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Utu Feminism and Local Women's Agency: Women's *Chamas* during the COVID 19 Pandemic in Nairobi

Abstract

The COVID 19 pandemic took a toll on people economically, socially and culturally. The pandemic brought about the realization that we are all human regardless of our differences. In the midst of the pandemic, women's *chamas* played a significant role in helping women survive the pandemic. *Chamas* are informal savings, finance, social and welfare groupings mainly among women. They play fundamental economic, cultural and political roles among women, their families and the society. *Chamas* are a key mechanism of integrating women into the economy and connecting them culturally and socially with the society. During difficult times, *chamas* form a key platform of providing economic relief and even moral support to women, their families and the society. Owing to the hard economic times occasioned by the COVID 19 pandemic, *chamas* were adversely affected. Nevertheless, most of them survived with minor adjustments such as a reduction in the amount of contribution raised and reduction of physical meetings. Most importantly, *chamas* acted as a space for local women's agency during the pandemic. This paper critically analyzes the resilience of women's *chamas* in Nairobi and the role that they played in providing women with a space for agency that helped them to overcome the challenges posed by the COVID 19 pandemic. The paper applies both primary and secondary data. Primary data was collected from a sample of five *chamas* within Nairobi, Kenya while secondary data was collected from various secondary sources such as books and journal articles and newspapers.

Key words: *Chama, utu* Feminism, Resilience, Humanity, COVID 19.

Introduction: A conceptual and contextual analysis of *chamas*

The formal Kiswahili plural of a *chama* is *vyama* as applied in Kinyanjui's book "Vyama" *Institutions of Hope (2012)*. However, the term *chamas* is widely used and understood predominantly among Kenyans. It is an anglicized plural of the word *chama*. Nevertheless, the term *chamas* carries the same meaning as the Kiswahili *vyama*. This study applies the term *chamas* and not *vyama.* Onyiego (2020) defines a *chama* as an informal cooperative society that is normally used to pool and invest savings. From that perspective, *chamas* are also conceptualized as micro savings groups. Informed by *Harambee*, a postcolonial philosophy geared towards pulling together, most *chamas* arose in the 1980s and 1990s and they tended to constitute women only. Onyiego (2020) notes that the success of *chamas* attracted men to also join or form *chamas* as well. On the same note Andoi (2021) views a *chama* as an informal cooperative society that provides a platform through which people accumulate and invest savings. The author also refers to them as micro-savings or investment clubs. Mwiti et al (2018:4) view *chamas* from the community perspective and define a *chama* as an informal community-based organization that is established for purposes of alleviating poverty through pooling of resources. Informal as they may be, there are a large number of *chamas* in Kenya and the number continues to increase. Hebling (2014) estimated that there were more than three hundred thousand registered *chamas* in Kenya while there could be several others that were not registered.

Njeru (2018) observes that *Chamas* possess some uniqueness in terms of the memberships, and modes of interaction and operation. Membership of *chamas* is drawn from a variety of identities ranging from family members to professional bodies, ethnicity, neighborhoods as well as friendship among others. While some *chamas* keep their membership closed, others leave them open and people are allowed to join and leave at different times. In addition, physical meetings are crucial for most *chamas* although many *chamas* leave room for other modes of interaction that embrace communication technology such as use of Facebook and WhatsApp. Nevertheless, physical meetings form a crucial form of interaction.

According to Cheruiyot et al (2016), c*hamas* practice a degree of flexibility. This helps them to adjust and therefore adapt to various situations including disruptions in social and economic lives.

They may for instance extend the period of payment of a loan or vary the amount of contributions during difficult economic times and even vary the times and frequency of meetings to accommodate various seasons such as Christmas, Easter, Diwali or even school opening times. (Cheruiyot et al 2016: 878-879). In her book *Vyama, Institutions of Hope* (2012), Kinyanjui highlights how *chamas* have enabled ordinary people to overcome historical disruptions, modernization and neo-liberal polices to creatively borrow from traditions. Through *chamas*, people are able to collectively mobilize resources, invest, and share risks and gains for the common good (Kinyanjui, 2012).

Most scholars who have written on *chamas* have focused on their financial utility as mechanisms for savings, for example micro-saving and merry-go rounds. For instance, the Kenya Association of Investment Groups depone that "A *chama* should not be looked at as an opportunity to catch up with your friends but rather as an opportunity to create Africa's big businesses of tomorrow" (Kenya Association of Investment Groups (KAIG) 2016: 6). It is notable that most of the research on *chamas* focuses mainly on their financial utility.

Little has been written about *chamas* as a platform that women have used to extend humanity first to the members and their families, and to touch the society in some seemingly mundane ways that tend to go unnoticed. The purpose of this paper is thus to fill that gap by highlighting some ordinary ways through which women exercised their agency *chamas* which enabled them to cope with the challenges posed by the COVID 19 pandemic. Women's *chamas* present a classic example of a platform through which African *ubuntu* is practiced in form of *utu* feminism or feminine *utu*. *Ubuntu* is an African philosophy that emphasizes the interconnectedness of all people, promoting values of kindness, community, and mutual respect. It is often summed up by the phrase, "I am because we are."

Women's role as mothers moves them to be compassionate and ready to assist. Muriuki (2013) for instance in her research on social protection systems in urban slums in Nairobi, established that women would go out of their way to help their fellow women to provide basic needs for their families as she states "I cannot ignore a fellow woman in dire circumstances, especially when her children have slept hungry, and in such cases we share the little I have" (Muriuki, 2013:51).

During the COVID 19 pandemic, *chamas* played a key role in providing women with a chance to exercise their agency to cope with the challenges presented by the pandemic. *Chamas* are mostly bound on mutual trust. Consequently, a person's honesty, integrity and trustworthiness is very important.

This paper critically analyzes chamas as a platform through which women in Nairobi exercised agency during the COVID 19 pandemic. *Chamas* form part of the various ways through which people organize themselves in various collectivities in Africa. The collectivities are given various names in different parts of Africa. For instance, in Uganda, they call them circles, in Burundi they are called *Ikirimba*, the Rwandese call them *Ikimina* and in the Francophone countries, they are known as *Tontines* while in Kenya and Tanzania they are referred to as *chamas* (Njeru, 2018:153). Nevertheless, these collectivities continue to play a very key role in providing Africans with a mechanism to express *ubuntu*. This research shows how women in Kenya worked against the odds in spite of a changing world due to COVID 19. Women borrowed from African social traditions that stress the significance of groups in pulling together to help, individuals, families, groups and the community at large.

This paper attempts to answer two questions: How did women's *chamas* survive during the difficult economic times caused by COVID 19 pandemic? How did chamas enable women in Nairobi to exercise local agency in navigating the challenges posed by the COVID 19 pandemic? The results and discussions from the paper would be of great importance in highlighting women's *chamas* as local space for women's agency that can be harnessed to help women as well as societies overcome challenges faced in the society such as the COVID 19 pandemic that shook the world.

A Historical Background of *Chamas* in Kenya

It is estimated that there are over 300,000 *chamas* in Kenya controlling over Ksh. 3 billion worth of assets (KAIG, 2016:8). Indeed, Cheruiyot et al (2016:873) note that *chamas* referred in their study as Rotating Savings and Credit Associations (ROSCA) are rooted in the traditional guarantee system. The institution of rotating savings is ancient; dating back at least to the 16th century, when Yoruba slaves carried it to the Caribbean, as part of their social capital. Chamas have varied names

for in Kenya instance *Itega* and *gwatiro* (Kikuyu), *Chikola* (Mijikenda) (Cheruiyot, Cheruiyot and Yegon, 2016:878).

Wainaina (2013) notes that the organization, management and execution of day-to-day life were all carried out within a group framework. The term *chama* was in use in East Africa during the pre-colonial, colonial and post-colonial times in which it combined elements that included mutual assistance, companionship, pastime, education, political activism and even entrepreneurship (Tsuruta, 2016:108). Kinyanjui (2012) views the resumption of *chamas* within urban spaces in Kenya from an international development perspective, focusing on the global context and its consequent impact on the national context. She argues that the neoliberal turn in the 1980s played a key role in the resumption of *chamas* within urban areas. Neoliberalism entails the move towards the financialization of all aspects of life, privatization of public enterprises, deregulation of financial markets and services, unrestricted international movement of capital and goods as well as weakening of trade unions and deterioration of welfare states. Guided by neoliberalism, the World Bank and the International Monetary Fund (IMF) applied the Structural Adjustment Programmes (SAPs) which were aimed at assisting African countries to realize development.

Kinyanjui (2012) takes issue with the SAPs that the IMF and World Bank introduced in Kenya in the 1980s. The SAPs, which entailed the emphasis on free trade, open markets and free interest rates adversely affected social programs such as health, education that used to be provided to citizens by their governments and brought immense unemployment. Development scholars such as Joseph Stieglitz et al. (2004), William Easterly (2006) and Noam Chomsky (1997) among others have criticized IMF and World Bank's liberalization efforts in developing countries as ineffective. With this in mind, people then had to come up with alternative mechanisms of coping with the challenges that came with SAPs and one of the mechanisms in Kenya was the rise of *chamas* mainly among women especially in urban areas.

Kinyanjui (2012) maintains that the rationale of the resumption of *chamas* especially among the urban areas in Kenya was the desire for ordinary people to creatively find solutions to their social welfare problems and satisfy market needs after government failure after SAPs. This failure of the government and non-governmental organizations and experts to adequately provide much-needed

services such as education, health and the social welfare necessary for quality livelihoods led people to resort to coming together to form *chamas* to help each other. This view is shared by Tsuruta (2006:103) who considers *chamas* alongside other economies of communities such as *utani,* and *ujanja* as mechanisms of Africans to survive owing to inefficient government policy and states that are unable to protect their citizens from rampant market forces. The capitalist system of economy anchored on liberalism entrenched individualism and slowly eroded the African communal forms of labour organization such as *gwatio/ mwethya. Chamas* are therefore created in response to external forces such as harsh climatic conditions, clamorous governments and a capitalist economy.

The above accounts on the historical development of *chamas* in Kenya attest to their value as mechanisms and platforms for pulling together to support one another to cope with challenges that befall societies. They can also be considered as everyday forms of adaptation or resistance agency to unfavorable conditions in life such as the COVID 19 pandemic.

Chamas in Relation to Humanity and African Conceptions of Being

African conception of humanity is based on the existence and relationship between a person and the community. This contradicts Western conception of the existence of a person that connects human existence with the ability of a person to think. The Cartesian proposition *"I think, therefore I am"* would be recast in *ubuntu* terms as "I *am human because I belong*" (Tutu, 2007:3). Thus, while the Rene Descartes links the existence of an individual to rationality, the African context views humanity as the connections between and among members of a society and the relationship between the person and the community (Eze, 2008:387). This is mainly expressed through what has been commonly referred to as *ubuntu,* an African social philosophy whose central focus is the interconnectedness of the world's common humanity. *Ubuntu* in African culture denotes the capacity to express compassion, harmony and humanity for purposes of building and maintaining community (Nussbaum, 2003:21).

The significance of the community in defining a person and in the expression of humanity is clearly portrayed by Mbiti (1969:141) in his proposition – "*I am because we are and since we are, therefore I am."* This idea is also found in various African local languages such as the *Nguni*

proverb *umuntu, ngumuntu ngabantu*, often translated as a "person is a person through other persons" and the *Sotho* proverb *motho ke motho ka batho babang*, roughtly translated to mean that selfhood is attained through others (Nwoye, 2017:42). These epitomize the embededness of humanity in the society in Africa. Archbishop Desmond Tutu, further explicating on *ubuntu* argued that a person is a person through other people and stated that "my humanity is caught up in yours" meaning that all humanity is interlinked (Tutu, 2007:4). His belief that the humanity of the perpetrators during Apartheid in South Africa was bound to that of their victims – that when they dehumanized the victims, they dehumanized themselves ((ibid.) was key in the Truth and Reconciliation process in post-Apartheid South Africa.

The value of coming together as part of expressing humanity was also clearly emphasized by Chinua Achebe, one of the revered African writers. In his novel *"Things Fall Apart",* Achebe through one of the characters argued that *"A man who calls his kinsmen to a feast does not do so to save them from starving. They all have food in their own homes. When we gather together in the moonlit village ground it is not because of the moon. Every man can see it in his own compound. We come together because it is good for kinsmen to do so"* (Achebe, 1958:145).
This paper adopts Copland (2003) second meaning of humanity; the humanity of humans. It is guided by the general application of humanity as the extension of kindness and concern to other human beings (Copland, 2003). In addition, the research further adopts the African conceptualization of humanity based on *ubuntu* to examine how women through their *chamas* have been able to express humanity and thus applied feminine utu (utu feminism) to face adversity during the COVID 19 pandemic.

Utu Feminism- A Theoretical Perspective

Utu feminism or feminine *utu* is a term that was coined by Njeri Kinyanjui in her quest to analyze the type of feminisms that have manifested in the Kenyan context. She contrasts Utu feminism to elite feminism which mainly consisted of elite women organizing movements mainly in urban areas. Kinyanjui (2018) presents the practice of utu feminism as a mechanism of navigating the neoliberal patriarchal structure in the world by strategically using feminine tools, norms and values to transform the world. Utu feminism espouses women's survival, self-reliance, resilience and solidarity. Kinyanjui (2016) describes the meaning of utu feminism as an African Utu feminism

draws its inspiration from indigenous values and practices. It entails women taking action and moving forward an ideology, creating her space and opportunity through collective action (Kinyanjui, 2018). *Utu* feminism involves the application of utu logic, normal and values in daily livelihood and feminist struggles as well as handling society obligations through self-determination and resilience in an effort to make the world a better place to live in. Moreover, it permits communities to survive and flourish. One of the ways through which women apply feminine utu is through *chamas* (Kinyanjui 2018).

Methodology

The study applied a qualitative research approach, a case study research design and relied on primary data. Literature review was done on key themes and concepts related to the study. This was important in providing a background and historical review and conceptual analysis for purposes of putting various key concepts applied in the study such as *chamas* and humanity (*utu*) into perspective. Primary data was collected using key informant interviews (KII) from five leaders of four purposively selected *chamas* within the Nairobi Metropolitan in Kenya. The *chamas* selected were Golden Ladies (Key informant 01), Vision Ladies (Key informant 02), GIPRO Mothers (Key Informant 03) and Glam my Home (Key informant 04) and *Chama cha Chakula* (Key informant 05). Two focus group discussions were also conducted – one from GIPRO Mothers (FGD 01) and one from Vision Ladies (FGD 02).

The *chamas* selected have been in existence for at least five years and they managed to survive the COVID 19 pandemic without dissolving. They also made various adjustments to help their members to cope with the challenges posed by the pandemic. Informed consent was sought from the participants before the interviews were conducted. Interviews from four of the *chama* leaders (Vision Ladies, Golden Sisters, Glam my Home and *Chama cha Chakula*) were conducted face to face while that from GIPRO Mothers was conducted via telephone. The Key informant interviews were conducted between November 2021 and March 2022 while the FGD from GIPRO Mothers and Vision Ladies were conducted in July 2023 and February 2024 respectively during their physical meetings. We also carried out participant observation in one of the functions organized by Golden Ladies. Data collected was analyzed thematically based on the objectives of the study.

Biographical Information of *Chamas* for Case Studies

Despite having some similar characteristics, each *chama* has a unique story regarding its initiation, mode of operation and progress. Of the four sampled *chamas* for the study, *GIPRO Mothers* is the oldest one. It was established in 2008. The women had been sharing ideas about the importance of coming together to support each other as neighbors. Their idea was only crystallized when the husband to one of the women got involved in a road accident and got injured making him bed ridden for some time. The women therefore congregated at the woman's house to tell her, her husband and the entire family *pole*.[1] On that day the women decided to implement their idea and start a *chama* whose membership would be based on their neighborhood and their role as mothers. Their proposed name for the *chama* was not initially GIPRO Mothers. They had proposed names such as "*Hope Sisters*", "*Majirani*[2] *Mothers*", *Tumaini*[3] *sisters"* and *"Upendo*[4] *sisters".* However, during the registration of their *chama*, they discovered that all the above names had been used by other registered *chamas*. They therefore opted for the name GIPRO women referring to the geographical delimitation in which they draw their membership namely *Githurai Progressive* in Nairobi metropolitan.

GIPRO Mothers has a combination of women in both formal and informal employment. Their scope of engagement entails common investment, merry go round and social welfare. They hold meetings at each other's houses on a rotating basis where the hostess prepares tea and snacks for them to share. Each member contributes Ksh. 2000 of which Ksh. 1500 goes for merry go round and Ksh. 500 is saved to be used for investment or social welfare in times of emergency. The Ksh. 500 contributed by each member is saved in the bank. However, before the money is banked, they do table banking whereby they allow members to borrow the money and what remains is what is banked. They are 10 members therefore the total amount for merry go round totals to Ksh. 15,000 and it is given to the host. Their leadership structure entails a chairperson, a secretary and an assistant secretary, and a treasurer.

[1] To tell someone *pole* is an expression used in the Kenyan context to refer to the act of showing sympathy to someone or a group of people due to a misfortune that has befallen her/him/them. This relates to the *ubuntu* notion that I am because you are and because you are therefore I am. Your pain is my pain as well.
[2] *Majirani* is the Kiswahili word for neighbors.
[3] *Tumaini* is the Kiswahili word for hope.
[4] *Upendo* is the Kiswahili word for love.

Vision Ladies is a year younger than *GIPRO Mothers* and it was started in 2009. There were initially 12 members when they started and two of the members dropped in 2015 and thereafter, they added another member making them 11 in number. The group draws its membership from friends from the Kamba community who met in various institutions of learning especially secondary school and university. They all grew up in rural areas experiencing various challenges, particularly poverty and are now living in urban areas, in various parts of the Nairobi Metropolitan. They therefore consider themselves as women from rural areas who came to the city in search for education and a future that is devoid of poverty. Hence, they are united by education, similar backgrounds, and a commitment to their vision of pulling together to achieve a bright future as individuals, friends, and families.

From humble beginnings in poverty stricken rural areas the members of Vision Ladies have grown to be professionals working in different fields: teachers, bankers, tax experts, human resource experts, and air travel experts. It is a registered *chama* with a written constitution. The *chama's* scope of engagement entails investment, savings and welfare. Their form of investment is what according to Kenya Association of Investment Groups (KAIG, 2014:12) is referred to as group-directed. It entails members contributing money into a common pool and investing the funds jointly in a common investment and later sharing the returns from the investments. They have invested in land and are currently investing in a Savings and Credit Cooperative Organization (SACCO). The group *chama* has a three-pillar leadership structure consisting of the main office bearer: chairperson, treasurer, secretary and an organizing secretary (they tried a merry go round for a short period). – Office bearers are nominated, elected and confirmed.

Golden ladies have a unique story since it has experienced several ups and downs including members leaving the group necessitating inclusion of new members and regrouping at different times since its inception in 2014. Indeed, these changes led them to change their name. At the inception in 2014, the name of the chama was *sisterhood.* The chama draws its membership from businesswomen living in various parts of the Nairobi Metropolitan. Their scope of engagement entails table banking, merry go round and social welfare. They meet once a month in Nairobi town making the members to nickname it "*chama cha town (the town chama)*". The original objective of the group was to boost their businesses and then as they bonded, they decided to include social welfare as well. Among the *chamas* sampled in this study, this is the chama that contributes the

highest amount of money. When they started in 2014, there were 8 members, and they collectively contributed Ksh. 7,500 per month which would be divided as follows: Ksh. 2,000 savings, Ksh. 5,000 merry-go-round and Ksh. 500 social welfare. The money for savings would be used for table banking whereby they would give loans to the members based on secret balloting. The merry-go-round was given to members on a predetermined rotational schedule. Thus, just like the GIPRO women and Vision Ladies, this chama entails investment, merry go round and social welfare.

Out of their savings and table banking the loans held by members increased up to about a million Kenya shillings one year into its inception. With the increase in loans held by members mistrust set in and there was fear that some members might not be in a position to repay their loans. This escalated and by 2017, they divided all their savings among themselves with the members with outstanding loans getting less since their loans were deducted from their shares. After this, four members left the *chama* and they were replaced with new members in 2018. The monthly contributions per member increased to Ksh. 25, 500 to be allocated as follows: Ksh. 10,000 for merry-go round, Ksh. 10,000 for savings and Ksh. 500 for social welfare. In 2019, another member was unable to pay her loan since her business was not doing well. This, coupled with mistrust affected the *chama* again in mid-2020 at the climax of the COVID 19 pandemic leading to the members dividing their shares again and three members leaving. In August 2021 two members left the group, and four new ones joined, they rebranded by changing their name from *sisterhood* to the *golden ladies* to imply that although the *chama* had been through many challenges, the challenges only served to strengthen the members to forge strongly ahead just like gold becomes better by being subjected to high heat.

They also decided to relook into the constitution and add more rules governing members leaving the group. They decided that a member intending to leave the group should serve a notice of three months and when she leaves, she loses 20% of her shares. Further implementation of rules, for instance a rule making physical meeting's mandatory and heavy fines for absenteeism and lateness for meetings led to more members leaving. Another weakness of the *chama* that the members realized was that in spite of the *chama* being in operation for almost 10 years and handling large sums of money it is not registered. Currently the members are following up the registration of the *chama*.

Glam my Home is a *chama* that brings together women living in the same neighborhood in Syokimau, in the Nairobi Metropolitan. The objective of the group is to bring women neighbours to pull together to spruce their homes since their individual incomes could not enable them to cater for the extra replacement, equipment or repair needed in the home. It was started in 2017, and it is still in operation. *Chama cha chakula* is based in a low-income settlement area in Nairobi. It brings together neighbors who contribute and pull together to buy food. They contribute Ksh. 200 every Tuesday and Thursday making it a total contribution of Ksh. 400 per week. The money is collected by one of their members who sells fish in the neighborhood. This makes it easy for the members to locate her at her fish selling point and make the contributions which are then given to the members on a rotational basis. Each week two members (one on Tuesday and another on Thursday) are able to go home with some money to buy food for their families. This *chama* symbolizes the epitome of humanity where people are ready to pull together very little amount of money which goes a long way to help a member provide the most basic oh human needs (food).

Themes Emerging on the Role of *chamas* during COVID19

1. *Chamas* role in fostering *Ubuntu/Utu* in society

Alongside pooling resources in the form of savings and investment such as Rotating Credit and Savings Associations and Accumulating Savings and Credit Associations, *chamas* provide a key mechanism through which women express humanity in the society in mundane ways and forms of everyday experiences that tend to go unnoticed. These small aspects of utu were incredibly helpful during COVID 19. The women's act of coming together is a form of *ubuntu/utu* (I am because you are and because you are, therefore, I am). The idea of coming together to pull resources as women is itself an act of humanity. The visions of the *chamas* are premised upon *ubuntu* (I *am because you are and because you are, so am I*). The realization that the women need each other in fulfilling some of the main responsibilities they have as women, or as mothers plays a key role in motivating the women to come together. They appreciate that through holding each other's hands as women, they can achieve a lot. *GIPPRO Mothers* for instance was formed out of women and mothers of the same neigbourhood hold each other's hand during times of challenges. That was their original vision and then they diversified their engagement to include saving as well. In *Chama cha Chakula* women come together to pull together to enable them to feed their families.

2. Chama Names as Vision Boards

Johnson (2018) observed that the names that *chamas* use make reference to visions of development for example, 'Mosa Women Vision Group', *Wikwatyo Wandiwa* (Hope for the Widows) and *Kanini Kaseo* – Small Good – referring to the few, but good women who are in the group, as well as the little, but good money the members are getting. Similarly, in our study, we noted that the names that women's *chamas* used coupled with their purpose of starting the *chamas* make reference to visions of uniting to achieve greater dreams and also allude to the strength of the woman in spite of the challenges that women face and also to their role as mothers in their families and in the society. Names such as *Chama cha Chakula* and *Glam my home* imply the dreams and efforts of women to come together to perform their role as nurturers and to improve the private sphere which is commonly viewed as their domain. As such, this study argues that *chamas* provide a space of agency and mechanism for women to perform their various roles and to touch and uplift the society thus expressing *Ubuntu/utu*

3. Women's Chamas and COVID 19: Challenges

Van den Eynde, De Vos, Van Daalen and Oosterlinck (2020) observed in their research that the COVID 19 pandemic immensely affected women socially and economically. Socially, the research revealed that the pandemic impacted a lot on the traditional and stereotyped primary roles as caregivers. Taking care of sick family members and homeschooling during lockdowns stressed the women. This was coupled with financial strains and security concerns which would consequently lead to domestic violence and sexual abuse. Indeed, UN reports indicated that violence against women and girls increased during the pandemic. Economically women were disproportionately affected during the pandemic. This is because the pandemic worsened the economic marginalization of women. Most of the economic sectors that accommodate many women such as the informal sector, the manufacturing sector particularly the garment sector and well as the tourism and business ravel sector.

4. No Meetings Anymore – No Cup of Tea – Out of Sight Out of Mind

Due to restriction of movements and the need to protect themselves and their families from contracting the virus and disease, physical meetings in *chamas* stopped especially at the height of COVID-19 pandemic in 2020. This adversely affected their physical interaction. Simple gestures of humanity such as hosting *chama* members in one's house and sharing of tea could not be

practiced. Consequently, members began drifting away from each other and communication slowed down. Furthermore, financial challenges were enormous, and some members found it difficult to make their monthly contributions. This mainly affected those who were in the informal sector operating small businesses. COVID 19 for instance disrupted *Vision Ladies* plan of activities. They were planning to hold a party in April 2020 to celebrate 10 years of their existence. This was put on hold due to COVID 19. Since they were about to finish visiting all their members' parents, they were planning to start visiting their parents-in-law on a rotational basis. Furthermore, they were also planning to organize themselves and start going to various secondary schools to offer motivational talks to young people and also offer professional advice. All these activities have yet to kick start. For Vision Ladies, physical meetings are yet to resume to the level they were before COVID 19. The monthly meetings that they used to hold before COVID have never resumed. In the post-COVID period, they only meet occasionally. *"COVID 19 really affected our meetings. We used to meet monthly but up to date, our meetings have not yet picked"* (Comments from the chairlady of Vision Ladies during FGD 02 on 27th February 2024).

For *Golden Ladies*, once the physical meetings ended, they tried online meetings without success. Remitting money became a problem due to delays and irregular remittances. This affected their relationships because anytime a member delayed her contribution, it would impact negatively on the member receiving the merry go round and the one to receive the *Chama* loan. Poor communication or lack of it caused tension among friends. "*People had problems, but they were not ready to speak… they kept to themselves*" (KI01).

5. Resilience of Women's *Chamas* during COVID 19

Despite the challenges that *chamas* underwent during the COVID 19 pandemic they remained resilient and consequently continued operating to date. This study established that various measures were put in place to ensure continuity. This was enhanced by the fact that *chamas* are flexible and thus able to adapt to different situations. Thus, the different *chamas* discussed above made various adjustments in order to overcome the challenges posed by the COVID 19 pandemic. GIPRO mothers for instance stopped lending the money to the members and instead save it in the bank for emergency owing to the uncertainty and existential threat that COVID 19 presented. They also paused all the contributions for three months when the country was under total lockdown.

When the pandemic subsided, they resumed contributions but with a reduced amount of Ksh. 1200 (Ksh. 1000 for merry go round and Ksh. 200 for savings/welfare) instead of the original Ksh. 2000 that they used to contribute before the pandemic began. Since January 2022, the group has resumed their usual contribution of Ksh. 2000 and they have also resumed their physical meetings. *GIPRO Mothers* survived!

6. The value of strong and committed leadership

The leadership of any organization or group plays a significant role in holding the group together and steering it in the right direction. For the *chamas* that participated in this research leadership came out strongly as a factor that kept holding the group together during the pandemic. The leaders kept in touch and consulted frequently on ways of holding the groups together. For GIPRO Mothers, it was the leaders that made the decision to withdraw some of their savings and distribute equally to the members to cushion them from the hard economic times. Similarly, the resilient, strong-willed and focused leadership of *Vision Ladies* kept the group alive. The chairlady and organizing secretary would reach out to members personal to find out how they were doing. The three sets of leaders: the executive office, the welfare committee and the investment committee coordinate very well and this is another strength that has kept the group successful over the years and resilient to COVID 19 challenges. They also continued with their contributions. They further changed their mode of investment from investing in land (purchasing of land) and began saving in a SACCO so as to earn dividends.

7. Strong bonds and friendship

Through their activities, meetings, cups of tea and engagements over the years, the members in most of the *chamas* had created strong bonds and friendships among them. These came in handy during the pandemic. The strong friendship among the members kept the *chamas* going since members would often call or text to check on each other.

8. Switch to virtual meetings and online engagements

Despite halting physical meetings, the *chamas* sampled and investigated in this study continued interacting virtually especially through WhatsApp. This enabled them to continue engaging in spite of the challenges to physical meetings that were brought about by the pandemic. The online meetings continued until the COVID 19 pandemic had subsided and the members felt safe enough

to resume their physical meetings. However, for some chamas such as Visio Ladies, resumption of physical meetings after COVID 19 has become a challenge.

9. The value of mobile money services mobile Banking

Since members could not meet and bring their contributions physically to the meetings, mobile money services such as *M-Pesa (a mobile money platform)* and mobile banking provided opportunities for the women to continue remitting their contributions.

Women's chamas and utu during the COVID 10 pandemic: A platform for local agency

Due to the disruptions and uncertainties caused by the pandemic, women realized that they had to hold each other's hands to manage it. *Chama* women helped each other during the pandemic. For instance, for *Vision Ladies* one of the member's father passed on in January 2021 and they contributed Ksh. 2,000 as per the provisions of their constitution and gave the member. They also attended the burial and condoled with the member. Later in the same year, when another member's mother was sick, they pulled together and contributed to offer financial support for her medication. They have been contributing to members whose parents have been sick. Their friendship that has been cemented in the more than 10 years of their existence, makes them go out of their way to support each other even beyond the requirements of the constitution.

Golden Ladies managed to do quite a lot during the pandemic. They organized the wedding of one of their members despite the challenges posed by the COVID 19 pandemic. Organizing this wedding during the pandemic was not easy due to the uncertainties that prevailed. From the outset, the plans were constantly tentative as it all depended on the dynamics of the pandemic: for instance, a rise in infections and fatalities would lead to lockdown and restriction movement and human interaction. The challenges involved in planning for this wedding were compounded by the fact that most of the planning was taking place in Nairobi and the wedding would take place in Homabay County, more than 350 kilometers from Nairobi, meaning that a partial or total lockdown would affect the planning and execution of the wedding. The wedding for instance had to be postponed from the initial planned date of 17th July 2021 to 31st July 2021 owing to an announcement of a lockdown a few days before the initial date. Despite the challenges the wedding eventually took place.

They also visited the parents of two of their members. What was peculiar about these visits is that the members had also constructed houses for their parents using finances mostly gotten from their businesses that have grown as a result of the financial boost from the *chama*. Key Informant 001 for instance who is also the chairlady of *Golden Ladies* managed to buy a piece of land and build a house for her mother relocating her from a cattle-rustling prone area to a safer one.

COVID 19 really disrupted the *GIPRO Mothers'* livelihoods. Fortunately, before the onset of the pandemic, the *chama's* savings which also double as their welfare kitty had grown and they had some good amount of money. This enabled them to effectively address the emergencies that they encountered during COVID. At the time when life was very difficult and some members had difficulties providing for their families, the leaders resolved to withdraw money from their savings and send each member Ksh. 5000 to provide food for their families. *"I was touched by the money. We were given five thousand Kenya shillings to cushion us… eehee because most of our employers had stopped paying us. That is what touched me most"* (comment from a GIPRO Mothers member during the FGD 01, July 2023). Since the aged were more vulnerable to the pandemic, the mothers' caregiving burden increased because besides taking care of their own families, they also had to take care of their aged and sickly parents. The *chama (GIPRO Mothers)* gave three members Ksh. 10, 000 each to support them when their parents were admitted to hospitals. When the father to one of the three members succumbed to his sickness, they still stepped in and gave her Ksh. 10,000 to support her in burial preparation for her father.

For *Glam my Home* the flexibility allowed in making the monthly contributions enabled those who had financial difficulties to eventually pay and catch up. They also allowed the members to divert their contributions into more pressing issues that required finances (e.g food or school fees) since glamming homes ceased to be a priority during the pandemic. The members also kept communicating and checking on each other, which was very helpful. For *chama cha chakula*, the members' flexibility allowed those who wished to drop to do so and also welcomed them back when they were ready to rejoin.

The Chamas also helped people to encourage one another during the pandemic. For instance, Vision Ladies expressed the following during FGD 02 (February 2024) *"Through the chama we*

encouraged each other". We kept cracking jokes online during the lockdown and this reduced the tension." We were able to share important information via whatsApp.". "Through the chama we kept checking on each other, sharing information on how to cope and even managing fear." These are mundane acts of utu which enabled the women some form of agency in managing the COVID 19 pandemic.

Conclusion

This research has illustrated the intricacies of women's *chamas* focusing less on their financial aspect and more on the social welfare aspect which is the main avenue through which women demonstrate humanity to each other, to their families and to the society. The main focus of the paper was to explore how women's *chamas* provided a platform through which women could practice local agency in managing and coping with the COVID 19 pandemic. The paper purposively selected five chamas that operate within the Nairobi Metropolitan in Kenya and applied utu feminism as a theoretical framework to study how by extending humanity to each other during the pandemic, the women were able to exercise local agency in dealing with the challenges posed by the COVID 19 pandemic. While at the international and state level leaders were keen on ensuring the survival of the state through lock downs, the women in Nairobi applied humanity to help each other and their families to cope with their pandemic. The flexibility of the chamas enabled them to quickly adjust their mode of operation such as switching to online meetings, halting their contributions for a while or even reducing the amounts of their financial contributions for some time to navigate the challenges. Bonds of friendship and trust among each other helped the *chamas* survive amid the challenges posed by the pandemic.

The research found that women's *chamas* play an essential role in enhancing humanity in the society. Although most researchers have focused on the saving and investment activities of women's *chamas*, a closer look at their welfare engagements that this research took reveals that women's *chamas* play a key role in cushioning women, families and the society against the destabilizing changes resulting from global processes such as colonialism, globalization and pandemics such as COVID 19 pandemic among others. Through social welfare aspects of the women's *chamas,* women were able to provide the welfare that states have been unable to provide

such as taking care of their aging parents, supporting in medication of sick family members and condoling with each other during bereavement.

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