with this money one decides to go pay dowry or give gifts to parents. In this group our aim is to visit each other’s homes/parents. The husband must know about this and he can join us. Since some of the women their husband has given a good amount of dowry as in our culture it never ends then they just buy gifts for the parents. Also alcohol is not bought in our visit and so our husbands have won our trust and do accompany us too (O.I. Nyambura, Thangira, May 31st, 2015; O.I. Fridah, Maragua, May, 30th 2015).

From the research it was observed that many men groups formed from the year 2000. They were investment groups they bought shares, land also they were welfare groups and would assist each other in case of a disease or of death. Members would contribute from 500 at the beginning; by now in our group we contribute 2,000 per month by 2013. The group is called kamuingi koyaga ndiri group. In this group they are 16 men who assist one another even in social events for example when it comes to dowry ceremonies. They do invite their wives to accompany them when making these visits. Openness for such a ceremony it is important for the husband and wife to go together instead of the wife simply doing it on her own.
5.5 Conclusion

The United Nations Women’s Decade was a landmark in the history of women. During this period women issues were brought into the limelight and the government took recognition of them. The pre-democratic movements in Kenya led to what is known as the ‘second liberation’ in Kenya which ushered the country’s to again be a multi-party state. This was a land mark in the history of women as it opened up a forum where they too can speak out. However it has not been easy but through the years women are speaking out as MYWO was co-opted by the state as a women party political wing; despite this the women self-help movement continued to thrive with the merry-go-rounds, establishment of the KWFT, Unitas and the Equity Building Society which were avenues where women would save and borrow money. Consequently, due to the failure democracy under one-party regime ushered in multi-party politics in Kenya. The Kibaki government, which put in place microfinance mechanisms, was a boost to the women self-help movement as access to finance was one of the hurdles to women; this has seen women self-help groups evolve and transform. In spite of the different governments, women continued with their self-help activities from home upgrading to merry-go-round activities, ‘table-banking’ later income generating activities, acquiring assets for example land and later engaging in paying dowry (kamweretho). The above has seen challenges in gender and as such the women self-help group activities are still evolving and they will be on going and the sky is not the limit for this movement.
6.0 SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Research Summary

In chapter one this study set out to examine the changes and continuities of women self-help groups in Maragua between the years 1895 to 2013. From the outset it was observed that women have been in WSHG since the pre-colonial period in Maragua. However with time the organization of women has been changing due to the changes in the politics. It was observed that patriarchy has affected the day to day activities of the women however women have resiliently continued with their activities in these self help groups. Therefore the theories of patriarchy and resilience were used to analyse in the study.

In Chapter two, a background study chapter of the pre-colonial women organisations in Maragua was described. Here it was seen that women had Ndundu cia aka that is The council of women it would resolve conflicts especially of women. There were other women groups like ikundi cia kurima: farming groups, ikundi cia kuina: dance groups come together and sing in villages. Also there was ikundi cia matura: to assist during the rites of passage except upon death.

Chapter three was an examination of women self-help group activities in colonial Maragua, 1895 to 1962. Women came together against the colonialists and there were early colonial women protest groups, 1895-1930 protesting against the colonialists by holding demonstrations and strikes. For example actions led by Mary Nyanjiru and the other women demanding release of Harry Thuku. There were colonial African women work groups, 1930-1950. Women groups were used to enhance soil conservation
measures, for example, communal terracing, making roads and planting of trees. There were also Colonial women clubs and *Maendeleo ya Wanawake* organization, 1952-1963. These colonial women clubs offered leadership training, handcraft production, marketing and home economics so that women improve their families’ health and welfare.

Between the years 1952 and 1963 there were underground women groups assisting the *Mau Mau* fighters. Some women were actively involved in the war, others assisted by: providing clothing, shelter to freedom fighters smuggling guns and medicine to the fighters. Women were active in the protests against the colonial masters. They came together in groups to protest. However, the MYWO was formed to keep the women busy so that they would not take part actively in the *Mau Mau*. As the decolonisation period drew near women came together to assist one another build homes. There were thatching women groups, 1960-1963 they came together in work groups to assist one another build homes that were roofed with grass, on their release from the colonial villages to return to their homes. This shows the evolution of women self-help groups in colonial Maragua.

Chapter four highlights women self-help groups activities in colonial Maragua from 1963 to 1985 *Harambee* and *Maendeleo ya Wanawake* organization building schools, hospitals and health centers, provision of seeds, fertilizers, chicken and chicken feeds. Most importantly, women formed *Nyakinyua* and *Kang’ei* which were dancing groups dancing and singing to former presidents Kenyatta and Moi and other government officials. With time they formed the *Mabati* groups for buying iron sheets and build better houses for each other. There were church initiated groups fellowships
(Ngwataniro) where they would pray, read the Bible and contribute where there was a need. After buying for each other the iron sheets they had home improvement groups for example buying household items for example cups, plates, spoons, sufurias.

In chapter five the study analysed women self-help group activities in colonial Maragua from 1986 to 2013. There was MYWO which was KANU’s women political wing, with time women formed merry-go-rounds (Ngumbato) rotating money among members. Later on, there were income generating groups and they carried out income generating activities and shared profit among the members of the group. There was also table banking, where they were saving and loaning money among members in the group. The women self-help groups continued and formed asset groups for investment and entrepreneurship so as to help them invest and acquire assets. Women also formed Kamweretho groups to assist each other pay dowry. NGOs, CBOs, FBO and CDF have assisted the women in their development, welfare and spiritual growth.

6.2 Research conclusions

In conclusion it has been established that women self-help groups have been changing but still continue to exist. Despite male dominance in socio-economic and political spheres women have resiliently come together to better their lives, their families and the nation. Since the pre-colonial period women in Maragua have been organising themselves in SHGs. In the pre-colonial period they had work groups called Ngwatio or ngwataniro here women were involved in work groups women would assist one another in turns. The term ngwataniro has changed meaning over the years today women go to church or at home for fellowship. This involves praying, singing, reading and studying the Bible, preaching and having a meal of fellowship. In the Catholic Church the
fellowships are known as *Mwaki* each area has its own group/*Mwaki* name most of the attendants are women and if there is a need they contribute money and give/ bless the family. Additionally, meeting places have also evolved/been changing/ transforming over the years from meeting under a tree or in an open field, to a person’s home, to hotels for example Golden Palm at Kenol to the point where some groups rarely meet as they send money through the phone to the member who was to receive the money. This is because women are busy and have no time to meet every.

The naming system has undergone change where the groups now associate themselves with the development ideals. Unlike in the preceding groups such as *Kang’ei* and *Nyakinyua* groups women do not automatically become leaders upon getting married additionally, unmarried women still are excluded from these groups however not for the same reasons as those in the past groups. Male and female informants state that there is a change in gender roles. For example, women joining self-help groups to visit their parents and some were taking this opportunity to their pay bride price. However, this activity being shunned by men and hence has relatively reduced. In Kambiti and Makuyu some men are joining together and through there merry-go-rounds assist visit their parental homes and assist one another to pay bride price.

Women groups also have been avenues of resistance to the status quo though they have been criticized as not being radical enough to liberate women and also being avenues of women subordination. This is because women are upgrading their homes, acquiring the tools of daily labour for example water tanks, jikos, biogas equipment installing solar panels etc educating their children and others grand children to institutions of higher learning. Some of the men who were interviewed confessed that the women
have already taken over. They have set up businesses, bought shares, bought pieces (commercial plots) of land some have assisted each other to go to parliament and pay dowry and their activities are becoming even more radical with time given time they will revolutionize and bring an end to the patriarchal status quo. The government also introduced self-help projects, such as nursery schools, piping water, and other amenities directly related to reducing the burden or women’s labour or to community improvement.

However in contemporary society free labour from children is rare and those who afford go for hired labour harvesting. However today children are going to school instead of providing cheap labour and men have joined the market and women groups are in few cases assisting each other in terms of labour than in the past and so one has to hire labour. This has necessitated women to come together in groups and pool their resources so as to derive material, monetary, labour and emotional security.

Emphasis that is placed on cash crop results into competition between food crops and cash crops in both land and labour. Men tend to give first priority to cash crops resulting in decline in food output, creating an imbalance between food production and population growth. Women become victims who though they play a major role in food production within the family the men have a major role in food distribution and sale. The end result is that this market oriented agricultural economy has eventually led to improvement of men’s economic status. Political know how has to be taken to the grass root level so that information is not just in Nairobi, there be more devolution of political awareness so that more women can vie for political seats. However in some instances the CDF is used as a token to win women in the constituency.
In the pre-colonial period *matega* was set amount of items to be given by each woman. With time women now the women contribute money and give to one woman, while those in a women church group give in church to one woman. These contributions continue to provide assistance to members for weddings and funerals. It helps to amass a lump sum amount for each woman. With these, a woman may buy a major household requirement, such as a cow, a water tank, or furniture. The giving of a woman a lump sum amount of money would later be known as *Ngumbato*. Women participation in group activities has had positive results on their roles particularly of search of fuel wood, provision of household items, improvement of shelters structures and water tanks and improvement of household food security. Statistically women group activities did not appear to have impacted significantly on women’s status. However qualitative data indicated improvement through their acquisition of both agricultural and commercial land, involvement in income generating activities through businesses, livestock rearing, and construction of rental houses, among others. Consequently their participation in community projects and public activities helped to increase their visibility on the government side as targets of development process hence the increase in funding by the government to women for example the Women Enterprise Fund.

**6.3 Research recommendations**

In light of the study findings and conclusions, the following recommendations are suggested. Women self-help groups have been invaluable from the pre-colonial period and so there is need for women to be assisted by the government, NGOs, CBOs and financial institutions. The study recommends that further studies need to be done on why secular women self-help groups are thriving more than those of religious organizations.
Women are also using these groups to gain political access as they are getting loans to boost them in their bid to join political mileage. There is need to investigate how these self-help groups are helping women in politics. Also there in need to study further about the *kamweretho* WSHGs and the changing trends and impact of these groups.

As already noted there was no assistance by the Gikuyu community. There is need to investigate the changing trends in death as now there is formation of self-help groups to assist the bereaved family when death happens in a family.
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APPENDICES

A1: A MAP OF MARAGUA

Source: The National Surveyors of Kenya
### A2: ORAL INTERVIEWEES

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<td>Zipporah</td>
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<td>1/5/2015</td>
<td>Kakuzi</td>
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</table>
A3: RESEARCH PERMIT

THIS IS TO CERTIFY THAT:
MISS. MUCHEMI LOISE WANJIRU
of KENYATTA UNIVERSITY, 211-1020
kenoi, has been permitted to conduct 
research in Muranga County

on the topic: TRANSFORMATION OF 
WOMEN SELF-HELP GROUPS IN 
MURANGA SOUTH SUB-COUNTY KENYA,
1952-2013

for the period ending:
1st October, 2016

Permit No: NACOSTI/P/15/7713/7544
Date of Issue: 7th October, 2015
Fee Received: Ksh 1,000

National Commission for Science, Technology & Innovation

Applicant’s Signature

Director General
National Commission for Science, Technology & Innovation
NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Ref. No.

NACOSTEP/15/7713/7544

Muchemi Loisce Wanjira
Kenyatta University
P.O. Box 43844-00100
NAIROBL

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on “Transformation of women Self-Help Groups in Muranga South Sub-County Kenya, 1952-2013” I am pleased to inform you that you have been authorized to undertake research in Murang’a County for a period ending 1st October, 2016.

You are advised to report to the County Commissioner and the County Director of Education, Murang’a County before embarking on the research project.

On completion of the research, you are expected to submit two hard copies and one soft copy in pdf of the research report/thesis to our office.

DR. S. K. LAMAT, OGW
FOR: DIRECTOR GENERAL/CEO

Copy to:

The County Commissioner
Murang’a County.

The County Director of Education
Murang’a County.

A4: STRUCTURED INTERVIEW SCHEDULE

SECTION A: What has informed the evolution of women self-help groups in Murang’a South sub-County pre-colonial to 1974?

1. Describe the structure of the Kikuyu community society

2. Describe the division of labour among the Kikuyu

3. Which is the earliest women self-help group can you remember and when was it formed?

4. What were their activities as a group?

5. Which are the other women self help groups and their activities

6. How did the colonial government influence the formation of women self-help groups?

7. Describe what you know of Maendeleo ya Wanawake Organisation

8. What did President Kenyatta do with regard to women self-help groups in Murang’a South?

9. What have other leaders done with regard to women self-help groups in Murang’a South sub-County

10. What else do you know about women self-help groups during the Kenyatta regime?

SECTION B: The Women’s Decade (1975-1985) and women self-help groups up to 1991

1. Describe what you know about the Women’s Decade 1975-1985?
2. How has Equity Bank assisted women since it was started in 1970? 

______________________________________________________________

3. How did former President Moi assist in women self-help groups? 

______________________________________________________________

4. Describe what you know about Maendeleo ya Wanawake in this period 

______________________________________________________________

5. Describe the role of other leaders with regard to women self-help groups in this period 

______________________________________________________________

SECTION C: The defining changes and continuity of women self-help groups 1991-2013

1. What is the name of your group and if you are in other groups kindly mention them too? 

______________________________________________________________

2. When the group was first formed and what was its purpose? 

______________________________________________________________

3. Has your purpose changed? If yes how many times has it changed and why? 

______________________________________________________________

4. What have been the major accomplishments and challenges of your group? 

______________________________________________________________

______________________________________________________________

5. Describe the changes that have taken place in your group over the years. 

______________________________________________________________

6. What was your family’s reaction when you joined the group and how do you relate with your husband since you joined the group, does he support you? 

______________________________________________________________
7. Describe how you relate with your husband since you joined the group.
__________________________________________________________________________

8. What are the other sources of your money as a group?
__________________________________________________________________________

9. How have you and your family benefited since you joined this group?
__________________________________________________________________________

10. Has your group engaged in Kamweretho and have you benefited from it?
__________________________________________________________________________

11. Describe more on Kamweretho for example its origin and how women have engaged in it through the self-help groups
__________________________________________________________________________

12. What are the future plans of your self-help group or groups’
__________________________________________________________________________

SECTION D:

1. Is your wife in a self-help group and when did she join it?
__________________________________________________________________________

2. How many self-help groups is your wife probably in and does she tell you when she joins them? 
__________________________________________________________________________

3. Do you know of women self-help groups in the pre-colonial period? ___if yes what activities did they engage in?
__________________________________________________________________________

4. Describe the structure of the Kikuyu community?
__________________________________________________________________________

5. What do you know about Maendeleo ya Wanawake Organisation?
__________________________________________________________________________

6. What are the latest activities of women self-help groups do you know of?
__________________________________________________________________________

7. What do you know about Kamweretho?
__________________________________________________________________________

8. Describe what you think is good in women self-help groups and what does not impress you when women join them.
__________________________________________________________________________