IN WHOSE INTERESTS? ANALYZING SOCIAL CAPITAL IN THE
PENDANENI KIKWE WOMEN'S GROUP IN KARANGAI, TANZANIA

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This thesis entitled
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PENDANENI KIKWE WOMEN'S GROUP IN KARANGAI, TANZANIA

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Women’s self-help groups in East Africa are widespread and receive much international recognition as grassroots vehicles for development. However, the study of the intra-group dynamics, motivations, and practices of these groups for the generation of social capital is limited. This study is a case study of the Pendaneni Kikwe Women’s group in Karangai, Tanzania, and explores the types of norms, networks, and associations promoted within this group in order to determine how group social capital affects and is affected by power relations and individual motivations within the group. The methods employed in this study were qualitative and included in-depth interviews and observation. The results of this study indicate that the types of motivations women have in joining such groups affect the types of norms and associations promoted. In particular, how power relations and resources interact to determine the effective utilization of social capital. This study contributes to the relatively scarce literature on intra-group relations, on the utilization of social networks, and could benefit those who work with such groups.
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CHAPTER 1
INTRODUCTION

This thesis is an ethnographic case study of the creation and utilization of social capital within a woman's self-help group (the Pendaneni Kikwe Women's group) in Karangai, Tanzania. The study was based primarily upon the direct observation and interaction with the Pendaneni women's group who is a recipient of donor assistance from various development agencies, especially Heifer Project International (HPI). This chapter presents the background of the study, specifies the problem of the study, describes its significance, and presents an overview of the methodology. The chapter concludes by addressing the limitations of the study and defining some special terms used.

1.1. Background of the study

At the time of the conceptualization of the study, many multilateral and unilateral development agencies, such as the World Bank and USAID, were focusing on social capital as a panacea for the effects of macro level development problems upon communities (http://www.worldbank.org/poverty/scapital/sources/gender1.htm). The belief was that communities would come together in the form of groups that would aim to address various communal needs. The benefits of group work would also attend to individual needs by increasing member’s access to networks and resources. In actuality, social capital would allow for the provision of resources that would alleviate poverty.
In particular, women's groups and organizations at the grass roots were considered ideal recipients for the injection of capital because of the assumption that women are predisposed to serving their families and communities and any benefits gained by them will also benefit others. According to Maxine Molyneux (2002), this focus on women as purveyors of social capital has resulted in development agency initiated attempts to, "strengthen it 'where it exists', to build community associations, to restore indigenous institutions, and to develop participatory mechanisms" (pp. 176). Furthermore, she emphasizes the importance of determining who it is that decides which associations to support, which norms of co-operation are to be upheld and with the help of which external agencies. This need to question who determines what norms, networks, and resources are promoted is especially important as it is directly related to the power structures and social dimensions of groups. In particular, how the power and gender dimensions of social capital affect individual as well as collective goals.

According to Linda Mayoux (2001), there is a need to examine deeply the power and gender dimensions of social capital. She states that:

There is a need for much more serious consideration of the ways in which gender inequalities in resources, power and rights structure the nature of the rules, norms and forms of association between women and between women and men…. This involves a much more critical assessment not only of women's horizontal networks, but also of vertical linkages between women, potential constraints posed by men's social capital and macro-level institutions. It also requires more critical analysis of the underlying assumptions about gender subordination.
embedded in the rule and norms governing associations and relationships at all levels (pp. 440).

Based on such calls for studies of social capital, it seemed important to study a grassroots women's organization in order to examine how women incorporate themselves into such groups and how group relations and the development of social capital mutually reinforce or undermine each other.

1.2. Problem Statement

Given the challenges to promoting the creation of social capital in development projects and the conflicting information present regarding it, this thesis examines the types of norms, networks, and associations promoted within a women's self-help group in order to determine how group social capital affects and is affected by power relations and individual motivations within the group.

Based on the statement above, research questions included:

1. What dynamics influence how projects and strategies are determined?
   How does a group distribute resources internally; do the relationships a person has in the group determine her access to resources?

2. Do women’s self-help groups provide emotional, economic and/or social support to members based on common economic and social difficulties?

3. How does a group access resources? How do autonomous organizations set their goals and decide on what projects to undertake?
4. On what basis does a group form? Why do women join these groups? What do they hope to gain from being a part of them?

5. Are all of the members needs addressed or do leaders decide what projects will be undertaken?

1.3. Overview of Methodology

This study is a qualitative examination of a women's group and the creation of social capital. The research reported here embodies the voices of the women as expressed through in depth interviews. The research was carried out using qualitative methods of participant observation and in-depth interviews with twenty members of the group over the period of one month. The researcher was introduced to the group by Heifer Project Tanzania staff, who have a ten year history of collaboration with the group. These methods were employed in order to gather participants’ views and insights about how they are affected by group structures and processes.

1.4. Delimitations of Study

As this thesis is a case study of a women’s group in Tanzania, the results of the study may not be generalizable without additional study. Nevertheless, they are suggestive of intra-group relations of other groups. Including the limitations, the findings of the study are valuable as well. The research focuses on an aspect of social capital that is often overlooked, how power relations and conflicts affect access to resources, influence the types of norms established, and determine the development of social trust. The experiences described here are not intended as a basis for
generalization, but rather point to processes, discourses, and interpretations rarely studied in the broad social capital discourse.

1.5. Definition of key terms

*Social Capital:* as defined by Robert Putnam (1995) refers to the "features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit" (pp. 67).

*Forms of social capital* (Mayoux, 2001, pp. 441):

- *Rules and norms* which facilitate formation and continuance of associations and relationships
- *Actual associations and relationships* between people and groups of people

*Dimensions of social capital* (Mayoux, 2001, pp. 441):

- *Horizontal linkages:* involving people of like status and interests
- *Vertical linkages:* linking people of unequal status and complementary interests
- *Macro-level linkages:* rules, norms and associations at the macro level which structure macro-level horizontal and vertical linkages

*Women's self-help group:* For the purpose of this study, a women’s self-help group is defined as a voluntary association, where women organize on the basis of self-activity, set their own goals, and decide their own forms of organization.

The following chapter provides a comprehensive literature review of the historical transition of women's groups in East Africa, and the impact of outside
influences on the processes and structures of such groups. Following that is an in depth presentation of the methodologies used in the course of the study. Next, the data collected from the field research is presented in a narrative form in order to adequately represent the voices of the members of the Pendaneni women's group. Finally, the results are analyzed and discussed through the lens of social capital.
2.1. Social Capital and small groups

Over the past few decades, much development planning regarding women has moved away from the welfare approach towards holistic grass roots approaches that focus on community development\(^1\). Maxine Molyneux (2002) states that many development agencies are targeting women as, "they are among the poorest and need assistance with income generating projects; they generally have greater difficulty in accessing credit; and they have (or can create and sustain) good networks and forms of co-operation which can ensure project efficiency" (pp. 181). As a result, projects aimed towards transferring knowledge and resources through social networks are promoted. This is so because of the assumption that social networks provide access to facilities that are often unavailable in markets that do not function efficiently, such as the informal sector (de Haan, 2001, pp. 72). Therefore, if people come together to form groups based on shared norms and social trust, they can increase access to social networks and in effect create social capital.

Unlike other forms of capital, social capital is hard to define exactly as its influences vary according to different scholars. Within the literature surrounding social capital there are many broad and at times conflicting descriptions and

\(^1\) Caroline Moser (1993) states that the welfare approach is a development approach introduced in the 1950s and 1960s that attempted to bring women into development as mothers. This approach recognizes women based on their reproductive roles and as such does not challenge policies (pp. 58).
definitions of the topic (Adler and Kwon 1999, Coleman 1988, Mayoux 2001, Molyneux 2002, Putnam 1995, Portes 2000). For the purpose of this study, Putnam and Coleman’s definitions of social capital will be utilized as they describe different aspects of how individuals and groups gain access to previously unattainable resources through collaborative work. Social capital as defined by Robert Putnam (1995) refers to the "features of social organization such as networks, norms, and social trust that facilitate coordination and cooperation for mutual benefit" (pp. 67). Similarly, James Coleman views social capital as something that an individual can gain access to and use by forming trusting relations with other individuals who belong to a central group. According to Putnam (1995), the repeated interaction among members of a group or community allows for personal trust to become social trust through the development of shared norms. These shared norms foster stronger social ties and social capital. Both Putnam and Coleman view social capital as a means of providing channels for the distribution of information among people with limited access to outside information, as existing social trust makes the transmission of new ideas easier among people that respect the opinions of those that they trust. Nicoline de Haan (2001), in a study of the transfer of technology through social networks states that in group approaches towards development, social capital has several benefits: not only is it a channel for distributing new information, but it also serves as a way of formulating messages in a way that are easily understood by peers (pp. 72).

The theory of social capital is particularly applicable to the study of women's groups in developing countries because women are often viewed as resource poor
farmers with little access to financial or informational resources. Furthermore, according to Molyneux (2002), "the evidence shows across a range of countries that women among low-income groups are frequently those with the strongest community and kin ties; many such women do network, they do engage in reciprocal supportive relations, they are often those who support church activities and participate in local forms of associational life" (pp. 177). Therefore, by working in groups, women from disadvantaged positions in society are able to access resources that would otherwise be unattainable to them. This type of participation in group activities allows women to attain information and build new social networks that can be used for various purposes, in essence creating social capital. Valdivia and Gilles (2001) state that, "these networks appropriate and distribute resources and are very attractive targets for development projects because they may improve distribution of benefits while providing social control and discipline" (pp. 8). In other words, the benefits that accrue to women include individual economic empowerment, which leads to increased well being for their families and opportunities to renegotiate changes in gender relations and social roles (Mayoux, 2001, pp. 439).

However, others caution that even though projects that build social capital can make a significant contribution to women's empowerment, it is important to examine the types of norm's, networks, and associations that are promoted, and whose interests they serve (Adler & Kwon 1999, Mayoux 2001, Molyneux 2002). Often times, the analyses of social capital incorporate assumptions that women are naturally predisposed to serve their families or communities because of their reproductive roles.
Therefore, development agencies that call upon women as the purveyors of social capital in effect sanction certain ideologies of men's and women's work and can come at a high cost to women who are expected to give their time to community managing roles without due reparation. Furthermore, social capital approaches have a tendency to idealize group relations, as being without structured power relations and conflict and the failure to take that into consideration can in effect lead to the unequal distribution of resources and can prevent social trust from forming (Molyneux, 2002).

2.2. Historical changes in the role of women’s groups

Even though cooperative practices of women have been documented relatively recently, the abundance of women’s groups in Tanzania and in Africa can be traced back to traditional society. Most of these women’s groups arose out of traditional social networks that were concerned with mutual aid efforts in which women engaged in joint agricultural labor, social welfare activities, recreation and entertainment (Wamalwa, 1991, pp. 245). These networks existed in pre-colonial times and have endured through colonial times to the present. Since colonial times, structural changes in the economy have affected the social situation of the people of Tanzania. These structural changes have affected family and kinship structures among indigenous African ethnic groups changing them to a certain extent. This section looks at the impact of colonialism on women’s place in their families and communities and the role of traditional networks as a means to adaptation and survival.

According to scholars, colonialism and capitalism served to create a public/private distinction in traditional African society that transformed gender
relations irrevocably (Udvardy 1998, Karanja 1996). Karanja (1996) states that the
“introduction of money into the family economy drastically changed the relationship
between the woman and her husband…and the new sexual division of labor
introduced new elements of class contradictions and in particular increased
subordination and oppression of women (pp. 132). This was so because of the
introduction of a western dichotomy of gender roles into the existing patriarchal
system, which served to alter women's traditionally held roles and power. In addition,
the introduction of a cash economy led to the increased migration of men to urban
areas in search of waged work, as men had greater access to the new labor market than
women. This in turn affected traditional kinship structures as the number of female-
headed households increased.

Nevertheless, most changes in kinship structures worked within the existing
socio-economic systems and increased the reliance on traditional social networks by
women. Therefore, as many women were left alone to fend for their families, they
developed new strategies for survival by extending their social ties. Female
‘strategies’ for dealing with these new problems included relying on traditional forms
of cooperation and reciprocal exchange and adapting them to their changing needs.
Through these exchanges, the women were better equipped to deal with the necessities
and opportunities generated by socio-economic change (Shäfer, 1997, pp. 206).

One of the major impacts of colonialism was the introduction of a cash
economy in colonized African states. This included the implementation of tax
collection policies that caused a major shift in indigenous men’s and women’s roles.
Virtually everyone was brought into the commercial economy, as they now had to pay the colonial government for access to their land (Robertson, C & Berger, I., 1986, pp. 6). Therefore, as colonials appropriated native land for large-scale commercial farms, there was an increase in waged labor opportunities for many rural African men and some women. Concomitantly, the need to earn wages pushed many African men to move to large cities in order to find jobs (Thomas-Slayter & Rocheleau, 1995, pp. 7).

Colonialism also introduced many aspects of western culture to Africans. European sexism combined with the existing patriarchal elements of indigenous cultures promoted male bias in agricultural development and opportunities. This included a bias in legal systems, education opportunities, access to credit and agricultural services, and increasing scarcity of resources as land ownership became privatized (O’Laughlin, 1995, pp. 68).

Though the influence of the market and state in rural communities has been corrosive to women’s place in rural agriculture, women’s expression of autonomy has also changed accordingly. Deborah Bryceson (1995) states that African women’s autonomy is “conditioned by their ascribed role and relationship to others in the community” (pp. 202). Therefore, when men migrate to cities, the women who take over managerial farm functions may command a higher status than they previously held (Karanja, 1996). As a result, women have to rely upon or build new networks with other women for survival, thereby increasing their autonomy. Labor migration and rural poverty have increased women’s workload and anxieties, but have also increased the options and social relations available to them and placed many of the
latter under the women’s control. In cases where the women’s earnings sustain the rural family, more respect is accorded to them (White, 1984, pp. 63).

Social and economic structural changes have not only created new family structures, but have changed women’s self-help groups. Groups that were originally formed to overcome specific crises became “a means for safeguarding the economic survival of women and children and for providing social support to them” (Shäfer, 1997, pp. 206). That is, in order to deal with the increasing need for money, many women’s groups began to work together to increase their income earning possibilities. Kikuyu women in Kenya often pool efforts to build better housing, and pool their resources to buy farms and businesses. In addition, they divide the profits equally among the contributors and use the money to send their children to school (traditionally the father’s obligation) or to purchase farm supplies (Wipper 1984, Udvardy 1998). In order to engage in undertakings larger than individual resources would permit, traditional women’s groups have evolved into many of today’s independent cooperatives where members carry out joint projects, business ventures, or provide emotional support for one another (Wamalwa 1991, Wipper 1984, Udvardy 1998). That is, the creation of women's groups enables individual women to access resources that alone they would not have had access to alone. In addition, by doing things in a cooperative manner; women are more powerful and can gain access to the few resources that are available (de Haan, 2001, pp. 73).

As more women migrate to urban areas, urban women’s groups also provide a venue for migrant women to engage in income generating activities. Women that
migrate to urban areas, often create occupational associations such as market women’s associations, and prostitution associations among others. Such collaborations allow women to collectively work together and start new businesses or expand old ones. In many cases, women find other women from the same ethnic group or kinship group in order to gain entry into the informal sector and learn the trades through informal apprenticeships. Trades learned include cooked food selling, drum making, prostitution, and garment making among others (Macharia, 1997, pp. 127-129, White, 1984, pp. 63). Women in prostitution associations agree upon fixed prices and provide protection for themselves from street gangs (Wipper, 1984, pp. 78-81). In addition, these social networks work as an informal social security system, as women would pool their money together for emergencies (Shäfer 1997, Udvardy 1998, Wipper 1984). Not only do these organizations offer women a financial support system in urban areas, they create social networks (through friendships, kinship and ethnic networks) that offer emotional support, consolation, hope, and a sense of community and protection for women alone in urban areas (Macharia, 1997, pp. 149, Wipper, 1984). Therefore, urban women’s groups are based upon the same principles of helping one another as rural self-help groups, but provide varied support systems, and aid in the rural to urban transition for single women.

2.3. Ujamaa and women's groups

Unlike other African countries, Tanzania's development course is atypical in that the country's first president, Julius Nyerere, wanted to promote 'modernization through traditionnalisation' (Hyden, 1980). His theory of *ujamaa* (or family values),
was heavily influenced by theories of socialism and self-reliance. In practice, his theory resulted in the creation of *ujamaa* villages, which were government assisted communally organized self-help villages. As many rural Tanzanian's lived in isolated areas, Nyerere believed that development could be assisted if villagers came to live and work together. As Nyerere (1968) stated “this means that most of farming would be done by groups of people, who live as a community, and who work as a community…. they would live together in a village, they would farm together, market together, and undertake the provision of local services and small local requirements as a community”. Nyerere believed that what he saw as the negative remnants of colonialism, an emphasis on individualism among traditionally communal societies, could be turned around through a macro level development strategy that emphasized communal work and living. However, according to Hyden, the *ujamaa* ideology was an attempt "to develop the philosophical underpinnings of the economy of affection and formalise them into a nation-wide strategy of development. [Nyerere] is trying to universalise the unwritten rules of living within the rural household and apply them to larger social and economic forms of organisation with modern objectives" (Hyden, 1980). In reality, the *ujamaa* villages were economic failures as agricultural production did not keep up with demands and Tanzania became an indebted country. According to de Haan (2001), because of this history of failure in communal projects, many farmers are hesitant to engage in collective action because forced collective work constrained individual development.
Similarly, the government run *Chama cha Mapinduzi* (CCM) party, forced individual *ujamaa* villages to start women's development groups under the arm of *Umoja wa Wanawake wa Tanzania* (UWT). The UWT focused on women's self-help groups and encouraged them to engage in voluntary work to better their villages. De Haan states that this forced collective work, served to provide little access to resources for women. In her study of social capital, groups, and HPI, she states that the hesitancy among women to work in inefficient groups has "meant that the social capital and individual emphasis centered on acquiring the animal and that very little was done on maintaining the system once the [animal] was obtained" (de Haan, 2001, pp. 80). Due to the recent history of forced collaboration in Tanzania, collaborative actions by groups are limited in scope for fear of failure.

**2.4 Strategies and composition of women’s organizations**

In much of the literature, indigenous women’s cooperatives are said to help women to expand their resource bases by providing opportunities for learning and developing talents, providing space for emotional recharging, and a way to express solidarity in their work (Macharia 1997, Wipper 1984, Schafer 1997). As stated before, Scholars agree that the impacts of colonialism created a Western public/private conceptual distinction of African men and women, which resulted both in a “muting of women’s participation in the public, political activities, and increased heavy workloads for women in the private, domestic sphere” (Udvardy, 1998, pp. 1751). However, researchers have different conclusions on the impact of women’s groups in addressing these issues.
The increasing influence of capitalism and the continued influence of patriarchal systems of control on the lives of women have caused many self-help groups to take on new significance. Many no longer just cope with change through strategies for income generating and self-help, but also organize to resist exploitation. Kikuyu women in the Mitero region of Kenya channel their earnings into self-help groups as a form of resistance to the control of their labor by their husbands and the community. Stamp (1986) states that, “specifically, it is resistance to the appropriation of their product by capital through the agency of their husbands, and as such it is a resistance to dual exploitation, by the sex-gender system on the one hand and by undeveloped capitalism on the other” (pp. 41). In many cases, women feel that by participating in self-help groups they can retain control over their labor and earnings. On the other hand, some scholars (Thomas 1988, Sorensen 1992) believe that women’s groups do not question existing structures of stratification of authority and that not all women’s associations have common objectives of advancing women’s status in society. Sorenson (1992) found that women’s groups in the same neighborhoods vary from one another in terms of age, socioeconomic status, and in project success, which contributed to the increasing socioeconomic differentiation among groups.

Although most women’s groups arose to meet the survival needs of women facing increasing resource scarcity, some of these groups also began taking on more political roles as they voiced their concerns in the public sphere. Many women mobilize themselves through their self-help groups in order to have their needs
addressed by the government. Through mobilizing behind certain causes, these women’s groups are able to collectively bargain for power and needed resources. In Kiambu district in Kenya, where women are a significant majority, women’s groups have organized in order to support candidates that support their agendas (Wamalwa, 1991, pp. 249). However, though local governments encourage women’s groups to participate in the political process by voting for candidates, they actively discourage the groups from participating in politics by providing their own candidates or agendas (Mutiso, 1987, pp. 13). In many cases, these women’s groups have power at the local level, but have little say in national development policies (Wamalwa, 1991, pp. 252). Therefore, as these women’s organizations gain international recognition they gain limited political power, but they also lose autonomy in deciding their own agendas, as there is interference from politicians, officials, and donors.

Unfortunately, some individuals utilize these women’s groups as a means to personal advancement. Wipper (1984) states that in Kenya some politicians have used harambee (‘let’s pull together’ or self-reliance) women’s projects as campaign platforms. That is, as the role of third world women is becoming more recognized, politically aspiring men and women have found it advantageous to be able to ‘speak for’ thousands of rural women in order to secure funds and move into the politics (pp. 77). This leads to a break in the group cohesiveness, as there is mistrust among the leaders and members, which eventually paralyzes the group’s progress and prevents them from achieving their goals (Mutiso, 1987, pp. 13).
In addition, Nicoline de Haan's (2001) study on social networks among women's groups states that many women's groups today form on the basis of gaining resources from external donor agencies. That is, although theoretically groups are viewed as a means of fostering new relationships, in reality this does not always happen. According to de Haan (2001) some women's groups in the Arumeru district of Tanzania came together to gain access to outside resources, but did not form close intra-group networks and trust (pp. 81). On the other hand, some studies on women's groups and social capital state that not only do individual women's networks increase as a result of group work, but a collective identity develops as a result. Larance's (1998) study of women's groups working with the Grameen Bank in Bangladesh indicates that women from different religious and socio-economic backgrounds formed a group identity through their weekly meetings, which in turn strengthened their social ties and their reach beyond familial networks. That is, women who are often isolated geographically or socially are able to increase their interaction with other women and become involved in community life through working in women's groups.

Though information is available on the motives and mobilization of women’s groups in East Africa, relatively little is known about intra-group dynamics. The information that is available indicates that groups are made up of 30-45 women in a neighborhood, each of whom contributes a small amount of money and/or labor to the group on a weekly basis. Monica Udvardy (1998), in her survey’s of women’s groups in Kenya has found that the composition of rural women’s groups is “not entirely
representative of rural women, for they are made up of older women, whose completion of child rearing responsibilities allows them more time and freedom of movement, and, groups do not usually include the poorest of the poor” (pp. 1751).

In addition to information on women’s self-help group composition, the dynamics of group relations, rules, norms, and associations are not adequately represented in the research. Therefore, the following sections present the methods and results of this study in order to examine these aspects of group composition. The next section provides a background on the study and discusses the methods used to investigate the tacit aspects of self-help group strategies.
CHAPTER 3
METHODOLOGY

This study is a qualitative examination of women's groups and the creation of social capital. The research reported here embodies the voices of the women as expressed through in depth interviews. This section discusses the research context, participants, and the instruments and procedures used in data collection.

3.1. Research Site

The study took place with the Pendaneni (love each other) Kikwe Women's Group in Karangai, Tanzania. Karangai is a 3100 acre village located in the Arumeru district of Northeastern Tanzania, approximately forty kilometers southeast of Arusha. The population in 2000 was 1776 with 912 females. The village has one primary and one private secondary school. There are over eight tribes living within the village, with the majority being Wameru. In addition, the two dominant religions within the village are Christianity and Islam. There are two health centers located within the village as well as three water pumps. Almost all of the residents of Karangai engage in small-scale semi-subsistence farming generally by growing maize, beans, and vegetables, and by rearing livestock such as cattle and goats. Research activities covered a one-month period during December 2003. I was introduced to the group by Heifer Project Tanzania, as the Pendaneni group is a part of the HPI livestock program. Having worked with HPI during the summer of 2003, I communicated with the HPI director over email and informed him of my proposed research. HPI agreed to
introduce me to the group and provide background assistance during the research project. Therefore, I had not met with the group prior to arriving in Tanzania.

3.2. Institutional Affiliation

Heifer Project International (HPI) is an American NGO that started after World War II in order to provide livestock and related technical assistance to people in over 110 countries, including the United States. HPI started in Tanzania in 1974 and is the largest HPI program in Africa and the world. HPI started from a church group and is officially a Christian organization, though recipients may be of any religious affiliation. The NGO focuses on "providing low-income small holders with training in dairy animals through a popular in-kind loan contract with the family" (Kinsey, 1994). That is, the HPI contract requires farmers to pay back or 'pass back' a certain number of female offspring (3 goats or 2 cows) to other families in the village and to HPI themselves. HPI also works with other NGO project partners, including churches and cooperatives that manage the groups helped by HPI.

In order to receive HPI animals a community has to form a group of interested members and receive the sponsorship of an existing HPI project partner with whom they create their own laws and by-laws. Once the group is approved by HPI, the members decide who initially gets the animals and who will receive the pass-on gifts. The system is designed this way to ensure that members will be under pressure by others to take care of the animals, so that pass-on animals will be available to other members of the group. In addition, both the husband and wife are required to sign the contract for the animal. Finally, HPI only accepts established groups with a history of
collaboration and that have the support of a HPI project partner. HPI provided the Pendaneni women's group with 10 goats and 10 cows in 1996. Before providing the animals, the organization required a village committee to be selected that would determine who the pass-on's would go to. Therefore, even though the animals are passed on within the Pendaneni group, there are non-group members, both men and women, who sit on the pass-on committee.

3.3. The Research Participants

The Pendaneni Kikwe women's group officially began under the women's development initiative of Chama cha Mapinduzi (CCM) entitled Umoja wa Wanawake wa Tanzania (UWT - Unity of the Women of Tanzania). The exact date of the group's formation is not clear, but older group members recall that the group withdrew from UWT around 1993 when they decided to start working on agroforestry projects with the Soil Conservation and Agroforestry project of Arusha (SCAPA). The group then began growing nursery trees to sell at market. Initially there were 15 group members. In 1995, the group also affiliated itself with the Evangelical and Lutheran Church of Tanzania (ELCT) Diocese in Arusha, an HPI project partner. The ELCT Meru Diocese encouraged the group to apply for HPI assistance in order to access resources such as livestock and technical training. After receiving the livestock, cattle and goats, in 1996 from HPI, the group steadily began to grow to a total of 44 members in December 2003.

2 CCM (Chama cha Mapinduzi – the party of the revolution) was the party in power during Tanzania's socialist period. Umoja wa Wanawake wa Tanzania was the women's arm to the party and was responsible for initiating many women's development initiatives at the grassroots level in order to further the goals of ujamaa.
The age of members of the group ranges from 24 to 66, with the average age being 47. Only women with children, whether married, single, divorced, or widowed are allowed to join as the purpose of the group is to assist mothers in taking care of their families. The organizational structure of the group consists of the chair, who oversees all of the groups various projects and accounts, a secretary, a treasurer, and four other executive committee members. The constitution calls for elections every three years for the executive committee, but according to accounts by long time members, elections have never taken place. The executive committee has the authority to determine who can enter the group and what projects and work is to be carried out.

In addition to receiving HPI animals, the group continues to engage in agroforestry projects such as growing saplings and pasture grass. However, a drought in the area has caused them to yield few profits from those ventures. Therefore, the group decided to begin making cheese for commercial sale with the excess milk from their animals. However, this project too has made little leeway as the facilities for making the dairy products are far from the village. The women have also arranged to sell the excess milk from their dairy animals to a local middleman who gives them the competitive rate of 220 shillings/litre to sell to local miners in the area. In addition, each new member has to pay a 5000 shilling entry fee with a contribution of 500 shillings per every two months thereafter. The money charged is to prevent too many women from joining the group. According to the chairlady, the money from the

\[3\] In December 2003, the currency conversion of 1000 Tanzania shillings equaled one US Dollar.
contributions is used to pay for travel expenses to seminars and to buy food for visiting guests and meetings. Finally, group activities are divided by three geographical locations within the village. According to members, this was done to make going to communal work activities less time consuming. Karangai itself is divided into three areas, bondeni (valley), mtoni (forest), and uswahilini (swahili, also known as the predominantly Islamic area in the village).

The group was selected because they had formed in order to access various forms of resources, such as technical aid. The formation and utilization of social capital could be studied in detail as the basis of organizing the group was to collect and access various resources through group based activities.

3.4. Instruments used in Data Collection

The primary methods of data collection utilized included in-depth interviewing with officials and members of the Pendaneni Kikwe group and well as with Heifer Project and ELCT diocese officials. The group and informants were also observed during interviews and group meetings. Participant observation was not utilized as easily because my time with the group was short (one month) and most of the interactions occurred at individual members homes.

In-depth interviewing: Semi-structured open-ended interviews were conducted with members of the group and were based on a pre-tested questionnaire (see appendix A). The questions were developed to address aspects of social capital, group work, and group dynamics. The questions aimed towards uncovering the participant’s perspective on the topic researched and were open-ended to avoid influencing
participants’ responses. In addition, asking questions that the informant does not usually ask herself allowed the researcher to gain more insight into the topic researched (Howard, 1987, pp. 69). Informal interviewing through conversations also led to a deeper understanding of the issue as informants were more at ease during the interview (Chambers 2002, Howard 1987, Stambach 2000).

During interviews, only the participant, researcher, and interpreter were present. The presence of the interpreter proved to be of benefit as the women appeared to be more comfortable talking with her, often asking her questions about me in Kiswahili. My ability to speak Kiswahili is at an advanced level, but the assistance of an interpreter allowed for questions to be expressed in a more culturally and socially appropriate manner. In addition, the interpreter often included questions related to mine that further expanded upon what I wished to discuss. The researcher and the interpreter conducted all of the interviews in the participant's homes, as that proved to be the most efficient method for the participants. Field notes were taken during the interview and elaborated upon afterwards. Before the beginning of each interview, I informed the participants of the aims of the study and guaranteed full anonymity throughout the research process. In addition, the participants were notified that they had full authority to ask any of their own questions about any aspect of the research process, allowing for a more open environment for conversation.

*Observation:* Observation was another method employed in meetings and interviews. Immersion in the group through attending group meetings and work proved to be difficult, as I was unable to negotiate entrée by sharing informants’
worlds and views as a visitor. Most of the time, the women would continue to ask me questions and appeared to be aware of my watching them, no doubt affecting their behavior. This undoubtedly made some informants hesitant as they showed discomfort during the interview. In order to relieve some of the participant's anxiety about the reasons behind questions, the interpreter and I would inform the women that any information they provided would be kept confidential and that they had the right to ask me any questions. While this proved to make most of the informants comfortable, some still appeared to be hesitant with the entire process. Full disclosure of the research was provided to the participants at all times.

3.5. Procedures

As I had worked with HPI in Tanzania during the summer of 2003, I had established contact with the staff of the Arusha office. I was also aware of the various projects carried out by the organization with women's groups in the area. Therefore, I contacted the director of the North-East region, Dr. Alson Lyimo, and discussed my research proposal with him. He agreed to assist me upon my return by introducing me to a few women's groups within the area. When I arrived in Tanzania at the end of November 2003, I met with Dr. Lyimo and the Meru ELCT extension worker, and discussed which groups were open to having a research study. Based on that discussion, we agreed that the Pendaneni women's group appeared to be the most interesting case as they had a history of collaboration before joining with HPI and engaged in other projects besides the livestock one.
In order to meet the group, discuss the study, and gain their consent in conducting the research, the HPI Director arranged an initial meeting with the group through the extension worker from their Meru ELCT project partner. During the meeting, the aims and methods of the study were revealed to the members present at the meeting, after which they voted on whether to accept my proposal. After a few minutes of discussion and some questions regarding the benefits of the study and issues of privacy, the group agreed. Therefore, interviews were arranged with the consent of participants, and were carried out for approximately one to two hours at the participant’s home or place of work as determined by her. As mentioned above, observation took place during visits to three group meetings and in member's homes.

The period of data collection lasted for approximately one month (in December 2003). Of the forty-four group members, twenty were interviewed. The participants were selected based on their time availability and their willingness to be interviewed. Most of the contact with the group members was made through the chairlady, who informed me about possible interviewees. This did not appear to be a source of bias as she informed me of members from all three villages and from different positions within the group at my request. An equal number of participants were selected from each of the three geographical locations as the people who reside in these locations represent the various ethnic and religious cultures within the village. Approximately, three interviews were conducted each day with the help of an interpreter. The interpreter was a government agricultural extension worker in her mid forties. In
addition, she had extensive knowledge of women's groups in the area, though she had never worked with the Pendaneni group.

3.6. Ethical Issues

The participants received full information about the research and an explanation of the study. After which, they were asked to freely consent to participating in the study (Punch, 2000, pp. 59). In addition, participants were informed about confidentiality and that none of their personal information would be included in the study or be given to any other person. The above information was not given to the participant on paper, as that made the participants uncomfortable. That is, since most of the participants were illiterate or had limited schooling, the provision of a consent form proved to make them suspicious of the interpreter and I. Finally, the Ohio University Institutional Review Board exempted this study from review because it involved use of survey procedures, interview procedures or observation of public behavior.

3.7. Data Analysis

Analysis of the data was carried out while in the field and upon my return to the United States. As mentioned above, I took extensive notes while in the field. The raw data gathered from interviews was transcribed by myself into detailed field notes during my field research. Upon return to the States, I began rereading my transcripts and tentatively began to identify categories of responses. Responses were then coded into four broad categories, as determined by the research questions stated in Chapter 1.
These were reasons for joining the group, access to resources, the creation of social trust, and change in status within the family and community.

The reduced data is reported and displayed in the form of a narrative text. This method was employed in relaying the results as I wanted to represent the women’s voices as accurately as possible. Therefore, much of the results section includes first hand quotes from the interviews.

The results were analyzed based on the research questions and their relation to social capital. The four categories described in the results section are broad factors that influence the creation and use of social capital. Therefore, I examined each of them in regards to what social capital theory states and used deductive and inductive analysis to examine them. That is, I looked for particular themes that related to existing descriptions of social capital, but remained open to findings that were not anticipated.

3.8. Study limitations

As this case study took place over the period of one month, the data gathered could have been more detailed with a long-term study. In addition, a follow up visit would also have provided valuable information in examining my results and discussion. Furthermore, the results of the study may not be generalizable without additional study.

3.9. Study significance

Including the limitations, the findings of the study are valuable as well. The research focuses on an aspect of social capital that is often overlooked, how power
relations and conflicts affect access to resources, influence the types of norms established, and determine the development of social trust. The experiences described here are not intended as a basis for generalization, but rather point to processes, discourses, and interpretations not captured in the broad social capital analysis presented above.

The next section presents the results of the qualitative data collected in order to represent participant views on various aspects of group involvement. In addition, it examines participants' objectives of such group activity in order to provide more information about the motives and dynamics of intra-group activity.
CHAPTER 4
RESULTS

The study reported here examined in detail the types of norms, networks, and associations promoted within a women's self-help group in order to determine how social capital affects the power relations and individual motivations of the group. This chapter is a narrative combining the voices of the twenty women interviewed regarding their views on the statement above. The chapter is organized in terms of the research questions posed in chapter 1. It first provides a general description of the structure and processes of the Pendaneni women's group; it then examines the women's voices concerning access to resources, social trust, and changes in status within their families and communities. The chapter ends with profiles of two group members in order to provide a more detailed narrative of the issues described above.

4.1. Group Description – structure and processes

Group work and meeting schedules vary in the Pendaneni women's group by season. During the wet season, when planting of the seedlings for nursery trees takes place, the group meets once a week on Tuesdays to do communal work. According to the chairwoman, the planting of the seedlings is done by the whole group, while the watering and upkeep is done on a rotational basis by group members that are selected by the secretary. Formal meetings take place once a month during the wet season and once every three months during the dry season. The chairwoman also stated that additional meetings could be called if there was an important issue to discuss or if a
guest was visiting. All group meetings are called by the chairwoman, who sends out word to all three locations within the village and informs the women by word of mouth that a meeting is to be called on a particular day at a particular time. The HPI/ELCT extension worker with the group arranged for a meeting before my arrival, and 19 of the 44 group members attended. According to the secretary, the number of attendees was typical of those at other meetings. When I asked why half of the members attended, she stated that some of the women were unable to leave their households because of work or other responsibilities, and that some did not attend the meetings because they were lazy or did not have unity with the group.

Group meetings are held at the ELCT church in Karangai. The chairwoman mentioned that the church pastor was kind enough to allow the group to use the church for their meetings so that they would not have to sit outside. Group members would sit in the pews of the church, while the chairlady and guests would sit at a table in front of the pews. The setting resembled that of a classroom with the chairlady beginning the meeting with a Christian prayer and the members bowing their heads and repeating the prayer. As mentioned in the methods section, the group is composed of members with different religious affiliations, including Christians, Muslims, and traditional religion followers. During these prayers, women from non-Christian religions would lower their heads, but did not repeat the prayers. After the prayer, the chairwoman would begin the meeting by listing all of the issues to be discussed that day. Meanwhile, a group of women (who are on a rotating work schedule) made tea and snacks for the meeting. During the meeting no one would speak while the chair
was speaking and only after she finished did they raise their hands with questions. When called upon by the chairwoman, they would stand up to ask their questions.

According to the constitution of the group, only women who are eighteen years or older may join the group. The constitution states that the new member has to be, "concerned and faithful to the objectives of the group, send a letter to the committee agreeing to the constitution, and pay a contribution of 5000/-." However, according to the chairwoman and other group members, only women with children are allowed to join the group, as they believe the group was organized to help mothers get extra help. In addition, all of the women stated that participating in group projects is a requirement of new members, as this promotes group unity and development. As the group receives both cows and goats from HPI, the resources available to a group member determines the allocation of the animals. According to the Meru ELCT extension worker, the village committee decides whether a prospective recipient family has the means and resources to take care of a cow (which requires more inputs in food and shelter) or a goat. If they believe that the family can adequately take care of a cow, then depending on the availability from pass-on's the family will receive a cow.

4.2. Participant Descriptions

Of the twenty participants interviewed, 15% of the participants were under the age of 40, 45% were between the age of 40 and 50, 20% were between 50 and 60, and 15% were between the age of 60-70. The average age of the participants was 47, and according to the chairlady, most of the women in the whole group were above 40
years of age. The youngest member of the group was 24 years old at the time of data collection and indicated that she heard about the group from her husband, whose mother was a member of the group. Other members that were not founding members stated that they had heard about the group from their friends, indicating that information about joining the group was available to older women from their peer groups. All of the group members who were interviewed have children, with the average number of children being 5. In addition, 65% of the participants were married and lived with their husbands, while 35% were widowed or lived alone. All of the participants interviewed were farmers and livestock keepers and lived on their farms with their families. Most of the farmers in Karangai are small scale farmers with 1-2 acres of land on which they grow maize, beans, or pasture seed. Because of the limited resources available, many women engage in other income generating activities to supplement their incomes. The average level of education for the participants was up to standard 4, with some of the younger members having attended school until standard 7. None of the respondents had attended secondary school.

4.3. Reasons for joining the group

When questioned about their main reasons for joining the group, most of the respondents stated that their primary reason was to access the livestock provided by HPI. As one woman stated: "I joined the group when it started and I heard that other women had joined together and were doing really well. I saw the group as a way to get development and heard about the HPI animals and that is one of the main reasons why I joined." (personal communication with participant aged 51). That is, the prime
aim of most women was to increase their incomes by supplementing their own economic activities with extra income from selling the milk from their animals. Other reasons included gaining access to new ideas and to be able to interact with other women. Another woman in the group stated, "I saw my life as a life of problems and I thought by joining I would reduce some problems. I can exchange ideas and get more information. I have gotten a cow and know how to raise it and how to grow nursery trees and sell them and how to grow pasture grass and feed the animals" (personal communication with participant – 50). Therefore, the women in the Pendaneni group saw the ability to gain access to resources and to learn new things as their key reasons for joining.

When asked if current projects were going well, many participants responded that only the livestock project was successful and that the other projects benefited the leaders and their families, not the whole group. However, when questioned as to whether their expectations for the group were met, the answers varied depending on the types of projects carried out and on the financial and emotional aspects of being a group member. Most of the women reported that they had gained financial benefits from being a part of the group. That is, the money they earned from selling extra milk from the animals allowed them to pay for their children's school fees and other expenses. In addition, many women stated that the manure and milk from their animals contributed to the overall improvement in the health of their families as they had extra compost for their farms and their families were able to have more nutritious meals. One woman said, "I sold my animal to buy land and was able to use the milk
from the other animal to make bricks to build the house I live in…I also bought a tin roof for the new house” (personal communication with participant – 45). Therefore, the economic gains expected by women were met through the provision of the animal.

In relation to other group projects, such as nursery tree rearing, pasture growing, and cheese making, the women's responses varied drastically. Many of the women said that they enjoyed doing communal work, but were becoming more discouraged as the profits accrued were not evenly being distributed. As one member stated, "this is what I don't like…the cheese making: no profit, the pasture growing: no profit, the nursery trees: no profit, at least none that we have seen" (personal communication with participant – 38). Other women claimed that the other projects would be successful in the future, but environmental constraints, such as a drought, were impeding their success. When the chair was questioned regarding the success of other projects, she stated that the reason that the nursery tree project was not as successful was because of the drought, the pasture growing was halted because the owner of the land wanted to use the land for other purposes. As for the loss accrued from the cheese-making project, she stated that the lack of facilities nearby caused them to incur a loss. When other members were asked about their thoughts on why group projects seemed to be failing, most women claimed it was because they had no idea how the money earned was being spent or re-distributed. In addition, most of the group members stated that the only real benefit of group activity was receiving the animals from HPI. As one member responded to the question: what is a benefit to
being a member of this group? "The goat, that's it." (personal communication with participant – 37).

All of the women cited access to new resources as their main reason for joining the group and felt that they gained economically by being members of the group. The individuals within the group gained access to a resource that gave them more power within their own families and homes through their ability to provide valuable resources. However, with other group projects that were carried out and supervised by the group itself, the financial benefits were limited. Therefore, the women described those projects as burdensome and stated that their time could be better spent performing other tasks. The reasons for why women join such groups is important to consider when determining the types of norms and networks to be promoted, as building social capital requires considerable investment in establishing relationships. Therefore, it is important to consider whether the establishment of strong ties among women is the desired goal or norm to be promoted and whose interests such ties serve.

4.4. Access to resources

Most of the women interviewed stated that they had received limited information from the committee members in the group regarding the progress of group activities and about farming techniques. Only 2 of the 20 women interviewed stated that they had benefited directly from getting information about new techniques. However, they also stated that they were involved in other village activities and had attended the local agricultural college, where they learned first hand about organic and intensive farming. When asked if they shared the information with other group
members, they stated that they offered to teach other group members, but that no one had organized the classes.

Almost all of the respondents claimed that only the chairwoman received the opportunities to travel to shows or seminars in order to gather information or learn new skills. They stated that when HPI or other development agencies would give the group money to attend agricultural and informational seminars, only the chairwoman and sometimes the secretary attended. Most of the women stated that upon her return, she usually called a group meeting to inform them of what she had observed and learned. However, she rarely carried out her own demonstrations of things she learned about. As one member states: "We are making cheese as a group activity, but only the chairlady knows how to make the cheese. She is the only one who goes and makes it and then goes and sells it. I have heard that we are making a loss." I asked, "Does the group question the chairlady?" Her response, "we mention it, but sometimes when we ask about it, she starts quarreling with us to not ask and gives us harsh answers. So, as women we decide to leave it because we don’t want to quarrel…so, we leave it" (personal communication with participant – 38). Many of the members interviewed believed that the people in leadership positions accrued most of the informational benefits, as they were able to receive them firsthand. In addition, they refrained from asking for more information as they feared repercussions from the chairwoman.

The participants were also questioned about whether they worked with other groups and if they were able to share information on similar projects. Most of the respondents stated that they had visited one other women's group in a town called
Njiro, where they went to learn about raising nursery trees. However, that was the only time they visited or were visited by another group. Group members also stated that the only real training they received was from HPI staff or the village agricultural extension worker about rearing and maintaining their animals. As one respondent stated, "I knew how to care for the animal because I had bought another animal from a vet officer who showed me how to care for it. So, when I got the animal from HPI, I knew how to care for it" (personal communication with participant – 55). When asked about opportunities to attend the local agricultural college, most women responded that only the chairwoman and two other women were given the money by HPI to attend. Therefore, most of the members of the group did not have direct access to the information available from local development agencies either through the agricultural college or the group members that did attend.

It is evident that access to information and new networks is significantly influenced by the position one holds within this group. As a whole, the chairwoman and other committee members were able to attend more informational seminars than other group members. In addition, even though they had the ability to spread the information to other members, often times that did not occur. Therefore, it is apparent that the human and social capital of some women (in this case the group leaders) can operate to the disadvantage of others (the rest of the group members). Usually, the women who are disadvantaged are of poorer status and from lower positions within the community. Again, the effects of power relationships within groups can serve to create a cleavage among those members that do have access to new networks and
other resources and are responsible for creating new norms versus those who have little say.

4.5. Creation of social trust

Most of the respondents stated that they felt close with other group members, but rarely interacted with each other socially. That is, group interactions outside of meetings and communal work rarely occurred. Even though group members rarely interacted outside of group meetings, some members did state that they felt close to the group and saw it as a place where they could be with people like themselves. One member claimed, "We don't visit each other socially because there is so little time, but we understand each other well and know every single group member's name and where they live with their families. Also, we sit together and talk and share ideas" (personal communication with participant – 56). Therefore, although group members spent little time together socially, they felt a common understanding with other members because they shared similar experiences and problems. Of the twenty women interviewed, thirteen of the respondents claimed that they knew each other before joining the group and that is how they found out that it was starting. The other women stated that they saw other group members doing communal work and inquired with the chair of the group or chairman of the village about how they could join. The horizontal linkages between group members of similar status and interests appeared to be strong on the basis of shared experience.

However, the vertical linkages between group members and the women in leadership positions appeared to be troubled. For example, fourteen of the twenty
interviewees stated that they do not trust the chairlady and a few even stated that they fear her. According to all group members interviewed, group elections have not been held since 1996, when HPI introduced the animals to the group. In addition, most expressed grievances that decisions regarding the distribution of the animals were out of the group member's hands. As one respondent stated, "I am not happy with the committee and leadership. We haven't had an election for as long as I can remember and only the leaders can decide when to have an election. I think that the committee discriminates against some people, and there is favoritism in passing on animals. But, we have no say" (personal communication with participant – 65). As a village committee decides on who gets a pass-on animal, the women felt that one of their main resources was out of their reach to distribute and oversee. In addition, they felt that since the only group members on the pass-on committee were the chair and secretary, there was favoritism in who got the animals. According to one member, "the leaders are selfish. Where there is something you can get, they get it and you are not given a chance. If something good comes along, they grab them… I think the leaders have more animals than the other group members" (personal communication with participant – 44). Whether the leaders have more animals than other group members could not be verified, yet other respondents shared similar views.

Another member claimed, "We need to change leaders regularly because sometimes the leader forces us to do things we don't want to…like making cheese. Also, the whole group should decide on elections, but lately only the chairwoman decides. There have been rumors about a time to change, but lately no one really
wants to bring the issue up because they are afraid" (personal communication with participant – 42). Many of the group members were not satisfied with the leadership; however, they did not make their concerns known for fear of repercussions. When asked what repercussions they feared, some stated that they were afraid they would have their animal taken away, were afraid of having rumors spread about them, or that they would be the last to receive other benefits of group work.

Many women stated that they had never seen the constitution of the group and were unaware of the by-laws that govern the group. According to one woman, "a little while ago, some of the founders of the group asked the chair to see the constitution because they had forgotten some of the by-laws, but she refused to show it to them or claimed she forgot to bring it" (personal communication with participant – 24).

Interestingly, before a group meeting I asked the chairwoman to bring the constitution so that I could look at it. As I was reading over it I asked the chairwoman a few clarification questions, when she turned to the interpreter and mentioned in Kiswahili to tell me not to ask questions about it during the meeting as I would stir up trouble. She was uncomfortable with having me bring up sensitive issues before the group. It is evident that there is tension within the group regarding the laws concerning participatory measures, which has created mistrust and discomfort for both members and leaders.

Furthermore, group members have no say in who can join the group. Members complained that membership in the group was increasing without their input. That is, the committee was allowing new members to join without running it by the other
group members. According to one woman, this has resulted in some members not attending communal work after they finished with their HPI pass-on responsibilities. She stated, "they don't come because they are not in good relations with the leaders and because the reports they give about how the money collected is spent isn't clear and they don't want to deal with it. Also, they feel that with more members, the benefits that go around are reduced" (personal communication with participant - 42).

Furthermore, besides the chair and two other committee members, none of the group members knew how many women were in the group. When asked why, many responded that since they had no say in who is able to join the group, they had lost count of the addition of new members.

In addition, according to interviewees, group projects were usually decided by the chairwoman. From the data gathered from respondents, committee members introduce decisions about what projects to undertake to the group after which the group decides on what projects to accept or reject. However, even though respondents agreed that this was the method of introducing projects, many stated that they agreed to the projects because of fear or coercion. According to one respondent, "the group fears the leaders. When they ask questions, they don't get the real answer. It is frustrating because when one asks a question to ask for understanding they are told to shut up or threatened to have animals taken away. They also fear because if they are on the list (to get a pass-on) they might get taken off the list" (personal communication with participant – 42). The inability of group members to have a say in the projects implemented and new membership could be a factor in the lack of social trust as the
women feel that a large group means more inefficiency and less transparency in group finances.

Another issue that most group members were concerned with was the lack of transparency in the handling of money by the leaders. According to the chairwoman, the group receives funding in various forms from HPI, the Meru ELCT Diocese, SCAPA, and a few other development agencies. In addition, money that was collected from new members and the bi-monthly payments of group members was used to pay for the chair's travel expenses and to feed visitors to the group. When asked if the group had a bank account, she replied that they did, but that it was 'dead' because they had not put any money into it. In addition, she stated that the treasurer knew how much money the group had, but when the treasurer was questioned, she stated that the chairwoman had the accounts. Gaining information about the collection and use of group money proved to be extremely difficult for the researcher, indicating that group members themselves faced similar difficulties in finding out about group finances. As the treasurer stated, "even though I am the treasurer, I rarely see the money that is collected from new members or from the bi-monthly payments. The chairwoman has that money and she keeps the accounts" (personal communication with participant – 38). In addition, other members stated that members did not want to continue paying their contributions as they thought the money was used to make up for the losses incurred by the cheese making project and the chair's transportation costs.

On the other hand, one respondent stated that she did not see any problem with the leaders' use of money. According to her, "I like that the chairwoman and secretary
travel and that we pay for their travel because it benefits everyone. Even if people oppose paying for their trips, I tell them that they should pay for their development" (personal communication with participant – 60). She believed that the group members should not question the leaders as their trips were meant to benefit the group and by voicing opposition, the 'development' of the group would be impeded. Nevertheless, none of the other respondents shared her feelings as they felt that transparency within the group would allow the group to function better.

When asked about what the members foresaw for the future of the group, most women responded optimistically that with a few changes things could be better. Almost all of the responses centered on changing the existing leadership and gaining transparency in group activities and finances. One member stated, "I expect to see more progress if we change leaders. Also, we need to stop some of the projects that are failing and decide on new ones. The group has been discussing breaking up into sub-groups, but the chairlady has not decided on that. If we did break into sub-groups I think we could have more voice and collect our ideas and tell them to our chairlady [implying the chairlady of the sub-group]" (personal communication with participant – 37). Many women believed that the future of the group looked promising if elections were held, the group size was reduced, and if members could feel free to express their concerns.

4.6. Change in status within the family and community

When questioned about the impact of group membership on their status within their family and community, all of the women responded positively. According to the
respondents, the main benefit of group membership is the animal, which has improved their bargaining power within their families. According to one member, "as the animal is mine, I have more decision making power in my family over the animal. I sold one of the offspring to buy the tin roof for my house. My family sees that and they appreciate me" (personal communication with participant – 45). In addition, the chairlady mentioned that her relationship with her husband improved as a result of her being in the group. She stated that, "being in this group increased my love and relationship with my husband. Before, I always asked him for money, but now I have my own things and a better relationship with him because he sees that I have added valuable things to the family" (personal communication with participant – 42). It is apparent that as the women bring more income into the family, they have more say in family decisions. As another respondent stated, "my family is happy with the work I do and want me to continue being a member of the group. They also help me with my work so that I can go to the group meetings. My son even helped me build the banda and brings it food and water" (personal communication with participant - 56). Family support of group work is so strong that family members assist in domestic chores so that the women can attend group meetings.

In addition, group members' status within their community has improved as well. An interesting finding was that almost all of the women interviewed had the same sofa sets within their homes (with wooden frames and sponge cushions). When asked about what the benefits of group work were, many of them responded by

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4 Banda is the Kiswahili term for a shelter. HPI asks that livestock recipients make specific banda’s for the animals so as to ensure that the animal is properly provided for.
pointing to the sofa sets and explaining that they were moving up because they did not have to sit on traditional stools anymore and were able to buy *cochi* (the sofa sets). As one woman stated, "people don't mistreat me because I have my own things and now they feel shy around me. When I didn't have any money or the goat, I had to ask for things, now I can get my own so people are good to me" (personal communication with participant - 57). That is, more respect is accorded by fellow villagers to the women because of their new incomes. When asked, "What would you do if your husband or family wanted you to leave the group?" One respondent answered, "I would leave him and take my cows and goats! If he doesn't want you to develop, better leave him behind. Besides, he wouldn't do that because he is just as involved as I am" (personal communication with participant - 48).

Even though HPI requires both women and their husbands (if present) to sign a contract for the animal, the animals were seen as the women's among the women interviewed. According to Nicoline de Haan (2001), many women believed that the animals were their responsibility and property because they remained on the farms to care for them, while their husbands usually worked off the farms. Another reason women claimed the animals as their own was that the animals came into the family's possession because of their involvement in the women's group, without which their family would not have had access to the valuable resource.
4.7. Group Profiles

The following profiles of two group members aim to expand upon the results by providing an in-depth description of how they view group structures and processes and how they have affected and been affected by them.

Profile 1:

Anna Mmari\(^5\) – Chair of the Pendaneni Kikwe Women's Group

Anna Mmari was born in 1962, and attended school until standard seven. She is married and lives with her husband and five children. Her primary income generating activities include farming and livestock rearing. In addition, she sells the extra milk from her HPI cow to local miners for extra money. Before the group formed, Anna was a secretary for the local CCM branch in Karangai. Once the group came together in 1993, Anna was elected as the assistant to the chair (Sofia Bakari) and began her affiliation with the group. She claims to have been extremely involved in arranging to get the animals from HPI and the Meru ELCT diocese, in that she wrote to them to become the group's trustees.

She assumed the role of chairwoman of the group once they received the animals in 1996. According to Anna, she assumed the role of chairwoman as the former chair "did not participate and so [the group] left her behind to further [their] development." Therefore, she signed for the animals as the chairlady of the group and became a member of the village pass-on committee. Her main reasons for joining the group included being a part of a group where she could learn from her peers and gain

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\(^5\) Participant names have been changed in the profiles in order to assure anonymity.
access to resources available through group work. She stated that before joining the group, she engaged in disreputable work such as beer brewing and selling. However, because of the group she was able to get more respect from her family and community as she became the chair of a respected group within the village and brought valuable resources to the people.

Within the group, she is a person that commands respect and fear from group members. She was integral in bringing HPI and other development agency resources to the group through her connections with members of those agencies, yet the distribution of those resources within the group have raised concerns among group members. According to her, "being a leader, you have to focus on what is good for the group. So, the majority of the time the leader brings ideas to the group and encourages the members to take them…. Current projects aren't making expected progress because we want to help every poor woman in the village to improve her life situation and so money has to go towards those things." That is, her justification for enforcing certain projects onto the group is that it is for their own benefit as they are not aware of the opportunities to be had.

Furthermore, Anna describes group interactions as good because all of the women share similar goals and reasons for being in the group. She states that group interactions between members are good, though a few tend to "ignore the others". Interactions between group members and leaders are respectful, though a few members may be unhappy. Nevertheless, she feels that members do not directly say what they are feeling and whisper amongst themselves. As for interactions between
leaders, she states that, "there are no problems because we discuss things amongst ourselves". She believes that in the future the group will fare well if they could bring the cheesemaking facilities to Karangai along with a milling machine, making it easier for group members to mill their grains. Furthermore, she hopes that the group will eventually split into two geographically different locations, as it is becoming more difficult to manage such a large group.

Profile 2:

Ester Mariki –

Ester was born in 1966 in Karangai and joined the original group in 1993. She is married and lives with her husband, an evangelist with the Meru Diocese, and their four children. Her primary income generating activity is farming and livestock rearing. Ester joined the group to "benefit her family," and feels that she has gained immensely from the livestock. She received a goat from a pass-on and states that the milk from the animal has allowed her to improve her family's health as well as gain an additional income. In addition, through joining the group she claims that she gains moral support from fellow group members who have similar problems as they share similar experiences and provide one another with advice and information. For example, she learned about proper nutrition for her children from a fellow group member, which helped to improve her children's health.

\[\text{As of December 2003, the residents of Karangai had to go to a neighboring village to use a milling machine, making it an extremely time consuming process.}\]
At the time of the interview, Ester had been group treasurer for two months. According to her, the chairlady held elections to fill empty leadership positions (treasurer and assistant secretary), and Ester was elected to be the treasurer. However, she states that she still had not seen the account books or any of the money. According to her, the money that is collected from contributions, membership fees and projects is not used appropriately and is used to subsidize the travel expenses of the chairwoman and secretary. She stated that the benefit to the group from their travels depends on the types of seminars attended. For example, the chair once relayed back information to the group that appeared to be of no benefit as it was regarding new techniques in cheesemaking (which none of the other group members knew how to make). Another time, she discussed converting extra milk from the animals into other dairy products, which Ester believes is a valuable asset.

Ester's descriptions of group interactions were at times contradictory and varied. That is, she believed that the women respect one another and enjoy being in the group because they could meet with other women who share the same feelings and experiences. However, when describing group interactions, she mentioned that the group was not close and that the members wanted to benefit themselves above the group. According to her, only the leaders have the opportunity to talk about issues they thought relevant at group meetings, and that most members go to the meetings because they have to and not because they want to. When asked to describe why she felt that way, she stated, "because you have no decision making ability, your views aren't taken into consideration." From her descriptions, it is apparent that horizontal
linkages among the members themselves are strong, but vertical linkages are weak making the group cohesion weak overall.

Ester describes changes in her status in her family and community as positive. According to her, her situation and status improved dramatically after getting the goat from HPI. The main benefit is the added work that she has, which has reduced her time spent 'loitering'. That is, by having an animal to care for, she is able to spend her days doing beneficial work as opposed to being idle. Furthermore, this has caused her husband to respect her more as she is now contributing to the well-being of the family. In addition, she is able to buy more things for her household such as a sofa set, cement for a new floor, and a tin roof to replace the old grass one. She also states that her neighbors respect her as they use the male offspring of her goat to breed with their females to improve their breed. In addition, many neighbors ask her for the milk from the 'foreign goat' as a remedy for stomach ulcers. Overall, the greatest benefit of joining the group has been the goat as it has increased her resources immensely.

As evidenced above, the complexities of power relations and inequality within the group can impede in creating social trust, as members do not trust their leaders. Such complexities can have serious effects on group solidarity as members lose motivation to do work when they believe that they will receive no positive outcomes. That is, the benefits afforded to higher-level members of the organization as opposed to the rest of the group can lead to group instability as members feel that their voluntary contributions to group activities serve to pay for the committee's expenses.
That is, social status and financial rewards accrued from group work, when appropriated by higher level members, can promote tension and mistrust. Therefore, the issue of in whose interest the activities are carried out must be addressed by development agencies promoting social capital, as the poorest and most socially disadvantaged women face increased demands upon their time without due reparation.
CHAPTER 5
ANALYSIS AND DISCUSSION

5.1. Summary of Results

The women in the Pendaneni women's group listed access to new resources and information as their primary reasons for joining the group. However, whether they were able to get everything they wanted from the group, such as resources and closeness with other women, varied among the informants. Nevertheless, all of the informants listed the animal received from HPI as the greatest benefit received from joining the group. In relation to gaining access to other types of resources such as information about farming, livestock rearing, and building networks with other people or groups the benefits were dispersed vertically among group members. That is, most women felt that women in leadership positions benefited more even though all of the members did the same amount of work. This distinction in access to information and resources has served to create problems in group solidarity and trust. Even though members felt strong ties with their peers because they shared similar situations and problems, they were of the opinion that members did not share the benefits of group work equally. Nevertheless, all of the women interviewed felt that group membership and the resources gained had dramatically improved their situations within their home and community. That is, their increased economic contributions to the family accorded them greater freedom and respect from their husband, family, and community.
5.2. Discussion

As discussed in chapter 2, social capital is a broad concept with many definitions and descriptions. For the purpose of this analysis, it is important to remember that the creation and use of social capital by women's groups depends on many factors. These include the formation of social trust through the development of shared norms, increased benefits for the group through access to new resources and information and the interplay of horizontal and vertical linkages. Namely, determining how social capital is affected within a group is dependent upon the interplay of these factors and how they affect relationships among group members. Maxine Molyneux (2002) reiterates this fact by stating that, "the building, sustaining and undermining of social capital are critically dependent upon wider policies that help to determine the resources available to people…[Furthermore], social capital is *highly variable* in its forms of existence, in its presence or absence, strength or weakness, negative or positive forms" (emphasis added, pp. 180). Therefore, this analysis of the results from the previous chapter will focus on the interplay between the various factors described in order to assess how group relations affect the development of social capital and how social capital influences group cohesion. This chapter will address the same topics discussed in Chapter 4, which include reasons for joining the group, access to resources, creation of social trust, and changes in status within the family and community.
5.2.1. Reasons for joining the group

Before beginning an analysis of the various factors that affect and are affected by social capital, it is important to examine what motivates women to join such self-help groups. Maxine Molyneux (2002) states that preconceived assumptions about women's roles in the creation of social capital deter from proper analysis of what motivates women to join such groups. She states that this is because of research biases that assume that women are "naturally predisposed to serve their families or communities either because they are less motivated by a self serving individualism or, more materially, because of their social 'embeddedness' in family and neighborhood ties due to their responsibility for the domain of social reproduction" (pp. 178). For that reason, it is essential to examine women's motivations for joining such groups as building social capital requires considerable investment in establishing relationships and in determining the types of norms and networks that are promoted.

As most of the women interviewed stated, their primary reason for joining the group was to gain access to resources in the form of livestock from HPI. Furthermore, the women listed 'learning new ideas' from their peers as a secondary reason for joining the group. Nevertheless, most of the respondents had no real positive or negative feelings about whether that goal was achieved or not. This finding proves important as it is often assumed that women form these groups in order to gain social support from their peers and through group work they can address broader strategic needs within their communities. In this case, the access to resources was more important than spending time with and learning from peers. That is individual or
practical needs proved to be more important than collective or strategic needs. Adler and Kwon (1999), define such motivations, those that are more rational and economically oriented, as instrumental motivations. According to them, these motivations are usually expressed in patron-client relationships and due to their hierarchical nature are more likely to breed cynicism and corruption because they aim to gain specific financial or material rewards (pp. 6). The effects of instrumental motivations on the part of members will be discussed in the next three sections.  

5.2.2. Access to resources

From the data gathered regarding access to resources in the form of new networks and information, it is evident that one's position within the group determines one's ability to build upon instrumental motivations. Within the Pendaneni women's group, only the chairwoman and a few select committee members were able to attend informational seminars. The rest of the group saw this, and most believed that they did not benefit from the leaders attending these seminars. That is, power relations within the group determine who gets access to certain resources and who does not. Maxine Molyneux (2002) adds, "we need to ask not just what resources of social capital women command but...what do these resources allow women to do and to be? Whether poor women can deploy 'their' social capital to enhance their leverage over resources and policy depends crucially on whether they can develop their capabilities,

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7 Caroline Moser (1993) states that practical gender needs as practical in nature and are concerned with inadequacies in living conditions, such as water provision, health care, and employment. Strategic gender needs relate to gender divisions of labour, power, and conflict and may include such issues as legal rights and domestic violence among others. They aim to help women achieve greater equality (pp. 39-40).
political as much as economic, collective as much as individual" (pp. 186). In this case, most of the members were denied access to attend informational seminars, as the leaders were the 'gatekeepers' to the various networks available. Therefore, they were able to gain access to resources, become more informed about new opportunities, and determine how much information the rest of the group could access.

This brings about an issue that is not often discussed in the literature that addresses social capital and women's groups; that which works to the benefit of some members can be a disadvantage to others. That is, the women with more power and prestige within the group and community (the leaders) were able to access information and build new networks at a cost to the other members, who had to pay for the leaders travel expenses through their monthly contributions. The members who were disadvantaged were women of poorer status from lower positions within the community. In addition, this distinction in who had access and who did not was evident to the entire group, weakening group solidarity and collective motivations, as the benefits were seen to go to a few as opposed to the whole. As Molyneux (2002) succinctly states, "social capital, as Putnam has emphasized, thrives best where material conditions permit the development of a rich associational life; trust thrives where civic norms prevail…[and] a decline in 'social capital' or social solidarity clearly correlates with the worsening position of the disadvantaged" (pp. 179).

Interestingly, even though all of the members interviewed received what they wanted, an HPI animal, those of lower status within the group resented the fact that those above them gained even more resources. That is, though all benefited from the HPI
animals, the opportunities for access to new information that came along were not distributed as equally.

5.2.3. Social trust

Social trust is one of the most important factors of social capital, as trust determines the strength of group ties. According to Adler and Kwon (1999), "trust and social capital are mutually reinforcing. Trust is a source of social capital, and social capital in turn produces trust" (pp. 7). Horizontal linkages among group members appeared to be strong because of shared norms and experiences. Members came from similar backgrounds and were able to relate to each other based on their shared experiences in raising children, maintaining their households, working on their farms, and surviving within a patriarchal society where they had limited resources. Such shared norms provide a means to develop trust, as people believe that their peers understand their situations and predicaments. Therefore, the collective identity of the group was strong because of such similarities. However, in practice the importance of those norms was second to the norms emphasized by the leaders.

As evidenced in the section on access to resources, the complexities of power relations and inequality within the group can impede in creating social trust, as members do not have confidence in their leaders. Such complexities can have serious effects on group solidarity as members lose motivation to do work when they believe that they will receive no positive outcomes. To be precise, the benefits afforded to higher-level members of the organization could lead to group instability as members feel that their voluntary contributions to group activities serve to pay for the
committee's expenses. This is especially likely to promote tension and mistrust when a few members appropriate the social status and financial rewards accrued from group work. Therefore, the issue of in whose interest the activities are carried out must be addressed by development agencies promoting social capital, as the poorest and most socially disadvantaged women face increased demands upon their time without due remuneration.

The Pendaneni women's group has not had an election since 1996, when the group received the HPI animals. This demonstrates another problem in the vertical linkages within the group, as group members have less motivation to work towards the benefit of the whole. Maxine Molyneux (2002) succinctly states that, "among the many problems noted is the partial way in which representation and participation work, resulting in silencing the voices of those without power and effectively undermining the claims that a legitimate consensus has indeed been achieved" (pp. 183). That is, social capital approaches in development often assume that groups exist without structured power relations and conflict. This can allow existing structures of relationships to remain intact within the veil of democratic measures, exacerbating existing inequalities. Within such open structures, "violations of norms are more likely to go undetected and unpunished. People will thus be less trusting of one another, weakening social capital" (Adler and Kwon, 1999, pp. 8). This lack of trust among members and leaders, coupled with the lack of information about how money is spent could have broad reaching effects for future projects. Furthermore, group social capital could be weakened if members feel that future projects and voluntary
work on their behalf will not benefit them in the end. This reflects many members' feelings that unless elections are held or there is full transparency in how money is spent, the futures of all projects besides the livestock are in danger of failing.

Many women stated that they had no say in who was able to join the group and in what projects the group is to carry out. In order for a group to strengthen social solidarity, it is essential that members trust their peers and believe in the work that they do. In this case, some members complained that they had no say in who could join and did not know if the new members were fulfilling their duties. The inability of group members to participate fully in decision making is creating problems in the horizontal linkages as unknown members enter the group. The problems created from unequal vertical linkages among group members are creating problems in horizontal linkages as well. Therefore, if there is no guarantee that the benefits are distributed equally there will be less incentive to promote collective goals. In addition, not being able to determine what projects are carried out, such as the cheese project, also produced disincentives to do work as the members had little to no information on how the project was carried out, and what factors caused it to lose money. This lessens the level of trust within the group as a member who is ill informed about current group processes is less likely to want to engage in or trust leaders' introductions of new projects.

Furthermore, as HPI requires that communities and groups create their own laws and by-laws, there is more opportunity for people in advantaged positions to influence the creation of such laws. According to Mayoux (2001), "policies designed
to achieve a more socially integrated society through redistributive measures and sound economic policies" are essential in preventing corruptive practices (pp. 185). If groups are to maintain social trust, it is essential that the policies in place protect the rights of all members and that the various processes are truly participatory. In particular, many members expressed fear at having their animals taken away if they did not accept the decisions of the leaders. In this case, their lack of information about their rights allowed the leaders to use the members' resources (the animals) as a form of social control. Consequently, the fact that the women did not voice their concerns out of fear of having their precious resources taken away reinforced the leader’s power and control of the group.

Nevertheless, though members were disillusioned with the current state of group structures and processes, when asked about what they foresaw for the future, they remained optimistic. Almost all of the members interviewed stated that they believed that the group would fare well if new elections were held, and projects were managed more efficiently. This reflects the strong horizontal associations within the group that emphasize collective work for the good of all. Members believed that if the problems of unequal vertical linkages would be restructured, the group would not have to face issues of mistrust and lack of unity.

5.2.4. Changes in status in family and community

Unlike the divided feelings concerning social trust and access to resources, all of the women stated that their status improved within their family and community. That is, because of the financial benefits received from the livestock, the women
gained economic empowerment through their added source of income. All of the women invested in their homes, leading to an increased well-being for their families. This also increased their bargaining power as their husbands saw the value of their work and appreciated their contributions. This was also evidenced in improvements in marital relations. Community members also showed the women respect as they saw the improvements that they made in their lives. This respect was also evident in the members stating that many other women from the community would come to them for advice on joining the group and for advice on how to better take care of their animals. The women also expressed contentment at moving up the social ladder by being able to purchase luxury items such as sofa sets.

Unfortunately, it did not appear as though member's economic empowerment enabled them to strengthen social capital within the group. Many women listed their fear of having their animal taken away as one reason for not addressing their grievances to the chairwoman. Adler and Kwon (1999) state that "instrumental motivation can be based on obligations created in the process of dyadic social exchange, or on what Portes calls enforced trust –where obligations are enforced on both parties by the broader community" (pp. 6). That is, even though their main motivation for joining the group was to get an animal, they had to agree to participate in the other goals and objectives of the group. As the constitution states, a member has to be "concerned and faithful to the objectives of the group". Therefore, it seems as though the women continue to deal with their grievances because the benefits accrued in terms of the animals are so great that it is worth it to continue with the
group. This proves to be an interesting finding as the literature states that women's groups serve as a forum in which they can take a break from the demands of their everyday lives. In this group, the women appear to have improved their situations at home as a result of their group involvement, yet had limited status within the group.

The data analysis has revealed that the assumption that social capital is created through group activity needs to be addressed through the lens of power relations in the access to and control over resources. In addition, the types of norms, networks and relations promoted must be addressed as well, as women do not share similar reasons for joining groups. Though the evidence indicates that the Pendaneni women's group has shown considerable determination in efforts to increase their income, the other benefits of social capital have not come to fruition.
CHAPTER 6

CONCLUSION

On the surface, the Pendaneni women's group conforms to many of the assumptions and actualities presented in the literature. They are a group with a history of collaboration for mutual benefit, which started as a group of a few women who organized on the basis of self-help activity. They engaged in communal work to increase their income earning possibilities through growing pasture grass for commercial sale. With the increase in development agency funds for grassroots organizations, especially for women organized in small groups, the group was able to secure livestock and other resources. With the introduction of these resources came changes in the structure and processes of the group. Namely, the current leaders came into power and continued to be in power until the time of the research. Even though the findings described in this case study of one women's self-help group are not generalizable without further study, they are still useful in analyzing how existing power structures within groups and communities are affected by the injection of desirable resources. In particular, they are important in studying how group relations and social capital mutually reinforce and undermine each other.

6.1. Is it really social capital?

Given that the women in the Pendaneni women's group found more benefits from receiving the HPI animal than in other communal activities, it is important to question whether social capital is an appropriate term to describe the communal work
of self-help groups such as this one. Maxine Molyneux (2002) states that, "in conditions of poverty, 'coping strategies' might be a preferable and less value laden description than social capital to denote the forms of co-operation that arise" (pp. 180). That is, when people come together to appropriate available resources, it does not necessarily result in the creation of social trust and shared networks that benefit everyone. Power relations inevitably come into play anytime a valuable resource is available as people attempt to appropriate such resources to benefit themselves. Therefore, in this case, ever since the introduction of the HPI animals into the group in 1996, it appears that group interactions have deteriorated along with participatory measures and trust.

This leads to important questions that must be considered when calling upon group made 'social capital' to provide women from disadvantaged positions in society with much needed resources. One of the most important being, what types of norms, networks, and associations are promoted, and whose interests do they serve? These issues have to be addressed as there is plenty of opportunity for the misuse of resources by a few. According to Adler and Kwon (1999), when instrumental motivation is the prime precursor to promoting collective work, individual actors are likely to exploit social capital to advance their own causes (pp. 6). Similarly, Molyneux (2002) reminds that, "the issue of whether social capital is understood as an individual or a collective resource bears on the interpretation of the consequences of programmes. Where they aim to enhance individual social capital this can be at the expense of collective social capital or social solidarity" (pp. 182).
Given these caveats to analyses of social capital, what are the conditions necessary for social capital to achieve its full potential? In this example, the group lacked a strong shared identity, which caused divisions between members horizontally and vertically. Furthermore, the lack of democratic measures within the group also served to create mistrust within the group impeding in creating one of the most important factors of social capital. However, it is difficult to ascertain what exactly is needed for social capital to be created as further study would be required. Future studies that address this question could bring to light some of the factors that affect the creation of social capital and provide inferences as to the influence of development agencies on women's groups.

6.2. Policy Implications

The pre-existence of traditional women's groups in Africa points to the possibility of building on existing relations of reciprocity and exchange to create social capital in order to empower women economically and socially. However, it is important to remain aware of the fact that unequal power structures and personal interests are prevalent at all levels of society. According to the participants of this study, horizontal linkages based on shared identity were strong within the group. They believed that building on such strong ties, while working towards altering unequal vertical linkages and norms could improve the group's function and benefit all who participate. The question remains of how such changes could come about. Though development agencies have little say in shaping the structures of such groups, by remaining aware of the effects of their resources upon such groups, and by looking
past assumptions of women's roles and motivations, projects that are less likely to broker power struggles and are more equitable in distribution can be implemented. In this case, HPI only had a say in how the animals were distributed and cared for. However, agencies that do provide such groups with resources can ensure that each recipient is aware of their rights over these resources. In this case, HPI can inform the recipients that their animals cannot be taken away without a proper reason. In addition, they can request that such groups allow for a provision of external auditing in order to assure that the resources are being distributed and used for their original purpose. As stated in Chapter 5, it is important to look first at what types of motivations, instrumental or collective, individuals have when joining such groups. This can prevent agencies from attempting to fill a void where none is needed. Though being aware of such motivations could still lead to the same type of behaviors and group structures, more information that is accurately collected will undoubtedly lead to better-planned projects.

Similarly, the group itself can ensure that basic development goals of transparency, accountability, and democracy are promoted by making certain that every new member gets a copy of the constitution. This way the women are provided with the information they need to know about group processes and structures. This could allow more women to voice their concerns as they have written proof of group rules and regulations.

It is evident that the women in this group have increased their bargaining power within their family and community through their group work. The evidence
indicates that the members of the Pendaneni women's group have shown considerable ingenuity and determination in their efforts to increase their incomes and ability to support their families. Through their interviews, it is clear that they placed a high value on collective organization for economic ends. However, existing leadership structures, informational networks, and rules of association were highly unequal and these inequalities could be exacerbated rather than reduced by the injection of resources from development agencies.

Social capital has proven to be a tricky and problematic concept to measure and analyze. In this case, it is more evocative than useful because of its idealized assumptions of group interactions. The various definitions could cause problems in the practical implementations of projects as power relations and dynamics could undermine collective goals. Therefore, it is important to view social capital as a relational concept that is utilized and accrued differently by individuals and groups. In addition, various factors influence who benefits the most from it and whose interests are served.
REFERENCES


APPENDIX A

INTERVIEW QUESTIONNAIRE

General Interview Questions:

A. How the group started:
   1. How did you find out about this group?
   2. How did you become a member of this group?
   3. Why did you choose to join this group?
   4. How did the group organize itself?
   5. What criteria does a woman need to meet to be able to join this group?
   6. Who can join this group?
   7. How many women are in your group?
   8. What projects or activities does this group carry out?
   9. What is your role as a member of this group?
  10. How many projects are the group currently working on? What are they?
  11. Why exactly did the group form? What specific reasons make you join the group?

B. Group dynamics:
   1. What are the advantages of being a member of this group?
   2. What are the disadvantages of being a member of this group?
   3. How are group decisions about projects made?
   4. How is the group organized/ explain the group organization?
   5. How does the group delegate responsibility?
   6. Who decides which projects are implemented?

C. Group contacts/networks:
   1. Does the group receive outside funding? If so, from where?
   2. Do group members solicit help in projects or in gathering information from outside sources?

D. Feelings about Group interaction/work/projects:
   1. What do you like most about being a member of this group?
   2. What do you like least about being a member of this group?
   3. Are current projects making the expected progress? How do you feel about that?
   4. How would you describe the interactions between members of this group?
   5. What practical needs does this group aim to meet?
   6. What other goals does this group have?
7. What do you see changing within the group in the future, in terms of structure? Why?
8. How does the group deal with someone who does not do their share of work in projects?
9. If you had the choice/chance to be a member of another group would you still be a member of this group?

E. Socializing with the Group:
1. How often does the group meet?
2. Are you a member of any other women's groups?
3. Are the other group members your friends/family/acquaintances?
4. Do you ever meet outside of group meetings?
5. How close do you live to the other group members?

F. Information/resources gathered from Group work:
1. How did your group find out about HPI?
2. Did you go to school? If so, how far? [What is the education level of other members of your group?]
3. What side work do you engage in?
4. How has being a part of this group affected your status in your family/village/community? If so, how?
5. Does the group engage in any joint savings or rotating credit programs?
6. Has the group worked with other groups or individuals on any projects? If so, which ones?
7. In what way does the group work with the agricultural extension worker? How is the relationship (friendly, casual, work based)?
8. When the group encounters a problem, how do they deal with it? Who or what other group(s) do they go to for advice or to express concerns?
9. Is there unity among the group?

G. Working with HPI:
1. What resources does HPI provide for your group?
2. How long has your group worked with HPI?
3. What does your group do with HPI?
4. Do you have to provide HPI with anything for their assistance?

H. Family Background and group work:
1. How many children do you have?
2. What does your spouse do?
3. How does your spouse/family feel about your being a member of the group?
4. How does your spouse/family value the money/resources you bring to the home?
5. Who else besides your immediate family benefits from your work with the group?
6. What is your primary income generating activity?
7. How has your family (husband, children, parents, etc) benefited from your group work?
8. What has improved or stayed the same in your home since you joined the group? If so, how?
9. What has changed in your life since joining the group and working with HPI?