

Women's Groups in Arid Northern Kenya: Origins, Governance, and Roles in Poverty Reduction

by

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Summary

Collective action can be effective means of local development and risk reduction among rural people, but few examples have been documented in pastoral rangeland areas. We conducted extensive qualitative interviews for 16 women's groups residing in settlements in northern Kenya during early 2005. Our objectives were to understand how groups were formed and governed and what activities they have pursued. Other questions included to what extent such groups can mitigate drought crises and reduce poverty for their members, and what most threatens group sustainability. At the time of interviews, our groups had existed for an average of 10 years, with two being 18-19 years old. Charter memberships averaged about 24 women, 20 of whom were typically illiterate. Half of the groups had been formed after facilitation by a GO or NGO partner and half formed spontaneously. Groups are governed under detailed constitutional frameworks outlining rights and responsibilities of members. All groups have eventually been registered with the Kenya government. Chairladies of the groups are typically elected to two-year terms. Group applicants and candidates for office are carefully screened. Groups primarily form to improve living standards of the members. Groups undertake a wide variety of social and economic activities founded on savings and credit schemes, income diversification, small business development, and expansion of education, health service, and natural resource management functions. The livestock and non-livestock economies become intermixed—commercialized livestock activities provide capital for small business ventures as well as the reverse. Groups have taken an active role in mitigating drought impacts on their members and the scope of drought mitigation appears to expand as groups mature over time. Interview respondents gave many examples of group members that have lifted themselves up from destitution. Relatively few of the groups we interviewed have experienced abject failure, but many have struggled. The greatest threats to the sustainability of these women's groups come from external factors such as drought, resource scarcity, poverty, and political incitement as well as internal factors such as unfavorable group dynamics and illiteracy. Principles of good group governance and wisdom in business creation and management were repeatedly stated by respondents as the key ingredients for long-term success; making linkages to external development partners is also vital to secure access to technology and small grants. Groups have ambitious plans to further improve their social and economic circumstances; evidence is shown that rates of group formation in the region appear to be increasing. In a highly risky and poverty-stricken environment such as northern Kenya, such groups help create relatively deep pools of social, human, and diversified economic capital. Many of these processes fill large gaps in public service delivery and should be encouraged by policy makers. At the micro-level groups and their GO and NGO facilitators need continued support to strengthen groups. At a macro-level, investments that lead to broader economic development and greater access to formal education in the rangelands may permit further proliferation of sustainable efforts towards collective action.

Introduction and Objectives

Collective action is well known as a positive force for improving risk management in many rural communities of the developing world. Group formation can contribute to building social capital, and this, in turn, can have positive effects on human welfare, especially as a result of income generation among the poor (Grootaert, 2001). For sub-Saharan Africa, Kenya is noteworthy in having a long history of formal cooperative movements involving smallholder farmers (Heyer, 1976). Work by Place et al. (2004) describes a wide variety of other, less formal, self-help groups that have recently emerged in rural sites of the Kenyan highlands. These groups, often numerically dominated by women, undertake many activities that include income generation, asset building, commodity marketing, and social/cultural functions. There is far less evidence, however, of similar forms of collective behavior occurring among rangeland inhabitants in Africa. This is logical given the vast expanses of rangeland areas, the low densities of pastoral populations, and the more loosely structured social organizations that have evolved among pastoral societies to accommodate a need for more household-level independence and opportunism to exploit patchy, harsh environments. In recent decades, however, some trends towards sedentarization in higher-potential rangelands may help create subpopulations that are more suitable or amenable to undertake collective action. This prominently includes the swelling numbers of former pastoralists, or semi-settled active pastoralists, now residing near small towns and villages (Coppock, 1994).

In 1999, a routine field reconnaissance unexpectedly revealed the existence of some very dynamic women's groups living in small towns near Isiolo in north-central Kenya.

Results from preliminary interviews suggested that these women, though largely illiterate, were highly organized and engaged in a wide variety of social and economic activities. Linking of such groups with more marginalized pastoral women in southern Ethiopia has subsequently led to a variety of cross-border diffusion effects based on collective action by women (Desta and Coppock 2002). Our main objective for the work documented here was merely to further explore attributes of a broader selection of women's groups across northern Kenya. We wanted to know how such groups have been formed and governed, what activities they pursue, and what efforts have been successful and what have failed. Do the groups see an advantage of collective action in terms of coping with droughts? Have members been able to lift themselves out of poverty? We were also interested in knowing how sustainable the groups perceived themselves to be and what they view as the most formidable challenges to their survival.

Methods and Study Area

A large (i.e., 70-question), semi-structured questionnaire was administered to representatives of 16 women's groups in Moyale and Marsabit Districts in northern Kenya in early 2005. This was a year of adequate rainfall and preceded the current drought that is now occurring across northern Kenya and southern Ethiopia. The groups were purposively selected from key locations that were readily accessible to data collectors. These locations are not reported here, however, to promote confidentiality of interview respondents. Interview questions were typically open ended and elicited monologues, discussions, or other forms of qualitative responses. Ranking methods were also used in some cases. Interviews were conducted in Kiswahili. The interview process

took about one day per group. Several key people representing each group were interviewed together. At the conclusion of the interview group administrative and financial records were inspected and physical assets were inventoried to confirm details mentioned by interviewees.

Both the Moyale and Marsabit Districts are among the largest in Kenya in terms of physical size and contain a variety of agro-ecosystems (Pratt and Gwynne, 1976). The purely pastoral areas are found at lower elevations where the climate is arid with hot temperatures. Annual rainfall occurs in a weak bi-modal pattern. Soils include lava and basement-complex materials. Vegetation is comprised of annual and perennial grasslands, shrublands, woodlands, and bushlands. Volcanic calderas and lava cones dot the landscape. A basement-complex escarpment occurs along the Kenya border with Ethiopia. At higher elevations temperatures decline and precipitation and soil moisture retention increases. This permits agro-pastoral production in some semi-arid and sub-humid locations. At one extreme, large areas devoted to small farm agriculture occur on the volcanic slopes of massive Marsabit Mountain. Livestock such as sheep, goats, and cattle are found throughout the region, while camels are more abundant in the most arid locations. The physical infrastructure is very poor and public service delivery is marginal at best. There is a main dirt track that runs from the border town of Moyale to Isiolo in north-central Kenya. Besides Moyale, other small towns and villages include Marsabit, North Horr, Sololo, Kalacha, Bada Huri, Kargi, Logologo, Laisamis, and dozens of others. Poverty is endemic in the region and rates of literacy are low. Major economic activities revolve around livestock production. Livestock trade is negatively influenced,

however, by the poor infrastructure, disease outbreaks, and physical insecurity that prevails from banditry and inter-ethnic strife (Little and Mahmoud, 2005).

While the women we interviewed represented dominant pastoral ethnic groups in the region (i.e., Boran, Rendille, etc.) they pursued sedentary lifestyles and resided in towns and villages. They and their families are linked to a variety of agro-ecological production systems. One women's group was in a farming area while three other groups were in an arid area wholly devoted to livestock production. The remaining 11 groups were in mixed, agro-pastoral locations.

Findings

Group Formation and Governance

The 16 groups we interviewed had existed for an average of 9.7 years (range: 2 to 19 years). The number of charter members per group averaged 24 (range: 7 to 42), with 100 percent females. About 85 percent of charter members were illiterate (range: 60 to 100 percent). Charter members varied in terms of wealth class (self-assessed). On average, the distribution among “wealthier,” “intermediate,” and “poorer” charter members was 17, 31, and 52 percent, respectively, across the 16 groups. In only one instance was a charter membership numerically dominated by wealthier women (at 40 percent). Five groups had charter memberships numerically dominated by women of intermediate wealth (range: 48 to 73 percent). For 10 groups charter memberships were dominated by poorer women (range: 44 to 100 percent). In five of these cases poorer women comprised an average of 80 percent of charter memberships.

Most groups were formed to improve the livelihoods of the members (80 percent of responses.) Occasionally a group was formed to spread Christianity or to respond to a government initiative. Groups were reportedly often created during periods that were exceptionally challenging such as a prolonged drought or other times of socio-economic stress.

About half the time the groups were formed after people got the idea from an external entity such as a governmental (GO) or nongovernmental organization (NGO); these entities could also provide guidance on how to create effective groups as well as give some material or financial support. Support varied from food for work or donation of a plot of land to provision of key technologies and/or training (i.e., bee-keeping equipment, milk processing equipment, construction materials, grain mills, bread-making skills, special vegetable seeds, etc.). Initial grants or loans from donors reportedly varied from KSh 15,000 to 60,000 (e.g, USD 200 to 800). The other half of the time people largely decided to form a group from observing existing groups. Sometimes existing groups could partner with new groups to generate start-up funds via *Harambee* or other traditional fund-raising activities.

Charter members for groups were often selected following open public meetings with minimal screening criteria. In other situations, however, charter members had well-defined, common goals—such as a desire to engage in dairy marketing, for example—or were bonded by specific religious affiliations. Most introductory group meetings were

facilitated by local GOs or NGOs, but in some cases such meetings were simply the result of independent individuals sharing common concerns. There were instances where groups formed as a result of the initiative of a few women with no external support. Each group we interviewed, however, eventually formed longer-term relationships with GO and/or NGO partners.

Most groups have gradually restricted their recruitment of new members. Some groups have been closed to new members for extended periods of time. Some of our respondents indicated that there are practical limitations on the size of group membership. Applicants may be solicited by public notice or word-of-mouth communication. They have been required to be female and must not be a member of another women's group. Applicants are carefully screened based on a variety of character criteria that prominently include trustworthiness and aptitude to "be a team player." The ability to bring new skills to a group can be important for an applicant. Applicants are interviewed and a vote of the membership is often taken for final approval. Final admittance to a group may depend on the performance of the applicant during a probationary period. Entry fees are common and range from KSh 500 to 6,000 (e.g., USD 6 to 80) per person.

Although rare, there are formal procedures to be followed if a person wants to leave a group. Departure must be justified either verbally or in writing to the leadership. In other cases, an unexplained departure from the area for over a year can lead to a group member being dismissed. Women who petition to leave a group may be forced to relinquish their accumulated group benefits. Some groups do not allow withdrawal of any personally

contributed funds from group accounts, but others may allow partial or full withdrawals depending on circumstances. In some cases a woman may receive a cash award upon her departure if she has a clean record of group contribution and accomplishment. In general, groups want to encourage stability among their memberships. If a member dies, she can be replaced by another female from her family. If that option does not work, benefits or assets that the former member had acquired can be passed to her family.

All groups are self-governed with reference to a constitution and by-laws. In most cases groups received valuable assistance from GO or NGO partners to help draft these documents. In some instances, however, new groups obtained information from existing groups or had to rely heavily on talents of key members to prepare their own constitutional materials or models. Despite the high rate of illiteracy among group members, members take pride in having detailed knowledge of their constitutions and by-laws that outline leadership structures, personal rights and responsibilities of members, the philosophy in serving the community at-large, and administrative and operational procedures. Constitutions may be amended. Group officers typically include a chairperson, secretary, treasurer, and a management committee.

Responsibilities of members focus on attending meetings, contributing labor to regular group activities (i.e., operating a farm, lodge, grain mill, dairy, shop, etc.) and any other irregularly assigned duties, making monthly payments to group accounts, and actively supporting important community development or social/cultural functions. Less commonly mentioned responsibilities include assisting the poor or infirm and helping

with group record keeping. Members have a duty to be informed voters with respect to the election of leaders and their participation in group decision-making processes.

Privileges of members focus on their participation in profit sharing and savings and credit (micro-finance) activities. Members acquire loans at reasonable repayment terms and can have reliable access to supplemental funds to help cover costs for child education, medicines, hospitalization, child birth, funerals, weddings, and restocking animals. Group membership allows for assistance with home construction and access to group-owned technology as well as employment at group-owned businesses. Group members have priority access to training and other capacity building events. Group members can gain access to certain markets that group initiatives have been able to penetrate.

In most cases group leaders are democratically elected, but in some instances leaders have been appointed. Leadership candidates are screened based on their social reputation, character attributes, and whether or not they “possess development vision.” The 16 groups we interviewed documented a total of 63 elections in which the chairpersons of groups were determined; elections thus occur every two to three years. The leaders have all been referred to as “chairladies.” Each group has had an average of two different chairladies, with a minimum of one and a maximum of five. Chairladies may serve consecutive or non-consecutive terms. Secretaries and treasurers are appointed based on their literacy and numeracy skills so they are able to record minutes for meetings and track group records. Leadership meetings are held on a weekly to monthly basis. Plenary

membership meetings are held from once per week to once per year. Minutes are kept of all meetings for all groups.

All but three of our groups reported that their leaders had received formal leadership training. A variety of GOs and NGOs provided this training. Frequency of training varied from once per month to once per year. Most commonly, however, leadership training has been provided on a quarterly basis.

All 16 of our groups have been legally registered with the Kenya government. In some cases registration occurred a couple years after a group was formed. Registration is regarded by our respondents as very beneficial to the groups. Registration can open doors to obtain external resources and assistance from GO and NGO partners. It can reportedly assist with opening bank accounts and can facilitate acquisition of certain types of work permits.

Linkages of highly varied intensity reportedly occur among women's groups at local, divisional, and/or district levels. Groups may occasionally coordinate on fund raising opportunities and there are some venues where information concerning "the way forward" for multi-group projects can be discussed; this is presumably facilitated by GO or NGO partners. However, the overall impression here is that inter-group relations, while often cordial, are fleeting and typically inconsequential. In a few cases respondents reported that local competition among groups can occur.

Initial Objectives and Activities of Groups

As stated above, the overall goal of group formation was to improve the living standards for the members. Major objectives across all groups prominently included reduction of poverty by increasing incomes via micro-enterprise development and livelihood diversification. Initial activities often focused on group involvements in farming for cereal and vegetable production; respondents noted that farm produce could be sold quickly and made good profits. Dairy marketing, poultry marketing, and a variety of micro-enterprises (butchery, hides and skins, honey, bakery, handicrafts, etc.) were also pursued as initial income-earners. Profits from all of these activities were then deposited into the group accounts or invested in livestock production and the purchase of key technologies like grain milling equipment. Sums in group accounts were also increased via regular personal contributions and accrued interest from group members. After a few months revolving funds could start to yield loans for more and larger spin-off activities. Group members coordinated initial efforts to raise even larger sums of money more quickly via *Harambee* activity to support emergency needs of orphans, the elderly, and infirm; such funds could also be used to buy materials to construct group meeting halls, lodges, and school facilities. Meeting halls seem to be a crucial initial attribute of group identity and solidarity, and they have an added benefit of serving as rental property for non-group members to hold various functions. Other initial activities that were less mentioned included efforts to improve community hygiene via latrine construction and rehabilitation of water points.

The main objectives for group formation appear to be unchanged over time for all 16 groups, but shifts sometimes occurred in terms of secondary objectives and activities. For example, in some cases there were shifts from: (1) an initial focus on improving water quantity to improving water quality; (2) an initial focus on enhancing general education for children to improving education for girls; and (3) an initial focus on general support for human health to increasing the focus on caring for AIDS orphans and expanding HIV/AIDS education. Other more recent initiatives include plans of several groups to create vocational training centers, extend group memberships to males, and active planning for further economic diversification and social impacts in the context of more holistic community development (as will be shown.)

The role of the external facilitating organization changes as women's groups mature. In the early stages GOs and NGOs tend to focus more on assistance with constitutions and by-laws along with provision of start-up materials and financial support. In the latter stages facilitation tends to shift more to capacity building for group members on topics such as leadership dynamics, micro-finance, and micro-enterprise activities.

Virtually all respondents recognized the vital role that livestock play in their local economies, and the importance of livestock in the capital accumulation for women's groups. However, mere growth in the standing numbers of animals was rarely mentioned as an economic objective. Rather, the livestock production appears to be highly commercialized among the groups. Cattle fattening schemes, active trading of cattle and small ruminants, sales of dairy products, as well as processing and sales of hides and

skins were repeatedly noted as important livestock-related activities. Animals and animal products are commonly sold to buy food and other items for people. Some group members use profits from micro-finance and entrepreneurial activities to buy animals.

Performance Indicators for Groups and Group Members

The groups have a complex web of social and economic networks for their members. Members can pursue individual activities as well as join in cooperative efforts. At some level these aspects are undoubtedly intertwined.

We first asked for stories to describe the activities and attributes for the top three individual performers for each of the 16 groups. It was often stated or implied that many top performers started off as members from the poorest wealth class. The most commonly mentioned strategy for success was when women diversified to combine commercial livestock activities with small-scale retail ventures. This can be illustrated, for example, by a woman who raises small ruminants and also runs a kiosk or has an interest in a hotel or butchery. In unusual cases a woman had access to a vehicle she could rent, received fees for showing public videos, or marketed handicrafts. An oft-mentioned attribute of such successful people is their ability to handle detail, like an aptitude to keep accurate records, possessing a savings ethic, and having “good business sense.” Women can also benefit from additional activities pursued by their spouses, whether it involves livestock production, salaried employment, etc., and this was added to the mix in some cases.

We next asked for stories about the single most important collective action(s) that had been pursued by each group. The stories varied in the degree of focus, but they collectively illustrated the interplay between the livestock and non-livestock economy and the high value placed on education and providing social services to members. Hundreds of thousands of KSh are implicated in the activities and details are shown in Table 1. Overall, the cornerstones of the most important collective actions have been micro-finance, improvements in living standards, education investments, and efforts to diversify incomes. Less commonly mentioned initiatives were restocking (goats), providing emergency services to the poorest members, and land investments.

Finally, group leaders were asked to categorize whether total capital (cash) accumulation for their group accounts had shown a net increase, net decrease, or had remained constant for each year from 2000 to 2004. Fourteen groups provided sufficient information. No group reported that capital was constant in any one year; it either increased or decreased. Nine groups reported an increase in total capital accumulation for at least four out of five years, while the least successful group showed an increase in only two of five years.

Challenges to the Sustainability of Groups

Coping with Drought

Respondents were asked to recall how their groups coped with two droughts, one in the first half of the 1990s and another in 1999-2000. In terms of the first drought, only eight of the 16 groups existed and several of these were still in an early stage of development. In most cases no formal collective actions were attempted to mitigate effects of the first

drought. One group reportedly redistributed some lactating stock to the poorest households and another extended some low-interest loans with generous repayment schedules. In a third case there was resource sharing among members in terms of food and cash as well as collaboration to sell firewood and charcoal.

By 1999, 15 of the groups had been formed. Details of their drought mitigation actions during the 1999-2000 drought are shown in Table 2. Overall, 10 out of 15 groups reportedly took some formal action to mitigate drought effects. The five groups that appeared to do little or nothing were only two years old on average in 1999 (range: newly formed to five years old). Collective action for other groups varied from provision of water and food for neediest members to assistance with fodder collection, goat restocking post drought, and extending loans. The five groups that provided loans and restocking services were nine years old on average in 1999 (range: four to 14 years old).

The interviewees were asked their opinions as to whether their members coped better with the 1999-2000 drought compared to other peers in their home areas who were not members of groups. While two sets of interviewees were equivocal on this point, the other 14 gave a unanimous assessment that group benefits gave them a decided advantage to cope with drought. Most implied that the networks imbedded in their groups provided them with added financial and emotional support during drought crisis. Specific examples included collective action to sell dairy products and engage in other forms of petty trade to generate income. The importance of micro-finance was noted in general. Some respondents mentioned that benefits of group membership were most evident after the

drought had ended, as members were better able to restock themselves using savings or loans created by groups.

Long-term Sustainability

Respondents exhibited general agreement as to why their groups had been relatively successful over long periods of time that included droughts and inter-drought periods. Group characteristics that promote sustainability include unity of purpose, transparency and accountability of leadership, and making good business decisions that typically lead to diversified micro-enterprises. Blends of incentives and discipline are used to instill an ethos of shared rights and responsibilities among group members. An often-stated early incentive is participation in savings and credit plans where members make periodic contributions and withdraw loans. The ability of a group to secure external support from GO and NGO partners was also regarded as important for sustainability.

We asked groups to rank the major problems that have threatened their survival over the years and what they have done to try to mitigate or solve these problems. Results are summarized in Table 3. Both internal and external factors pose significant challenges to the well-being of these women's groups. The groups, however, are developing a diverse repertoire of coping responses that vary from natural resource management to group dynamics, adult education, and political lobbying. In some cases agitation from men is a problem, although most groups have indicated that over the longer term, men have gradually adjusted to the myriad of social changes that have accompanied women's group formation. Thirteen out of the 16 women's groups indicated that men in their home areas

have formed their own groups after the men had observed success of women's groups. The respondents briefly discussed their impressions of the 13 men's groups. The men's groups have been formed between 1996 and 2004. Of the 13 groups, six reportedly have had a satisfactory performance. Those that appear most successful are focused on livestock trading, and this suggests that men's groups do not embrace the wide array of social and economic activities that women's groups do. Of other seven remaining men's groups, two have failed and the others are poor performers according to the opinions of our respondents.

We asked groups to rank the most important intervention events that have promoted their sustainability. Overall, the acquisition of major funds was most important, whether the funds came from public *Harambee* drives, GOs, NGOs, or other donors. The second most mentioned key intervention involved specialty training in the areas of micro-enterprise, home economics, and group leadership dynamics. Less commonly mentioned was the donation of key technologies (i.e., draught oxen, grain mills) and organizational or technical assistance in penetrating new market opportunities.

Our 16 groups were asked to list other women's groups that have formed in their respective areas. They listed 63 other groups formed over the past 25 years including some formed in the 1980's (4 groups), 1990's (24 groups), and after 2000 (35 groups). The respondents indicated that of these 63 groups overall, 61 still exist today. Of these 61 about 14, however, are regarded as "failing" while 47 are considered "successful." Failure or near-failure of neighboring groups was largely attributed to negative internal

dynamics such as poor leadership, uncooperative members lacking a shared vision, and mismanagement of group funds. One negative external factor of note was political incitement or interference. Illiteracy, drought, and lack of external support were only rarely mentioned as contributors to the failure of other women's groups.

What are Future Plans for the Groups?

Table 4 summarizes future plans for the 16 groups. Future plans are diverse and they again illustrate the interplay between the non-livestock economy and the livestock economy. Most aspirations are dominated by hopes to create physical structures, be they improved houses for members, meeting halls, shops, schools, training centers, health centers, or water tanks. Entrepreneurial actions are prominent, and include plans to purchase vehicles, draught oxen, electric generators, and even a photocopier machine. There were several instances where groups seek to expand savings and credit operations.

What Advice Do Groups have for Others Contemplating Group Formation?

Overall, advice these groups have for other women considering forming groups focused on foundations of good governance. For example, the purpose of the group needs to be well understood. Constitutions and by-laws need to be well known and followed by the membership. The leadership must be honest, transparent, accountable, and visionary. The membership needs to have unity of purpose and show mutual respect for each other. They must value collaboration and should strive to accommodate each other's needs. Less often mentioned advice was that groups should avoid politics and personal conflicts of interest.

Discussion and Conclusions

The qualitative approach we used and the modest sample size of purposefully selected respondents offer some limitations in the precision, rigor, and generalizability of findings concerning pastoral women's groups in northern Kenya. Despite these challenges, however, we are confident that important facts and patterns have been revealed. Findings were remarkably consistent across the groups we interviewed, especially noting that groups were often separated by vast distances.

That settled or semi-settled pastoral women seek new opportunities to diversify their income stream has been previously documented in northern Kenya and southern Ethiopia. Pastoral women, either individually or in small informal associations, have been observed to exploit local marketing opportunities afforded by villages, towns, and settlements in the collection and sale of dairy products and fuel wood as well as regular involvement in petty trade (Coppock 1994, Smith 1998, Nduma et al. 2001). What we have observed here, however, takes collective action among settled pastoralists to a much higher level—a level that may also have implications for local and regional development in the rangelands.

Our women's groups appeared to be formed and governed in very similar ways. It was heartening to observe that a wide variety of GO and NGO facilitators are having a decided impact in this arena. It was also important to observe that the personal initiative of like-minded people, mired in poverty, could result in spontaneous creation of effective groups irrespective of their initial access to external inputs from donors.

The breadth of activities pursued by our groups exhibited many commonalities. Linkages between livestock and non-livestock economies were evident. The important roles of collective action, micro-finance, micro-enterprise, and income diversification were repeatedly observed. Although the economic impact of building social capital via these groups was not quantified, we would speculate that it seems to be enormous. Narayan and Pritchett (1997; cited in Place et al. 2002) found that investments in social capital (e.g., group memberships) had a five to eight-fold greater effect on household income compared to investments in human capital (e.g., formal education) in farming systems of rural Tanzania. Given that the clear majority of our women's group members were illiterate, the situations we observed would appear to confirm such a perspective. A gateway to positive change was opened to the uneducated poor via group membership. Having said this, it is also clear that a synergism exists among efforts to build social, human, and economic capital in our groups (for a treatment of these various forms of capital and their interactions, see Scoones 1998). When groups form, social capital is created. The next step appears to be creation of more liquid, economic capital as a result of group savings and credit activity. New financial resources are then often prioritized by groups to then be invested in the formal and non-formal education of children and adults. Undoubtedly other feedbacks occur and it seems reasonable to visualize the entire process as a self-reinforcing, virtuous cycle. Ultimately, the degree to which groups can prosper would be limited by the various internal and external constraints revealed by our respondents.

Although we lack hard quantification of processes, the qualitative findings showed that most of our women's groups strive to mitigate impacts of drought on their members, and especially for their poorest members. However, it may take a few years of group maturation on a variety of fronts before such mitigation efforts are truly effective. This makes sense, as enhancement of micro-finance capability and development of a resilient web of shock-proof, diversified enterprises takes time anywhere, let alone northern Kenya. This supports the idea that collective action has important roles in risk management for rural people, especially when the government, as here, is unable to provide safety nets or insurance against risk (Place et al. 2002.)

Testimonials from respondents indicated that group members commonly elevated themselves from poverty as a result of group membership. Again, we lack rigorous, quantifiable proof of this assertion, but in any case we would have to rely on verbal information that would be difficult to verify. We have tracked effects of newly formed women's groups on household-level income and assets in southern Ethiopia since 2001—these groups have been modeled to a large extent based on experiences from northern Kenya—and these patterns confirm that group membership can have a positive role in increasing income, and instilling hope and renewed confidence, among semi-settled pastoralists (Desta et al., unpublished data.) Earlier in our investigations in northern Kenya it was common to hear stories about women who, after years of being beaten down by making charcoal or carrying loads of firewood for sale, ultimately transformed their lives and lives of other community members by engaging in inspired, dynamic collective actions (Desta and Coppock 2002.) Similar stories emerged in this research. It

is difficult to separate mythology from reality in such cases, but given the general circumstances in northern Kenya we believe that such stories have credence. The roles of collective action in poverty reduction are well-known elsewhere in higher-potential agro-ecosystems (see review by Place et al. 2002.)

What are the messages for policy makers in this work? *Craft policies that help support grass-roots, collective action in pastoral areas!* At the micro- and meso-levels, groups need support that runs the gamut from provision of small grants and technology to various forms of capacity building that involve training for people in the areas of leadership, group dynamics, gender dynamics, micro-finance, micro-enterprise, and commercial and non-commercial aspects of pastoral livestock production. Meetings involving women's group representatives and facilitators from GO and NGO partners should be held to directly inform policy makers on the details of priority interventions. At the macro-level, policies that promote investment in rural development—prominently including improvements to physical infrastructure, reducing insecurity, increasing access to education, improving governance, and promoting cross-border trade, could yield many local benefits by widening the economic niches to allow for sustainable growth and proliferation of self-help groups. Increased prospects for regional and international trade could help justify mergers of local groups into larger cooperative associations with possible benefits in terms of the bargaining power of groups and successful market penetration. One recent example of impact that illustrates synergism among the inter-related roles of local group capacity-building, aggressive regional networking of buyers and sellers, and involvement of policy makers is provided by the creation of a northbound

marketing chain for small ruminants largely occurring in pastoral Ethiopia. Animal supply originates in northern Kenya and southern Ethiopia, with animals processed in Addis Ababa and products then exported to the Gulf States (Desta et al. forthcoming.) Such models illustrate how local social capital in the form of group collective action can be transformed into larger benefit flows via connections to outside markets (Krishna 2001, cited in Place et al. 2002.)

Over 20 years ago Jahnke (1982) noted that prospects for the development of the pastoral livestock sector in sub-Saharan Africa were dim given the large constraints imposed by population pressure, common property regimes, and harsh production environments. He concluded that the real opportunity in the rangelands was more in the realm of human development. Considering our observations on the potential role of women's groups in growing social, economic, and human capital in northern Kenya, we would agree with Jahnke's perspective.

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Table 1. Summary of the most important collective actions for 16 women’s groups in northern Kenya.

Group No.	Most Important Collective Actions
1	Savings and Credit: Through the revolving fund all group members have bought goats which have multiplied; this has improved milk production for group members. Through the same revolving fund many group members have purchased household items such as drinking glasses, forks, mattresses, etc. The group members also have borrowed money to educate their children and many have benefited. From the sale of crops the group has increased its income which is used to make loans to the group when they are in need. The group has draught oxen that can be hired at a lower rate for group members and they also provide service for the community.
2	Income Diversification and Capacity Building: The group acquired a camel for milk production thanks to external support. They have also constructed a campsite, a small dairy operation, a health center, a meeting hall, bakery, and small farm all for income generation. Profits are distributed as 70% to the individual and 30% is deposited into the group account. The group member have attained skill in management and production of processed items. The group supported construction of pit latrines and rehabilitated wells. The group has toured and exchanged views with other groups. The group has sustained itself for 11 years. The group has marketed their goods to Nairobi.
3	Savings and Credit and Improved Living Standards: Twenty-four members have taken loans for KSh 10,000 each. The group has supported 10 members to build new houses at KSh 2,500 each. The group has supported 10 members to purchase new mattresses KSh 1400 each. The group supported five members by purchasing a metal box for KSh 800.
4	Savings and Credit, Education, and Improved Living Standards: The group has extended loans to 10 members at KSh 10,000 each. The group has paid the school fees for two of the member’s children at KSh 1,000 each. Hospital bills have been paid for two members at KSh 3,000 each. Houses have been constructed for 25 members at a total cost of KSh 515,000. Maternity benefits have been provided for 26 members at KSh 1000 each. Fifteen goats were purchased to support community projects at a total cost of KSh 22,500.
5	Savings and Credit, Restocking, Education, and Improved Living Standards: Group account used to restock nine members for a total cost of KSh 72,000. School fees paid for the children of four members at KSh 5,000 each. Payments to offset hospital bills for two members cost a total of KSh 8000. Purchase of household furniture and other item for members at a total cost of KSh 30,000.
6	Income Diversification, Savings and Credit, and Improved Living Standards: Development of a dairy marketing scheme has been important. Some group members have educated their children from sales of milk. Group members contribute KSh 100 per month to a group account. The sum is given to one member. This helps the members purchase livestock like donkeys and goats , build houses and collect household items. Five group members have started a small trading activity from the sale of milk. These activities have improved the income of group members. There is a significant improvement in the hygiene of group members as their quality of life has improved.
7	Savings and Credit, Improved Living Standards, and Income Diversification: The weekly collection of KSh 5.00 from group members was used to buy household items for the members. So far the group members have bought three sets of drinking glasses at KSh 600 and bed sheets for KSh 500. The profit from the sale of items produced by group members such as beds, traditional milk containers, and floor mats are shared by the group while the initial capital is used to buy materials for more production.
8	Savings and Credit, Education, Improved Living Standards, Emergency Support to the Poor: Group savings used to restock members with goats for a total of KSh 105,600. Partial support of home construction for 13 members cost a total of KSh 130,000. School fees and transport costs for children of members to attend high school has cost KSh 48,000. Household furniture has been purchased for four members at a cost of KSh 20,000. Hospital bills for members have been paid at a total of KSh 3,000. Loans to 20 members have added to KSh 100,000. Emergency loans have been provided to the neediest members, and this has added to KSh 60,000.
9	Savings and Credit, Restocking, Education, Improved Living Standards: Hospital bills have been paid for three members at a total of KSh 12,000. Provision of soft loans to 18 members for a total of KSh 45,000. Support to a community water project at KSh 10,000. Restocking of community members at a total cost of Ksh 10,000. Educational funds for children of members has been funded at KSh 4,000.
10	Income Diversification, Savings and Credit, Improved Living Standards, Restocking:

	Diversified income source for members has yielded KSh 15,000. Payment of hospital bills for six members has cost KSh 16,000. Social events for members cost KSh 4,000. Livestock purchases have added to KSh 24,000.
11	Savings and Credit, Income Diversification, Education, Improved Living Standards: One member benefited from the building of a house from the group savings. Group contributions also made to the education of two students of poor members by organizing a <i>Harambee</i> . Group members have improved their income through micro-enterprise at the village level. The group member's shop provides services. The group members have significant improvement in their living standards.
12	Savings and Credit: Restocked 13 members with goats for a total of KSh 30,000. Provided loans to members for a running total of KSh 97,000. Hospital bills paid for members for a total of KSh 50,000. Construction of water jugs for group-form members for a total of KSh 64,000. Shared profits/dividends of group activities to members for a total of KSh 20,000.
13	Land Purchase, Commercial and Residential Buildings, Education, Savings and Credit: The purchase of a plot of land for commercial use by group members has been one of their biggest achievements; this has increased the asset base for the group. The plot cost the group KSh 120,000. The group has just started construction of a commercial building at an approximate cost of KSh 120,000 and construction is on-going, The group also purchased a residential plot at KSh 50,000 and plans to construct a nursery school to improve their income. The group does not have any other income-generating activity at the moment and is only involved in managing a revolving fund.
14	Income Diversification, Improved Living Standards, Restocking, Education: The group is involved in production and sales of beadwork, both locally and internationally. There is significant improvement in the quality of life of members since inception of the group. The group was formed to improve the income of poor members. On average a member can get KSh 4000 per month from sales of beadwork. The group members have benefited from NGO support. As a result of increased income members have been able to purchase household goods, goats and sheep, and clothing and food. They can also pay school fees for their children.
15	Savings and Credit, Education, Assistance for the Poor: Provision of loans for six members have added to KSh 25,000. Hospital bills have been paid for three members for a total of KSh 15,000. Shared profits /dividends from group projects for 20 members have added to KSh 7,000. Contribution have been made to public fund raising for school projects for a total of KSh 10,000. Assisted in paying for funeral for an old mother at a cost of KSh 6,000. Assisted another needy community member with KSh 800.
16	Savings and Credit, Education, Improved Living Standards: Provided loans to 15 members for a total of KSh 45,000. Assisted member's children in paying secondary school fees, with five children for a total of KSh 25,000. Off-setting hospital bills for five members for a total of KSh 15,000. Provided housing for members through purchase of 10 corrugated iron sheets for a total of KSh 4000. Purchased donkeys for group members for a total of KSh 6000. Shared profits/dividends among 20 members for a total of KSh 65,000.

Table 2. Summary of the most important collective actions taken by 15 women’s groups in northern Kenya to mitigate effects of the 1999-2000 drought.

Group No.	Group Age in 1999	Most Important Collective Actions During 1999-2000 Drought
1	2 years old	Provision of water for members. Gave KSh 20 for the poorest members of the group to buy water. (two years old)
2	Newly formed	No group support was provided.
3	5 years old	No group support was provided.
4	8 years old	Provision of loans to members to enable them to buy household commodities
5	4 years old	Provision of water for members. Saved KSh 20 for members who would otherwise have to buy water.
6	Did not exist yet	Not applicable
7	2 years old	No group support was provided
8	11 years old	Members were each given loans of KSh 2000 for small business activity
9	8 years old	Members were assisted in the harvest of standing hay for their animals. Most needy members were assisted in provision of water for domestic use. Financial support was provided for the neediest members and loans were given out with repayment delayed until after the drought was over.
10	5 years old	Only the most needy members were assisted by provision of cereal grains.
11	3 years old	No information provided
12	14 years old	Thirty members were restocked with female goats to assist in drought recovery
13	3 years old	No formal group support was provided, but on an informal basis the most needy members were assisted whenever there was a problem. <i>Harambe</i> were also conducted.
14	Newly formed	The group did not take formal action during this drought, but the group formation benefited members since many had improved their income.
15	7 years old	Members assisted each other by harvesting standing hay, managing milking herds, and supporting each other’s children with milk. Revenue from milk sales were used to purchase grains and sugar for the neediest households.
16	4 years old	The group bought one member a donkey to assist her family by selling charcoal and firewood. Five other members were assisted in paying their child’s school fees after they had lost their livestock.

Table 3. Major challenges encountered by 16 women’s groups in northern Kenya and examples of their coping responses.

Major Challenges ¹	Coping Responses
<u>External Factors</u>	
Drought (38 points)	Traditional and non-traditional coping tactics (forage and water management; de-stocking; livelihood diversification)
Poverty, resource scarcity (29 points)	Extended loans; micro-enterprise development; community fund raising (<i>Harambe</i>); securing external support
Poor markets, roads (27 points)	Advocacy activities
Political incitement (21 points)	Advocacy activities
Conflict/insecurity (16 points)	Advocacy activities; peace meetings
<u>Internal Factors</u>	
Unfavorable group dynamics ² (42 points)	Conflict resolution and management; increased frequency of meetings; changes in leadership; re-education of members; securing external support; penalties for misbehaving members
Illiteracy (36 points)	Adult literacy training
Men (16 points)	Conflict resolution and management; gender education

¹Where respondents ranked importance factors from very high (5) to very low (1). Point tallies are added across groups. A maximum score would be 16 x 5 = 80. Only the most important factors are illustrated. Other minor challenges mentioned included (in reverse order of point totals): lack of rural finance, competition among groups, inadequate community support, lack of skills among members, disease (livestock and people), and scarcity of water.

²Includes passive members, internal strife among members, and poor leadership

Table 4. Important future plans for 16 women’s groups in northern Kenya.

Group No.	Important Future plans
1	Construct water tank to sell water. Construct more houses for group members. Purchase more draught oxen and loan to group members
2	Construct a small shop to sell foodstuffs. Construct a dip for livestock. Construct a curio shop
3	Build a high school. Construct training center in our lodge. Increase the seed money for loans to members. Construct more houses.
4	Construction of a group lodge and a restaurant. Improve shelter for 13 members. Increase group capital. Expand income-generating activities and livestock trade
5	Restocking. Improve shelter for members. Provide members with children’s school fees. Construct a vocational training center. Purchase a vehicle to be used as a taxi. Construct a private nursery school
6	Construct a dairy. Buy livestock from the profit accrued from the dairy. Support individual members to start businesses through loans.
7	Raise more funds to give loans to group members. Build an office, a shop, and a meeting hall. Buy a tractor to collect firewood to reduce work for women
8	Construct an underground water tank. Build a grain mill. Buy a photocopy machine and a generator. Improve shelters for members. Establish a vocational training center for girls. Construct a water cistern for members. Assist with payments for school fees for children of the poor
9	Purchase of grain mill. Expand livestock trade and other income generating activities. Establish an orphanage for HIV/AIDS victims.
10	Construction of lodge and hotel. Construct a water tank. Start a butchery business. Purchase of camels and donkeys for transport and hauling goods. Buy a pair of draught oxen). Start trade in hides and skins.
11	Construct a water tank. Construct a meeting hall. Establish a revolving fund to construct houses
12	Construct a lodge. Construct a new water tank and rehabilitate an existing one. Venture into the livestock trade. Improve shelter for members. Buy a vehicle to use as a taxi.
13	Organize a <i>Harambe</i> for construction of a shop. Construct a nursery school. Increase the amount of our revolving fund.
14	Improve marketing of beadwork. Explore other income-generating options, Build houses for group members.
15	Construct a lodge and social hall. Restock members. Improve shelters for members.
16	Buy a grain mill. Expand the livestock business. Construct a lodge. Restock group members. Improve shelter for group members. Purchase draught oxen for group farm