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Grassroots Organizing through Self-Help Microfinance Networks

Stories from Muungano wa Wanavijiji and Akiba Mashinani Trust

Forrest Cammack

MATUL Final Project

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**Executive Summary**

**GRASSROOTS ORGANIZING THROUGH**

**SELF-HELP MICROFINANCE NETWORKS:**

**STORIES FROM MUUNGANO WA WANAVIJIJI**

**AND AKIBA MASHINANI TRUST**

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Self-Help Microfinance Groups are a powerful development tool, and can be used very effectively in community-led development efforts. The aim of this study is to document the stories of slum dwellers who are using this tool in their communities. It focuses particularly on Kenya’s national federation of slum dwellers, known as Muungano wa Wanavijiji, which is using this tool as a way to do grassroots community organizing, mobilize against evictions, and implement housing and infrastructure initiatives. The report also focuses heavily on the relationship between Muungano wa Wanavijiji and Akiba Mashinani Trust, an NGO which acts as Muungano’s financial department, giving loans to groups.

Worldwide, financial cooperatives have typically gone hand-in-hand with social change, but in Kenya this is a new phenomenon. In the past, the Kenyan government has micro-managed all co-operatives, and this is the first time Kenyan co-ops have been used for promoting social justice and for empowering the poor.

This is an anthropological study which covers the story of six different slum communities around Nairobi, and is based on 8 key informant interviews and four group interviews. It documents the process by which groups are formed, and build trust with one another. It also documents the process by which they get loans from Akiba Mashinani Trust, and plan and implement development projects.

Overall, the processes that Muungano and AMT have put into place seem to create an empowering environment for slum dwellers, and the movement has accomplished some extremely impressive feats, including the construction of hundreds of low-cost improved housing units, and negotiating security of tenure for slum land.

The study recommends…

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**Chapter 1: “NGO-ism”**

*“If we had our wish*

*we would ask*

*all you donor agencies*

*to leave Africa”*

*The Kenyan professor*

*looked at me for a long time*

*We had known each other*

*for over thirty years*

*“Honestly, we would ask you to leave*

*but we have no choice*

*but to keep you here*

*Our poverty*

*makes us keep you here”*

*sadness*

*mixed with*

 *frustration*

*–* “Predicament,” by Annetta Miller – (Miller, 15)

***1.1: Foreign NGOs: A God-send or a Plague?***

 Kenyan NGO’s have been the vehicle of much good, creating a third sector within the economy after the decades of oppression, uplifting many millions from poverty.

But there are some downsides. Nairobi’s NGOs do not tend to have the best of reputations. It is a sad and ironic truth that the very organizations which are supposed to be helping to alleviate poverty are often doing just as much to perpetuate it. One rather twisted theory that I have heard is that those who make their living off of helping the poor will never become truly serious about ending poverty. If poverty were to disappear, so would their jobs!

 Within the significant work the NGO’s do in poverty alleviation there has also been created systems of dependency in which the poor person will be unable to attain self-sufficiency and will continue to rely on the help of the NGO, thereby providing the aid worker with job security.

This view is a little pessimistic, but it is the view which is held by many of my friends and neighbors in Kibera, which is one of Nairobi’s largest slums. When it comes to NGOs, Kibera has seen it all. I have heard horror-stories of people who establish NGOs in the name of charity, solicit for funds, and then simply pocket the money. When donors come knocking to see how the operation is doing, they find nothing but a fake address.

 Cases like the ones above are a bit extreme. A more normal reason for the failure of NGOs in Kenya is the general air of paternalism which they so often exude. Foreign aid is plagued by various subtle forms of both racism and classism. There tends to be a general feeling in the NGO community that the development experts know best, and that the poor cannot be trusted to meet their own needs. Of course, most people would never say this out loud, but actions speak louder than words.

 The unfortunate truth is that the foreign NGOs have all the money, and by extension, most of the power. It is the foreign development experts who get to make most of the decisions, and for that matter, it is they who get to select which issues even need deciding. The NGO community likes to pass itself off as unbiased and altruistic; combating poverty on behalf of the helpless, the hapless, the voiceless, and the choiceless. This self-image is based on 2 key myths:

***A Case in Point***

Last summer, a colleague and I interned at a small, church-based NGO specializing in education and microfinance. This NGO (which shall not be named, for the sake of protecting the innocent) operates in Kibera, but most of its board-members live in the United Kingdom. The NGO’s executive director, also from the UK, lives in Nairobi and oversees the NGO’s operations here. Almost all of the other staff members are Kenyan, and most of them live in Kibera. The manager of the microfinance department, a Kenyan, is an intelligent man who has had extensive experience in the field of microfinance previous to joining this particular NGO. However, he is given little or no say in decision-making.

The church in the UK prides itself in running its operations the “Christian” way, and so the NGO does not charge any interest on the loans it gives. The manager sees this as being an unsustainable practice. Money loses value over time, and so at the very least, a tiny percentage of interest should be charged so that the value of the money can be kept up to speed with the rate of inflation. Also, people who have to pay for their loan tend to take the loan more seriously than people who receive a loan for free. That is the way the world works. The NGO’s foreign decision-makers, however, refuse to listen to him. The NGO has been struggling financially over the past few years, and the Kenyans who work for it have come up with some clever ideas about how to make it more sustainable. Their ideas, however, are falling on deaf ears. This kind of behavior is all too common for foreigner-run NGOs in Kenya.

 Myth 1: NGOs are impartial.

 Truth: People who work for foreign NGOs bring with them their own set of cultural values, goals, and desires. What an American values is going to be different from what a Kenyan values. An American is going to make decisions based on factors that the Kenyan may deem unimportant while ignoring factors that the Kenyan may deem important. An American, even if she doesn’t say it, is going to be pushing American values on the people she is working with: values like individualism and consumerism. Intentionally or unintentionally, the NGO worker is going to be pushing his own agenda.

 Myth 2: The poor are helpless.

 Truth: The poor are far from helpless. The poor tend to know more about their own situation than the foreign aid worker, and they have better ideas of what to do about it. They also have muscle. What they lack in wealth, they make up for in numbers.

 Unfortunately, while many NGOs might acknowledge these two truths in theory, they do not often take them to heart in practice. They continue to come to Kenya as outsiders and enter into impoverished communities with their own agenda. The projects that result tend to be more a product of the wishes of donor agencies than of the people who are being served.

***1.2: Combating “NGO-ism”***

 Annetta Miller is a retired missionary living in Nairobi who has taken up collecting African proverbs as her hobby. She and her husband Harold have been around Nairobi’s NGO community for perhaps longer than they would wish, and they know first-hand just how paternalistic foreign NGOs can be. Harold has coined the phrase “NGO-ism” to describe the all-too-often neo-colonialist patterns of engagement that foreign NGOs follow.

Figure 1: “A Case in Point” – Case Study

 Recently Annetta put together a slim but powerful book showcasing the racism and condescension of foreign aid organizations in Africa. *The book is called Strange Gifts: Reflections on Aid in Africa*, and it is comprised of African proverbs which Annetta has collected and mixed with her own poetic vignettes, which are based on her experiences working in Africa and on conversations with many of her African friends. One of the beginning poems, “Neo-colonial” (to the right) records some of the feelings and thoughts she has on the subject (Miller, 9).

***Neo-colonial***

*The world*

*of the international donor agencies*

*seemed unreal to me*

*after thirty-five years of*

*teaching in African institutions*

*working under Africans.*

*Africans*

*working under foreigners*

*rather than*

*Foreigners*

*working under Africans*

*upside-down*

*neo-colonial*

*imperial*

*A shock*

*that there are still foreigners*

*who want to bring Africans*

*into* ***their*** *structures.”*

 Development that is truly effective will have to be development that is done with a “by the people/for the people” approach. In talking through these issues with various people, including Harold and Annetta, I came to the conclusion that what I really wanted to study was community-led processes of development which embrace local ideas and ideals rather than foreign ones. Annetta suggested that one of the most helpful things I could do with my thesis would be to document successful, locally-led development models, and to use this documentation to encourage other community-led initiatives.

 The aim of this type of project would be to go against the flow of “NGO-ism” by listening to the people and telling their stories. Instead of further propagating the myth of the foreign hero sweeping in to save the day, this project would document and celebrate the self-sufficiency, ingenuity, and creativity of local people, and particularly people living in Nairobi’s slums. I therefore began a search for models of community-led development which are both sustainable and locally successful.

Figure 2: “Neo-colonial” by Annetta Miller

***1.3: The Grassroots Savings Movement***

 As I was searching for local community-led development efforts, I was pointed to *Akiba Mashinani Trust* (Swahili for “Grassroots Savings” Trust), which works alongside an organization called *Muungano wa Wanavijiji*; a national federation of slum-dwellers which works to empower members to take control of their own economic futures by forming small grassroots savings and loan groups (more formally called Self Help Microfinance Groups, or SHMGs). The groups in each community are encouraged to band together to form a savings network which is capable of planning and implementing community development projects on a broad scale, either independently, or in cooperation with other NGOs and the government. These networks form the structure of the nationwide federation, and Akiba Mashinani Trust (AMT), is an NGO which acts as the financial department of the movement.

 For the past year, I have been a member of a small savings and loan group in Kibera and so I know a bit about how these groups function. I have already seen enormous potential for economic empowerment just in the work of one group. I can therefore only begin to imagine the potential for social change which would be present in a vast network of such groups, working in unity toward a specific goal. Up until I began my research I had never heard of this model, but the more I learned about it the more excited I became. The concept of grassroots mobilization through small, replicable cell-groups is an integral part of the MATUL degree, and it has been interesting to watch this concept play out in the arena of grassroots savings groups.

***1.4: Research Question and Hypotheses***

During the course of my preliminary readings on the topic of grassroots savings networks, I discovered a variety of areas which merit further research. I will elaborate on this in Chapter 2. Two of the variables that stuck out to me, however, were the ideas of **sustainability** and **self-replication**. I was interested in discovering how the movement grows, and what common characteristics seem to be present in healthy, self-replicating groups. One of the resources I had been reading claims that the capacity for self-replication is one weakness of Self-Help Microfinance Groups (Mersland and Eggen, 55). I wanted to see whether Muungano/AMT had found a way to circumvent this weakness. As I began to poke around and ask questions, however, I discovered that the growth of the movement is the responsibility more of Muungano than of AMT. AMT is simply the financial department of the movement, and not particularly responsible for starting new savings groups. Because I was working specifically with AMT, I decided to focus my research on something more relevant to them. During meetings with staff members at Akiba Mashinani Trust, I was told that probably the most helpful thing I could do would be to simply document their process and tell the story of the movement, which I was delighted to do. The questions I subsequently chose to focus my research on were as follows:

* *What is the story of Akiba Mashinani Trust to date, within the wider story of Muungano wa Wanavijiji, and within the story of the cooperative movement in Kenya?*

This question brought with it a set of important sub-questions:

* *What is the general process that AMT follows when working with Muungano’s SHMGs?*
* *What are the strengths of this model of development? What has been accomplished?*
* *What are some of the challenges that must be overcome?*

**Chapter 2: Community-led Development in Kenya**

**Past and Present**

***2.1: Self Help Microfinance Groups Overview***

 SHMGs come in all sorts of different shapes and sizes, and go by many different names. Names vary from country to country. In Kenya, a savings group is normally called a *chamaa*. Kenya’s chamaa’s normally fall into one of two categories: a ROSCA or an ASCA.

 ROSCAs, (Rotating Savings and Credit Associations) are formed when a group of people decide to get together once a week or so and each contribute a set amount of money into a communal pot. Each week, a different group member will go home with the pot. This will continue until each person has had a turn receiving the money. ASCAs are a bit different.

 An ASCA (Accumulating Savings and Credit Association) is a very useful community development tool. It is a type of community-based organization that is used specifically to give local residents power over their own finances. In the ASCA model, a group of people still regularly saves funds in the common pot, but instead of being given out immediately, the money is stored over a period of time (thus accumulating). Members then use these funds to loan money to one another, and interest on these loans is returned to the group. This kind of system allows low-income people to have access to a cheap source of credit.

 Normally, slum-dwellers would not qualify for a bank loan, and would have no alternative but to go to a loan shark and take out a loan with exorbitant interest rates. By joining a chamaa (i.e. SHMG), the poor can access the credit they need without a bank or a loan shark. By pooling funds, a group of low-income people can access badly-needed credit at a fair price (Bussau and Mask, 19 – 34). The nature of poor communities is that there is little money to go around, and the money that exists circulates at a very quick pace. This makes saving difficult, and so it becomes vital for the poor to have access to credit, especially when looking for business capital (Santos, 110 – 129). In this context, SHMGs are an extremely helpful development tool.

 Akiba Mashinani Trust (meaning “Grassroots Savings” Trust in Swahili) is one of the local NGOs which was founded to help support the Kenyan slum-dweller federation, Muungano wa Wanavijiji, which is associated with Slum Dwellers International (SDI). AMT’s primary goal is to help Muungano in its task of networking with community savings groups in each slum community. Most of the SHMGs AMT works with follow the ASCA model. AMT loans money to these groups, which then on-lend to their members for various business projects. AMT uses these loans to build trust with group members, while simultaneously connecting them with other groups and encouraging them to work together and develop a united goal for the community.

 After trust has been established and a unified goal identified, AMT then assists these SHMG networks to work towards large community projects which would be impossible for a single SHMG to accomplish on its own. Examples include installing clean water and sanitation systems, upgrading slum housing, and fighting for land tenure. AMTs strategy of grassroots development through SHMG networking closely mirrors the strategies of SDI’s slum dweller federations in other several other countries (Karimi, Muungano, and Weru).

 SHMGs have been used very successfully in Kenya by Muungano wa Wanavijiji. However, this slum dwellers federation has only come on the scene in recent years. Apart from Muungano and Akiba Mashinani Trust, SHMGs in Kenya have had a long history of their own. They have a rather mixed track-record, but their impact has been positive overall. SHMGs in Kenya fall into the legal category of Savings Co-operative, and as a result, their history is tied up with that of the Kenyan co-operative movement, which is summed up below.

***2.2: History of the Kenyan Co-operative Movement***

 The success of co-operatives in North America and Europe, according to Silas Kobia’s book, *The Co-operative Movement in Kenya* (Date), has a lot to do with the fact that co-operatives in these places were birthed and nurtured in the context of social change movements. On these continents, co-operatives were created by the poor as a strategy for improving their own lot in life, and were used as a means of mobilizing and empowering common men and women. Co-operatives were established with the priorities of the people firmly in mind, and have thus helped transform entire communities. Over the years, however, the social change element of co-operative movements has nearly disappeared. Co-operatives in the developed world have become quite formal and institutionalized, while co-operatives in the developing world are often nothing more than tools for economic advancement. Such is the case of Kenya (Kobia, 17-19).

 Co-operatives first arrived in Kenya with the European settlers, who used the co-operative model as a way of off-setting agricultural costs. Few Africans were involved in the movement until after independence (Kobia, 29). Since that time, the co-operative movement in Kenya has been primarily a government-driven process.

 Kenya’s co-operative movement gained prominence after the country gained independence from Great Britain in 1963. The new government saw great potential in the idea of using co-operatives as a tool for economic growth, and began enthusiastically promoting the co-operative model as a part of its commitment to “African Socialism.” (Kobia, 29). This strategy was largely successful. According to Sylvester Ouma’s *A History of the Cooperative Movement in Kenya*, “[co-operative] members have not only promoted their social and economic standards, but have also contributed in raising the level of Gross National Income, in a comparatively shorter period than it would otherwise have taken” (Ouma, Date, 82).

 In most ways, the Kenyan government tried to set up the country’s co-operative movement for success. They created governing structures to help support and oversee the co-operatives at regional and national levels. Each region of Kenya is supposed to have its own District Co-operative Union, which is a network of all the co-operatives in the area. The role of the union is to serve the co-operatives by helping them to buy in bulk, further educate their members, train them in banking, and also in book-keeping. The government has been trying to use these unions as the center of co-operative development in the country (Ouma, 103). All of these unions are under the umbrella of the Kenya National Federation of Cooperatives, whose duties are to help the cooperatives audit accounts, advocate for them, and advise the government on co-operative policy, among other things (Ouma, 112-113).

 Kenya’s co-operative movement looks really good on paper. It has a strong structure and a lot of power and potential. According to Kobia, however, the movement is crumbling. The government held the co-operatives in a tight grip for the first 30 or so years after independence. The government’s Ministry of Co-operative Development had almost total control over the movement and could appoint or dismiss leaders at will. Leaders of the co-operative movement were not able to act with the flexibility necessary for a thriving socio-economic movement.

 This micro-management severely weakened Kenyan co-operatives (Kobia, 94). By 1997, the government had realized its mistake. It relinquished nearly all control of the movement. Unfortunately, the changes were too sudden, and co-operatives were not prepared for them. Many leaders, finding themselves without any accountability, began engaging in embezzlement activities. Corruption ran wild. Co-operative members became apathetic and disillusioned. The government was forced, in 2004, to reinstate most of its previous controls (Kobia, 95-96).

 Kobia claims that in order for Kenya’s co-operative movement to realize its full potential, its members must begin to participate in governance. They must shake off their apathy and embrace the values of social change that the movement once stood for. The crumbling institutions which have governed Kenya’s cooperative movement must be infused with new life, and visionary, dynamic leaders must be elected who are capable of making good decisions and who are held accountable to the people. Quality research must be done on how to better engage with global markets and how to more effectively serve members and bring about social change and development in participating communities. Networks must be strengthened, and co-operatives must co-operate together, working toward a unified goal (Kobia, 157-159).

 This is where Muungano wa Wanavijiji and SDI enter the picture. SDI fully embraces the original values and goals of the global co-operative movement. It has seen first-hand the failure of both the government and the market to meet the needs of the poor. It promotes the decentralization of power, and aims to empower the poorest of the poor by spreading that power out to the margins (Patel et al, 46). This network of poor people’s federations has connected thousands upon thousands of slum-dwellers around the world who are now able to stand together in solidarity against corruption, tyranny, and poverty. They are creating new jobs, new homes, and new schools. They are battling evictions, insecurity, and disease, and persevering towards a brighter future for their children. And they are doing all of this through networks of SHMGs. They are using the global co-operative movement in the way it was originally intended to be used; as an agent of social change.

***2.3: The Work of Slum Dwellers International***

 SDI’s strategies are tried and true. They date back to around 1988 or so, when the Asian Coalition for Housing Rights began to network with other grassroots organizations and NGOs and experiment with slum-empowerment methodologies. This network began forming savings and credit groups, and hosting exchange visits where leaders from one group would come to visit another. Slum leaders began to exchange strategies and knowledge, and to develop together community-based development tools. They learned to do asset-mapping in their communities, and began creating housing records to be used for future development and as a weapon against eviction. They also began advocating for secure tenure and infrastructure, and learned to create and promote cheap but decent designs for improved housing and sanitation.

|  |  |  |  |
| --- | --- | --- | --- |
|  | Born | Groups | Members |
| Brazil | 2004 | 21 | 566 |
| Ghana | 2003 | 335 | 15,297 |
| India | 1988 | 970 | 750,000 |
| Kenya | 1996 | 616 | 64,200 |
| Malawi | 2003 | 1,056 | 13,509 |
| Namibia | 1998 | 605 | 20,400 |
| Nepal | 1999 | 348 | 15,694 |
| Philippines | 1995 | 1,052 | 26,818 |
| S. Africa | 1991 | 317 | 21,828 |
| Sri Lanka | 1989 | 8,061 | 53,425 |
| Tanzania | 2004 | 223 | 10,050 |
| Uganda | 2002 | 470 | 31,559 |
| Zambia | 2001 | 400 | 46,750 |
| Zimbabwe | 1997 | 658 | 53,013 |

 The goal of the movement originally was to encourage community-based leadership, and to eventually see a movement run primarily by slum-dwellers (Patel et al, date, pg. 47). The founding NGOs, meanwhile, did their best to melt into the background and simply play a supporting role. They began to concentrate on research and fundraising, while letting the slum-dweller federations set development priorities and implement projects (Patel et al, 48). This strategy has been met with great success, and slum-dweller federations from all over Asia have been able to engage with city and national governments, stop demolitions, and influence slum policy. They have also been able to design and implement many different kinds of slum-upgrading projects.

Fig 1: SDI is comprised of 14 mature federations in the above countries. It also has start-up federations in 20 others. For a more thorough overview, go to www.sdinet.org

 In 1991, the movement spread to South Africa after a visit there from members of the Indian slum-dweller federation. From there it spread to other African nations. SDI was founded formally in 1996 at a conference of global slum-dweller federations in South Africa. At that time, SDI was comprised of 11 participating federations; six from Asia, four from Africa, and one from Latin America (Patel et al, 49-50).

Figure 3: SDI Federations around the Globe

 Right around that time, Indian and South African SDI members began visiting Kenyan NGOs. They encouraged the adoption of practices that had worked in those two countries. This eventually led to the formation of Muungano wa Wanavijiji, the Kenyan slum-dweller federation (Weru, date, pg. 49). Muungano wa Wanavijiji is supported by two NGOs, Pamoja Trust, which was founded specifically for the purpose of helping Muungano advocate for land, shelter, and services (Weru, 50), and Akiba Mashinani Trust, which was set up to give loans to Muungano Savings groups that were ready to begin slum-upgrading projects (Weru, 60).

 The Kenyan Federation as of 2013 was made up of 616 groups with 64,200 members. It uses the same strategy of community organization as the other federations. Groups collect savings from members daily, and as the collector goes from door to door, she is also able to spread information. Collectively the federation has over 600,000 USD in savings, which can be loaned out to members for the purpose of beginning or improving businesses (Muungano, 16).

 The federation has been actively carrying out research in slums, mapping Kenya’s slums with painstaking care and recording slum conditions, demographic information, and information on the government’s provision of services and infrastructure. They have been to court many times, lobbying for secure tenure for slum residents, as well as for better sanitation and security. They have launched pilot projects in various slums in an attempt to find upgrading solutions that are replicable and affordable. They are trying to prove to developers that slum-upgrading can make money and can be beneficial to developers as well as residents (Muungano, 17-23).

 The federation has not gone without challenges. Muungano wa Wanavijiji has had a rocky relationship with the government, which tried to close down Pamoja Trust and firebombed its offices when it first opened in 2000 (Weru, 50). Standing against evictions has brought the federation into conflict with the government many times. In recent years, however, they have been trying to reconcile their differences with the government and work together, instead of against one another. They are using data-gathering within slum communities for the basis of this new relationship (Muungano, 20-21).

 The core of Muungano wa Wanavijiji is the savings groups. All other activities exist for the sole purpose of strengthening these groups and empowering them to enact social transformation in their communities. The groups in each neighborhood form a neighborhood network, which then sends representatives to Muungano’s regional and national networks. This structure allows groups to stand together in solidarity nationwide, to exchange ideas, and to hold one another to account (Weru, 57).

 Muungano wa Wanavijiji and its supporting organizations are going where no Kenyan cooperatives have gone before. They are returning the cooperative movement to its roots; embracing it as a vehicle for social transformation rather than as simply a government-led economic strategy. They have recognized the failures of market-driven development, as well as the shortcomings of national and international government in addressing poverty. They have recognized that in order for real change to occur, the power of decision-making must be given to the poor. Creating a cooperative-economics-based social movement is one way to do that.

 According to Jane Weru, who has been involved in this movement for over a decade,

*…urban poor federations seek to build their capacities internally, in order to change the manner in which they negotiate with the city or the state to produce solutions, both for themselves and for the city and the state… …In a globalizing world where decentralization is being promoted, ultimately the relationship of the urban poor and the city is central to addressing issues of land, poverty and livelihoods* (Weru, 61-62).

There is no more room for apathy on the part of the people or for micro-management on the part of the state. Moving forward in the fight against poverty will require the active participation of all.

**Chapter 3: Methodology**

***3.1: A word about Personal Presuppositions***

As a researcher, I have approached this project with several personal biases. I am a Christian, and as a Christian I believe in the dignity and worth of all people, for they are created in the image of God. I believe God has a deep love for the world we live in, and a special preference for the poor. It is for this reason that I have engaged myself in community development efforts, and it is for this reason that I believe the poor should have an integral role in planning the projects which impact their communities. All too often, policy for urban slums is created by people who have more of an interest in seeing the slums disappear than in seeing them thrive. Because of my belief in God’s special preference for the poor, I feel the responsibility to work for more equitable systems of governance and distribution of resources. This is the reason I have been so interested in the model of SHMG networking, as it is a model that gives power to the poor and gives them a say in the decisions which affect them.

 As Akiba, Muungano, and the savings groups are non-religious, and their membership is comprised of people who observe a variety of different religious practices, I have not based this research on a Biblical or Theological framework. However, my faith is the lens through which I see the world, and has doubtlessly affected my perspective on the research I have done.

 A second set of preconceptions stems from my identity as an American. As much as I try to embrace the idea of a world without borders and pledge my allegiance to my brothers and sisters around the world, rather than just to my own nation, I cannot escape the fact that I am a product of my culture. I get impatient when meetings run late, and I have trouble with small talk. I like getting straight to the point. In an anthropological study, it is important to embrace the culture of one’s host nation, and the process of gathering information is quite as important as the information itself. Participating in community life and functions is an important part of the research, thus I have spent eighteen months living in the Naiorbi slums and learning Swahili, nevertheless, my own cultural biases have doubtlessly limited my capacity to enter in.

***3.2: Research Setting and Target Population***

Nairobi, Kenya used to be called Africa’s “Green City under the Sun.” For its first decade or so after independence, Nairobi lived up to its reputation. It was one of the most modern cities in Africa, and was admired for its beauty and infrastructure. Over the years, however, corruption has taken its toll on the city and much of its infrastructure has crumbled. Its green spaces have been snatched up by land-grabbers. The last two decades, however, have seen renewed economic growth in much of Africa, and Kenya in particular. Nairobi is now a major hub for trade and economic growth in East Africa (Furphy, 2010).

 The recent growth has hugely benefited Nairobi’s upper class, and has also had a significant impact on its growing middle class. For the poor, however, capitalism’s promised “trickle-down effect” remains ever-elusive. Salaries for the poor have barely risen over the last decade, while food prices have sky-rocketed. Meanwhile, rural farmers, facing lower and lower crop yields due to climate change (GRID-Arendal, 2014), have continued migrating to the city in ever-increasing numbers. Their destination: one of Nairobi’s many slums.

 Slums are typically booming places, full of vibrant life and color. Creative entrepreneurship and a good sense of humor is what enables the people who live there to get by. Nairobi’s slum-dwellers “hustle” for a living, or so they say. They scramble to make ends meet by digging up whatever odd jobs they can find. It’s a simple life, and not joyless by any means, but it takes its toll after a while. It is all too easy to lose one’s sense of humor in the stress of finding the next meal, and many people slip away into the world of substance abuse.

 This is the context in which Muungano is working, and in which a remarkable phenomenon is occurring. Here, slum dwellers are using networks of SHMGs to pull themselves out of poverty. For the purpose of this project, I chose to focus specifically on community networks which have taken loans from Akiba Mashinani Trust for the purpose of furthering their own community development goals. These networks are in the communities of Bangladesh, Kabete Market, Mukuru, Kibera, and Huruma. These communities were chosen specifically because they are each at a different step in the process. Some have just begun to take loans, while others have been taking loans for years and have completed some very impressive projects. I have attempted, by showcasing each of these communities, to outline the steps of Akiba Mashinani Trust’s process from beginning to end.

***3.3: Specific Methodological Procedure and Considerations***

My research methods were qualitative, rather than quantitative in nature, and used an anthropological approach. I decided that story-gathering was an appropriate research tool to use in this context, because of the nature of the questions I was asking. I attempted to ensure the accuracy of data by interviewing a wide variety of people inside the federation, and cross-checking their responses with one another on issues where there was disagreement. The legitimacy of this research method correlates directly to the legitimacy of each interviewee. In this method, data comes directly from the mouths of the people involved in the projects, so the accuracy of the data is tied up in the personal worldview and biases of each interviewee. As an outsider, it can be difficult to discern the accuracy of the data when interviewees contradict one another. This issue will be dealt with more fully in chapter 4.

 Interviewees included members of the SHMGs, leaders in the SHMG networks, and field workers from Akiba Mashinani Trust. My data collection process consisted of eight key informant interviews and four group interviews. These interviews were semi-structured, with a few open-ended questions that gave the interview direction, while simultaneously leaving room for the interviewee to give unexpected information. These interviews were recorded with a hand-held audio device, and were accompanied by the interviewer’s notes about the setting of the discussion and observations of the interviewee (See interview questions in Appendix A).

 I traveled to meeting sites with Akiba Mashinani Trust’s staff as they made their weekly visits to the field. Most of the interviews were conducted in English, but in a few instances, Swahili was also used. In these cases, staff members helped translate the interview questions and responses. I also enlisted the help of a translator to decipher some of my recordings.

***3.4: Ethical Issues***

There were two interviews in which potential ethical issues arose. Nuru Self Help Group was created specifically for people who are HIV positive, and sometimes people who fall into that category are stigmatized by those who discover their status. Because of this, I considered changing the name of the group and group members for the purpose of this report. However, those I interviewed seemed unafraid, and disclosed their histories to me without hesitation and without asking for secrecy. Since this report is to remain unpublished, I have left their names as they are. If I choose to one day publish stories from this report, or if AMT chooses to do so, then concealing the identity of these particular group members should be considered.

 In a second interview, a man asked me to conceal his identity because of the nature of the information he was disclosing. I have therefore changed his name in this report.

 For all of my interviewees there is some slight potential for harm, as they are participating in a social movement that the government has seen as a threat in times past. Currently the movement is on good terms with the government, but if that were to change, all members would face a certain level of risk. Because of this, my data will be kept a secret and left unpublished unless I have the express permission of my interviewees to publish it.

***3.5: Participatory Action***

 This research project was meant to have been done using the method of participatory action research, in which the community that is being researched defines the research that is needed and uses said research to take positive action which furthers their own objectives. While looking for a research question, therefore, I sat down with Akiba Mashinani Trust to identify the issues and narrow in on a subject that they wanted to explore further.

 During this discussion, it was decided that the thing that would be most helpful to AMT would be to have its story documented. This is what I have done, and I presented my report to members of Akiba Mashinani Trust as well as to Muungano wa Wanavijiji in two separate meetings on Monday, July 14th, 2014. The research was received and discussed, and the two organizations will be using the stories I have gathered for their own purposes. For one thing, they will now have a bit more of their own history on record. Additionally, they will be able to use these stories to promote the idea of Self-Help Microfinance Networks among donor agencies and additional groups of urban poor people around the world.

**Chapter 4: Stories of Muungano and AMT**

 Akiba Mashinani Trust has been the functional “financial branch” of Muungano wa Wanavijiji for over ten years now. Typically, the procedures they follow look something like this: community organizers working with Muungano will enter a new community, talk with the people there about what Muungano is doing, and either find existing SHMG groups that are interested in joining the movement, or form new ones. They will then begin to build trust with the people in this group by monitoring their internal savings and loan process. As the group stabilizes and begins to show its commitment to saving, the Muungano organizer will introduce the group to Akiba Mashinani Trust. This is the point at which I begin. As a researcher working with AMT, my goal was to document AMT’s process by telling the stories of a variety of slum communities it is working with, each of which are at a different step along the journey.

***4.1: Nuru Self Help Group – Bangladesh Settlement***

 According to the community organizer for Kibera slum, a man whom everyone calls OCS, there is no minimum savings requirement for people in the federation. “People give what is in their pockets,” he says. They might save just ten shillings, or twenty shillings, or fifty. It doesn’t matter how much people save; it’s just important that they show up and save. Savings is the means to an end, not an end in itself. The end goal, rather, is unity, and creating a way for people from slums all across Kenya to stand together in solidarity with one another.

 Therefore, while the savings and loan mechanisms in a new group are being tested, the Muungano organizer will continue to visit group meetings and communicate the broader vision of Muungano. He or she will tell stories of what other Muungano savings schemes have managed to accomplish in other slums, and will encourage the group to continue moving forward. He or she might also arrange to have some of the group members go visit one of the other projects for the purpose of gaining knowledge and inspiration. This testing and learning stage is where Nuru Self-Help Group has now found itself.

 OCS and I arrive a bit dazed at Bangladesh settlement on a sunny Wednesday Afternoon. The journey from Kibera to Bangladesh has been a very arduous one, and has involved an hour or more of walking and a 30-minute bus ride. I am tired and dizzy, and happy to be out of the hot mini-van. The group meeting was supposed to start at 2 pm, and we are running late. It is now nearly 3. We walk along the highway for a minute or two and then enter into the slum.

 Bangladesh Settlement is a very small slum on the outermost edges of Nairobi. It is sandwiched in between Nairobi National Park and Ongata Rongai. It is a considerably nicer slum than Kibera. The houses are made of wooden planks instead of corrugated metal, and the entire place has a rather homey feel to it. There are trees growing up over the rooftops of the houses, and a few doorways even have shrubs and flowers planted on either side. The dirt pathways which wind through the slum contain surprisingly minimal amounts of garbage. It seems that they must be cleaned fairly regularly.

 After walking past several clusters of homes, OCS and I arrive in an open space. The area is surrounded by houses on all sides, and standing in the middle is some sort of community gathering hall. It has a roof, but no walls. Inside are 4 or 5 individuals sitting on chairs. The meeting has not yet started. The group members greet us warmly. “Welcome, welcome! We’ve been waiting for you,” they say. Two of the chairs are given up to OCS and myself, and someone begins pulling wooden benches out of a nearby house. An old grandmother walks up and sits down on a pile of sticks someone has collected to sell as firewood. One of the younger members is sent off to call the rest of the group.

 We chat for a couple of minutes, and the chairman introduces himself to me. Timothy Kamau is his name. He is a small, slender man, with bright eyes and a kind face. A few folks are still trickling in, but after only a few minutes delay, Timothy convenes the meeting. A prayer and a short devotional are the first items on the agenda. These are led by an animated woman who is affectionately called “pastor” by those present.

 After the prayer, Timothy has the group members introduce themselves, for my benefit. The members are quite the mix of people; men and women, young and old; and as they say their names I notice that there are people from a mixture of tribes represented here as well. Several of the members are Kikuyu, but there is also at least one Luo; the secretary, a young man (probably in his thirties) named Frederick Onyango. After the introductions, the business agenda is kicked off with the Muungano chant.

**Muungano Chant**

Meetings typically begin with the following chant, call-and-answer style:

*Muungano… Nguvu yetu!*

 *(Unity… our strength!)*

*Akiba…. Mashinani!*

 *(Savings at the grassroots!)*

*Pesa zutu…. Uamuzi wetu!*

 *(Our money, our decision!)*

*Ardhi na makao…. Haki yetu!*

 *(Land and shelter is our right!)*

*Uoga…. Umasikini milele!*

 *(Fear leads to eternal poverty!)*

*Umoja…. Silaha ya maskini!*

 *(Unity… Weapon of the poor!)*

Translation is from (Bruce, 2014).

 The group quickly runs through several business items on their agenda. They are talking in rapid Swahili, but I am able to gather that they are discussing the course of action they need to take to get their group certificate renewed, and are also encouraging borrowers to work on paying back their loans. They are also asking OCS about some of the housing projects that have been started in other slums, and conversing excitedly about the possibility of starting their own. Before long, Timothy turns to OCS and gives him the floor. OCS shares some words of encouragement, and then begins speaking in English. He explains who I am and why I have come. “Ask your questions now,” he tells me. So I begin the task of piecing together their story.

Figure 4: Muungano Chant

 Nuru Self Help Group was begun in 2011 by people living with HIV in Bangladesh Settlement. Nuru means “light” in Swahili, and members first organized themselves as a support group with the help of doctors from the nearby Langata Hospital. This group is a safe place where members can talk freely and frankly about their HIV-positive status without fear of stigma or discrimination. They have helped support each other during the “coming out” process, and have also helped to educate one another about the disease and how to live well as a person who is HIV-positive. The people in this group also support each other with hospital bills, and other every-day life emergencies like funerals and school fees. Before long, the members decided to register as a financial self-help group. They got a certificate from the Kenyan government, and started table-banking (In table-banking, no money is taken to the bank. All savings are immediately given out again in the form of loans). There are currently 32 members registered, and they consider 25 of these to be active (active members are those who save on a consistent basis). Group members save according to their ability, and also contribute ten shillings to the group’s social fund every week. Out of their savings, members are then given loans of 500 or 1000 shillings, which they return with 10% interest. These loans are then used for business. Most group members have a small income-generating activity of some sort. They may sell vegetables, firewood, mandazis (fry-bread, somewhat like a donut), or some other item along those lines. The loans are generally used for buying additional stock.

 Besides their weekly meetings, Nuru Self Help Group members also meet together regularly for some other activities. They have started a group business which makes soap and other household detergents, and these they sell among themselves. Group members regularly get together for Bible study and prayer, and they also do some gardening. They are currently growing kale (known in Kenyan slang as “Sukuma wiki,” which means “push through the week”) as well as other vegetables.

 Being a part of this self-help group has done its members a lot of good. Standing in solidarity together has given them the ability to have some control over the quality of their lives and their future wellbeing. And they aren’t stopping here. They have big dreams, and are keen to pursue them. Most of these people still have no formal employment. Their livelihood depends on the small informal businesses which they run. Some days, there is still not enough to eat. While their internal group loans have been helpful in getting stock, they aren’t quite enough. Sometimes, multiple members need a loan at the same time, and there isn’t always enough group money to manage that. Also, if they are ever going to create more stable businesses, they are going to need a substantial amount of capital.

 This is why the group is very pleased to be joining Muungano wa Wanavijiji and AMT. As a part of this nation-wide federation, they will be able to do things they could never do on their own. They plan to begin taking larger group loans from AMT to boost their businesses and increase their money-making capacity, and they hope that sometime in the future they will be able, with AMT’s help, to buy a piece of land and build houses on it. They are eager to get out of the slum and into a place which their children can call their own. It is a big dream, but it isn’t impossible to achieve. Several Muungano savings networks have already managed to do exactly what Nuru Self Help is dreaming of.

 The chairman and the secretary have done most of the talking, with a few other members chiming in now and again. I thank everyone for their time. It has been a pleasure to meet them and hear their story. The group members turn in their savings, writing down the amounts in little yellow notebooks with “Muungano” written across the top. Soon the meeting is over. OCS and I make our rounds shaking hands with all of the group members as we prepare to leave. They smile and laugh, and tell me I am welcome to come back any time. I thank them again, and then OCS and I head back to the road. We haven’t eaten lunch, and we’re very hungry. “Let’s go find some food,” I tell him.

***4.2: Kabete Market Self Help Group – NITD Village***

 Today I am out again with OCS. His real name is Wilberforce, but I never hear anyone call him that. OCS is a friendly, talkative man who loves his job. He has nothing negative at all to say about either Muungano or Akiba Mashinani Trust. He has seen the federation do great things, and he is a true believer in its work. Nothing seems to shake his enthusiasm, and today he is in a cheerful mood, as usual. We are heading to a group meeting in a place called Kabete Market, which is in Muungano’s Southern Nairobi Region.

 We arrive just as the meeting is about to start. Kabete Market is an open-air shopping center alongside one of Nairobi’s major highways. It covers about two acres of ground and is full of makeshift vendors’ stalls, made mostly from wooden poles and plastic tarpulins. The meeting is being held in the shop of a taylor. The roof is tent-like, and 2 of the 4 walls are open to the air. Various pieces of clothing and bolts of cloth hang from the ceiling. A sewing machine is shoved against the back wall. The group members are seated on wooden benches, and greet us with shy smiles as we sit down. I gather some preliminary bits of information. The chairman of this group is called Jehoshephat Kyalo. This group is a little further along in the process than Nuru Self Help in Bangladesh. OCS tells me they have just received their first loan from AMT about two weeks ago. The group meets once a week, and consists of about 20 members. 7 are present at the start of the meeting, and 1 more arrives before it ends.

 The meeting begins with the reading of last week’s minutes, and a summary of the savings and loan payments that were collected. The person responsible for taking that money to the bank takes out the bank slip and passes it around to other members so they can check it. The amount on the receipt matches the amount of money recorded last week. All is well. The group started saving with Akiba Mashinani Trust nearly a year ago, and so today they are preparing to do the annual audit of their books. OCS tells me that each self-help group has several different teams of people who are designated to do certain tasks. For example, they might have an auditing team, an advocacy team, and a welfare team which is responsible for handling members’ emergencies. These teams give reports at the weekly meetings.

 Soon it is my turn to speak, and I ask to hear the group’s story. Jehoshephat, the chairman, begins. The area where Kabete Market now stands used to be an informal settlement, he tells me. It was called NITD village, and about 200 families lived there. People from NITD village joined Muungano wa Wanavijiji sometime around 2008, but they weren’t all that committed, at first. Then in July of 2010, the bulldozers came. Everyone was evicted, and NITD village was razed to the ground. People realized it was time to get serious.

 After the evictions, people turned to Muungano for help. Around twenty of the families decided to make a serious commitment, and formed this savings group. The 200 evicted families filed a case in court against the demolitions with the help of a lawyer from Kituo cha Sheria, a local advocacy group. Unfortunately, the case started getting very expensive, and the lawyer wasn’t cooperating with them well. People soon began to get tired of spending money on the case. Somewhere around 180 families gave up, and only the 20 families in the savings group continued. The court case is still pending.

 According to Jehoshephat, the 180 families do not care to join the saving scheme. They would prefer to just get help from a donor, he says. Those in the self-help group, however, have no illusions about finding donor money. They are committed to working towards their goals, even if they have to achieve them the hard way. Eventually, they plan to buy a plot of land where they can do business and build houses. In the meantime, they have built this marketplace on the site where their homes used to be. By doing business here, they are able to scrape by.

 Kabete Market Self Help group members save daily. Whatever money they have left at the end of the day, even if it is 10 shillings or less, they give to the savings collector. For the first few years, this group was working not with AMT but with Pamoja Trust, another NGO which falls under the umbrella of Muungano. They eventually decided to move over to AMT because of some communication issues they had had. They have now been with AMT since July of last year (2013), under the supervision of OCS. The loan which they were just recently given was for 100,000 KSH at 4% interest. The members have split it amongst themselves and are using the money to boost their small businesses by increasing stock.

 After the interview, OCS talks to the group for about half an hour. He encourages them to get information and come up with a good strategy. Information is power, and that is why Muungano is so committed to facilitating learning exchanges. The people from this group have not yet been on one of these trips, and they are encouraged to go, even if it is just to another settlement within Nairobi. There is a housing project in Huruma Slum that is very similar to the one they want to do, and it would be very beneficial if some of the members would go visit it.

 The meeting ends, and OCS and I are served traditional Kenyan tea with some chapatis. With our minds and stomachs full, we head for home. It has been another successful day.

***4.3: Kwa Jenga Self Help Group – Mukuru Kwa Jenga***

 Mukuru is one of the largest slums in Nairobi. Residents say it is larger than Kibera, though folks from Kibera of course would disagree. Today I am with two of the staff members from Akiba Mashinani Trust; Edith, who is my supervisor, and Patrick, a field worker. Edith and Patrick and I have been in Mukuru since morning, visiting some other groups, and this is our last stop for the day. Mukuru is divided into two parts: Mukuru Kwa Jenga, and Mukura Kwa Ruben. Kwa Jenga has been built up over the years, and most of the buildings are more permanent than those of Kwa Ruben. They are made of cement blocks, rather than corrugated metal and plywood. Today’s meeting is being held in a pub belonging to one of the members. The three of us squeeze around a table with around 5 or 6 group members, and introductions are made. Edith explains who I am and the reason for my presence, and asks them to tell me a bit about the group. The chairlady, Esther Wamboi, and the treasurer, Alan Mwangi, begin.

 Kwa Jenga Self Help Group is registered as a CBO (community-based organization), under the government of Kenya. It started with around 20 members, and has stabilized as something like 18, all of whom are from the surrounding community. It started as a youth group, and the members are all young adults. Originally these young men and women were all out “hustling” on the street, and so a group of them got to know each other. A lot of them were unemployed. “So we saw if we joined together and start something, we could at least motivate the ones who are not working,” says Esther. By saving together, they have been able to raise some capital and many of those who were previously unemployed have been able to start businesses. Eventually, one of the members of the group, the vice chairman, happened to meet Patrick, the AMT fieldworker who is with us. Patrick came with some others from AMT to talk to the group, and they decided to join Muungano. There was a trust-building process which lasted for some time, and the group members had to give AMT some security in exchange for loans. But as Esther says, “the time went, and they gave us money, and now we have a good relationship with them.” Esther says the group likes AMT. It is easier to deal with AMT than to deal with a bank, and they would definitely recommend that other Self Help Groups join Muungano wa Wanavijiji and Akiba Mashinani Trust.

 This particular group does have a minimum savings requirement for members, which is 500 Kenyan Shillings per week (a little over 5 US Dollars). They also have a welfare fund, to which each person contributes 100 KSH per week. When a group member wants to take a loan, the group checks his or her savings to see if that member has been consistent. If the member has been a faithful saver and has a good business plan, he or she will be given a loan. Akiba Mashinani Trust normally charges the group somewhere between 6 to 8 percent interest, so the group charges 12 percent to members to make some extra cash. Loans are strictly for business and are monitored by the group. Esther, the chairlady, is adamant about this. “There is no way they are going to give you loan then you start going to buy clothes. That is a risk, no? It is for business. If you have an existing business already you just boost the business where you put something else.” The group has had two loans to this point. Their first loan was 300,000, and they repaid it in 3 months. Their current loan is for 1.1 million, and the first month they have already paid over 96,000. They are planning to pay it over the course of 10 to 12 months.

 Since Kwa Jenga Self Help has been through a couple of loan cycles with AMT, group members are now starting to reap the benefits. Two members have used loans to buy boda bodas (motorcycles taxis). Two people have used loans to buy a water tank, and three members have bought pigs together. They started with two pigs on the first loan, and then added three more using a second loan, increasing their total to five. Now the pigs have given birth and there are a total of fifty running around. They have since used some group money to also build a pig house. Alan is one of the two people who run the water kiosk. He says, “we come an idea how we can keep water in order to assist the community of Kwa Jenga, because there is lack of enough water in Kwa Jenga. Then, we come on a conclusion to get a capital from this Akiba Mashinani Trust. Then for the start, the first loan we get, we decided to buy a pipe, then where will you get this water? Then we decided to buy a tank. 4000 Liter tank.” The water project has cost about 80,000 KSH in total so far. They recently got the water connected and have been operating about a month. Water is sold for 5 shillings per jerry-can (20 liters), and the two are able to make a little less than 700 in a day. They are guessing they will make 18 to 20 thousand per month, and the water company charges 300 per day, so they might make a profit of 9 to 11 thousand in a month (3 to 4 hundred per day).

 Self Help Groups like this one are a very effective community development tool, but they have their challenges. When asked how this process has been, Esther says “It’s not easy. You have to mobilize those people and tell them what you want to do. When you start that group, some are stubborn, some are rude…, it’s like you are doubting each other and it looks like some people can’t pay, but finally they do. At least you have weekly meetings and eventually you get to know each other and then the doubt goes away. When they start paying the money, you start gaining trust. We have trust, and at least we move on. But it’s not easy.” Now, she says, people are friends and are often together. When problems arise, the officials hold a private meeting and come up with a recommendation which they will then take to the group.

 Though it isn’t always easy, Kwa Jenga SHG continues to move ahead, and its members have big plans for the future. They want a big group loan to buy a mini-bus and join a matatu SACCO (these mini-buses, or matatus as they are called in Kenya, are the main form of public transportation here). For their next loan, they plan to take about 4 million shillings from AMT. With this they will buy either a mini-bus or a titled plot. Eventually, they also want to form a larger savings network with other groups in Kwa Jenga. Through this network, they could do a big development project, like building houses. I leave Kwa Jenga Self Help Group impressed and encouraged. I can see that Muungano’s process is really working. Good things are happening in these savings groups, and I have only just seen the beginning.

***4.4: Sanitation Project – Mukuru Kwa Ruben***

 I am sitting outside of a church with three women from Mukuru Kwa Ruben, the more informal portion of the slum. These women are Dorice, Gaudenzia, and Jane. Edith and Patrick have dropped me off to do these interviews while they are running some other errands. I have met Dorice before. She is a particularly active member of Muungano, and a village elder here in Kwa Ruben. I did a preliminary interview with her, and saw her speak once at a conference.

 Dorice Bosibori Moseti moved to Mukuru in early 2003. She says that when she first came to Mukuru there were no toilets. The people of Mukuru Kwa Ruben had to travel far to find a toilet. There was a Baptist church where they used to fetch water, and this church had built toilets. Otherwise, the people would use the sewer line which ran past the slum. Some of the local farmers had opened a lid on this sewer line and erected a plastic tarp as a wall around it so it could be used as a toilet. These two options were far from people’s houses, however, and so at night, when it was dangerous to walk long distances, the women would simply find an open area to use near their houses. “Life is different now,” says Dorice. “We have organizations coming in, building toilets; they are bringing the services closer to the people.”

 When she first came to Nairobi, Dorice had to rely on her husband, financially. Her husband, however, never had steady work. He was a casual worker at a factory, and when the factory closed down, Dorice had to find a way to earn a living. “I had to get into groups,” she says, “because that is where you share problems, [and you learn] how you can solve your problems.” Before long, one of the self-help groups she was involved with became involved with a CDTF project (a devolved government fund), and they built two community toilets in Kwa Ruben. “When I saw that people can come together and ask the government to do something, that is when I got involved more into groups,” says Dorice. Later, her group came into contact with an NGO called Umande Trust. Together, they worked on a sanitation project in Kwa Jenga, but Dorice still had a passion for her own community, Kwa Ruben. A few years later, several community groups (including Dorice’s) started a project together with Umande Trust and Athi Water to install 8 biocenters, which were built between 2007 and 2009. Biocenters are toilet and shower facilities which use biogas from the toilets to heat water for the showers. 5 were distributed in Kwa Ruben, 1 in Lunga Lunga, and 2 in Kwa Jenga. During this process, several of the groups involved moved to form the Mukuru Savings Network. They then qualified to get another 4 biocenters installed.

 Initially, Mukuru Savings Network had over 850 members. “We were so many,” Dorice sighs, “but since we live in a temporary area – informal settlement, there are so many problems that come out and people scatter.” At the moment, the Mukuru Savings Network is made up of only 45 individuals. “With groups, they die every day. You lose two people in a group – three people in a group; at the end of it when you are supposed to report in to the network, there is no group. When a fire comes out it scatters the members. They go somewhere else to live. When there is a threat of eviction, people move to another place to live. So you find that if a group had 25 members or thirty, they are remaining ten – and maybe ten, maybe they are not active members. That has killed the saving.”

 Dorice first met people from Akiba Mashinani Trust in August of 2012. At that time, there was a problem in Mukuru. Cooperative Bank, through an auction house, was auctioning off 2 and a half acres of the slum, which included Maendeleo School and a large chunk of the community. The notice was put in the newspaper, but most slumdwellers don’t buy the newspaper, so people got the information too late. Community members were worried, and so they approached Muungano wa Wanavijiji and AMT for help. Two meetings were held by the community in Mukuru, and it was decided that demonstrations should be held. They knew that if they tried to stop the auction through the court system alone, they would find that the land had already been auctioned by the time the case was heard. Community members demonstrated all the way from Mukuru to the auction house. According to Dorice, “When we got to [the auction house], people were in the office doing their business. We made sure their business was stopped. They closed and went to Cooperative, we followed them to Cooperative. We made sure there was nothing continued in that building, until the Cooperative lawyer came out and told us the land would not be auctioned until we sit down and discuss.” Afterwards, AMT helped the community file a case in court. Until that case is resolved, Cooperative Bank can do nothing.

 After walking alongside AMT during the auction scare, community members began starting savings groups and joining Muungano. Dorice helped to start one of these. She and a few others walked around the neighborhood and talked with some of the neighbors about the advantages of saving. “We talked of saving for loaning, we talked of saving for housing, and then we talked of loaning for school [fees], those future things. And then loaning for these small businesses; uplifting the small business that people have.” According to Dorice, the group’s savings are multi-purpose “because you cannot save and then you get a problem and then that savings does not help you. Then there is no need of saving.” Currently they have 28 members, and save weekly. 10 of these would be considered active members. They briefly stopped saving during the 2013 elections, because some people had fled the city in fear of post-election violence, such as occurred after Kenya’s 2007 elections. The 2013 elections went peacefully, however, and members resumed saving soon afterwards.

 Dorice’s long-term vision is for her group to be stable, because at the moment, they still do not have many members, and their money-collector just got a job, so they have to find a new one. Dorice hopes that one day they can buy land somewhere that they can call their own, to have security of land tenure, and build good houses. Or if the government grants security of tenure to Mukuru slum, then perhaps the group can begin building proper housing here.

 Meanwhile, the women in the group have continued working towards better sanitation in Kwa Ruben, and have begun a sanitation project with AMT. They have been convening meetings in the community and calling on women from all over Kwa Ruben to join the movement. They wrote a petition to the government to replan Mukuru and make it possible to install proper infrastructure. They have been busy collecting signatures for this petition, and have also organized two Mukuru clean-up initiatives in participation with Nairobi City County.

 The going is slow, and the sanitation project has slowly ground to a standstill, but Dorice is optimistic that by the end of the year, with the help of AMT, the Mukuru Kwa Ruben community can take the petition to court and put pressure on the government to take action. The delay is due mostly to the difficulty the group has had in finding a lawyer to take on the case. The issue is difficult, because it isn’t purely a sanitation issue. It involves getting land rights and security of tenure for the people of Mukuru. The people who own the land which Mukuru is built on are prominent and powerful citizens, and that scares people. Also, filing a case in court is very expensive. If you lose the case you have to pay a fine to the defendant, and to the court. These two factors have made people fearful.

 Meanwhile, the project organizers have been holding focus group discussions with school-aged girls and urging them to write essays about sanitation in Mukuru, and these essays have presented the sanitation issue in a very powerful way. They are hoping that these essays will help gather support for the movement, including support from the lawyers. Dorice believes the year is still young, and is committed to continue rallying and organizing and collecting signatures. The goal is to collect 20,000 signatures, and they currently have between 15 and 17 thousand, so they are nearly finished. The essays and focus group discussions helped get the attention of a Japanese company, which is going to put toilets in some of the local schools. This is a good beginning. Doric hopes that it is a sign of what is to come for the rest of the community. She dreams of proper roads, proper underground drainage systems, and proper sewer lines, and of having toilets and bathrooms in people’s homes. “And that is what we are going to petition the government,” she says. “And if they are going to re-plan the settlement, then we have guarantee of security of land tenure.” Then, she says, “we’ll have gone a step.”

 Jane Kerubo is a member of Dorice’s savings group. Dorice came knocking at her door one day telling her about this savings group that they were going to start, and Jane decided that it sounded worthwhile. Jane began attending meetings and contributing her weekly savings. Jane is a small-scale business owner who sells vegetables. She takes loans from the group to boost her stock. She has also been heavily involved in the Sanitation Project.

 Normally, she says, women are eager to join the movement. The savings and loan aspect of the movement is attractive, and people are eager to build up their small businesses and to have help with their security of tenure issues. They also like the idea of being able perhaps to build their own, permanent houses someday. When asked about obstacles in joining the movement, Jane says that the main obstacle comes when people feel they don’t have extra money to save. “The problem is, financially they are down… Sometimes you get where she needs to be with us, but with saving, sometimes the people don’t even eat. Even breakfast, they don’t know what is; breakfast. So in fact to commit they are down, a bit. Maybe that’s the reason why. But they need to join us. If it’s something where you’re not dealing with money, there can be many, but because of money, sometimes you get that, eh… they don’t have.”

 Keeping the momentum of the movement going can also be a challenge. These days, says Jane, AMT is not holding community meetings with regularity. She says that when there isn’t much activity, the people grow dormant. “They forget. But when we are doing things with them… wanaamka [they wake up]. So you need constant activity to keep things going.”

 The third woman I am interviewing, Gaudenzia Ambeli, is part of a second self-help group in Mukuru Kwa Ruben. This savings group was organized around the same time as Dorice’s, and members were motivated to organize by AMT. They were taught to save regularly, and to keep good records. “We started as groups as everybody contributes, so if we say that I’ve saved more than this one, he might be saving 50 per day, maybe I save 200. It depends on the earnings of somebody. Right now we have 100,000 in savings. We contribute every week and save something at least. We record it, and then take it to the bank. We are looking to have a lot of money so we decide what to do with that money.”

 The group currently has 35 members, 25 of whom are active. Gaudenzia thinks 25 is a good number. The group has started a catering business. “We organize, we cook, we have chairs for rentals. A plastic chair like this one (she points to the chair she is sitting on) is 20 bob per day. If you have 20 seats, that money comes to the group. We have some sufurias [pots] and other items we bought one by one. So these things are enough for the catering work. We save this money in the bank because we want to buy a plot and build houses for each member.”

 Gaudenzia’s group is also involved in the sanitation project. The normal form of drainage in mukuru is a series of deep ditches which crisscross the settlement. This kind of ditch, or mtaro, as it is called in the local slang, is normally brimming with plastic bags, rotting food, and foul-smelling brown water. The slums “flying toilets” (plastic bags which people have relieved themselves in), are normally thrown into these ditches as well. Gaudenzia’s group has committed themselves to keeping the mitaro clean. “Because we live in a slum, we clean the mitaro,” says Gaudenzia. “There is a house with an mtaro next to it. So we take it once in a month. We clean and we take the garbage to the garbage place. We collect the garbage and inform the neighbors to help in that. There are those who sell [vegetables] and they throw their garbage anyhowly. Some throws every type of garbage. Then we inform them how to clean the area. We have another group for boys. They collect the garbage. We tell them to go to a certain house, then they pay ten shillings every week for collecting the garbage. We inform them that every house should take a nylon bag so that we be clean in the area. The flying toilets are everywhere. You can find them thrown everywhere.”

 Organizing periodic cleaning sprees is a good beginning, but to Gaudenzia, it isn’t enough. She wants to see the ditches covered and a sewer pipes installed underground. This will create a much better environment. Right now children can pick food out from the garbage that was thrown out yesterday. They will wash their hands in the foul-smelling mtaro and eat food from the same place. This is a big source of disease in the slum.

 Gaudenzia has a big vision for this place. She has lived here for 15 years, and is very familiar with the problems people face in Mukuru. She has a passion for educating children and getting them away from a life of crime and drugs. She has started a school for these kids, and is trying also to help their parents start some income-generating activities. “I take them to the seminars and places of business,” she says. “I want us to find some little money. We have collected like 100,000. We give them 1500 or 2000 to start. It doesn’t matter whether it is a groundnut business or [vegetables]. At least you start something. We don’t want idleness. We don’t want you to be in your door in the morning… That is what I want to do to the community and I would like, if God wills, that as we continue saving and doing whatever, we should find a permanent plot, each with his own room, and we change completely this community, and poverty should be brought down. That is my vision.”

***4.5: Soweto High-rise Savings Scheme – Kibera Slum***

 OCS and I are walking through our own neighborhood today. It turns out we actually live fairly close to one another. He picks me up at the junction close to my house, and we head down the hill toward Soweto East, one of the neighborhoods on the opposite end of Kibera. We walk along the railroad tracks which snake through the slum for about 45 minutes before we finally arrive at Soweto High-rise Savings Scheme and meet our contact, Peter Mutunga.

 Peter is the chairman of this group, which is one of the oldest in the federation. The Soweto Highrise Savings Scheme was started in 1999, and has been doing daily savings since 2002. The group has over 70 people registered, and around 52 active members. According to Peter, the members just saving the money they have: whatever is in their pocket. Nothing is forced. They meet on Sundays because most members are employed somewhere during the week. The group is a mix of men, women, and youth. In the last ten years they have saved over 3 million shillings. Most of it is not in the bank, though. The reason, says Peter, is that “we have discovered that money we give to the bank is not giving us a profit. It is a loss. We come to discover the time we are with 300,000 shillings to the bank. The end of the month we are going to be given a profit of 1,300… … the time we realize we are going on a loss, we proceed on giving the money to the bank, but the money we are going to borrow to the bank to give out the loan, we cut the project. So that same 300,000, we drop the money to the community. We decide to give our members small loan. So the same money, 300,000 shillings that circulate to our members, it gives at the end of the month around 35 to 55 thousand interest.” The group charges an interest rate of 5 percent on internal loans. Members have learned to control their own money and make it profitable in a way that benefits the community instead of the bank. They are building the capacity of the poor. The bank, says Mutunga, is for rich men. In addition to the loans they have given out, group members have also used their savings to secure a wide variety of assets for the savings scheme. They have acquired 3 plots of titled land 3 to 4 kilometers away, and are getting a profit of 60 to 80 thousand shillings per month for these. They plan to eventually build housing on these plots for members.

 One of their greatest assets, which OCS and I take a tour of on arrival, is the group’s community bio-toilet, which was a joint venture with Umande Trust. The members themselves raised 1.5 million, and Umande contributed the other 1.8. The project is powered by biogas from the waste it collects, and solar panels on the roof. The group rents the electricity to nearby houses for 3 to 4 hundred shillings per month. They have also erected a water kiosk at the site and gain a profit of 1 to 2 thousand per day from the water. Through toilet fees they raise 700 to 1500 per day. The building also contains conference rooms on the second floor which members rent out to groups who want to come and have meetings. Every group comes and stays two or three hours, and pays 1,000 to have their meeting there. That’s good money. A small room which fits less than ten people costs 500. There was also supposed to be a third floor, with more conference rooms, but due to some government corruption issues and a lack of money, the third floor has yet to be built. Hopefully this will happen within the next couple of years. Even without the third floor, however, the site is very profitable. All together, the group gains a profit of about 3 to 4 thousand shillings per day from the activities going on in this building.

 Peter says all of this has been made possible because of unity. When they were first getting ready to build this place, they had to find a way to buy the land on which the project now sits. At the time, this parcel of land was a typical piece of slum real-estate containing 10 mud-block houses. They managed to buy the area for 350,000 shillings. Getting land in Kibera is a challenging, complicated, corrupt process, Peter says. One person couldn’t do it alone, but because of unity the group was able to do it. Muungano is all about unity.

 Members are proud when they can finance their own projects. They put in the water kiosk entirely at their own expense, including running the water line 1 km. They also had to put in a sewer line when their septic dome got filled. They approached City Council and an NGO to try to find help on the sewer line, but both refused. The group therefore ended up using their own money to run the sewer line one km, which cost them another 350,000. Peter is very proud of this project. It has gotten to the point where even if he isn’t around, the group is getting a daily income. “This is a factory of making money,” he laughs.

 Even though they are making money now, members continue to save. They recognize how crucial this is. Their savings is more important to them than anything else they do. “Even if the money reaches 3 to 4 million in the bank, we do daily savings. And the daily savings we come to discover that is our light. It is our mother, it is our father… …We have come to realize that the project where you have come to produce some money from your pocket is different than the money you have begged and been given by your donor without bringing up the – what do you call it?” (motions to his forehead) “The sweat,” I fill in. “Eh, sweat.”

 Peter has great respect for Jane Weru, and for her organization, Akiba Mashinani Trust. The plots they bought were bought in part with an AMT loan. The loan covered about 50 percent of the cost of the land, and group members covered the rest. AMT has also helped them with technical support, negotiating the price of the land and lowering costs, for example. The low-interest loans (6 to 8 percent) and technical support are helpful for the group, of course, but even more importantly, Peter values AMT because of what he has learned from them. “They give us knowledge,” he says. “With knowledge comes talent and skills. Since we have been with Madame Jane we have learned a lot from her. Since the 90s. 96 or 97. Seminars, workshops, whatever, to make knowledge. This house came from knowledge. The two or three shillings we get comes from knowledge, and that knowledge comes from AMT.”

 The process is not without its challenges. “To get rich is a process,” says Peter, and some people tend to give up easily. Some members, for example, thought that after the water kiosk was installed, they would be getting a lot of easy money. They were “cheated by their expectation,” he says, and eventually left the group in disappointment. A second challenge is slum politics and the corruption of the Kenyan government. To do development in the slum, a group must find a way to overcome both of these tough obstacles. Peter says this is why unity is so important, and it certainly helps to have AMT as an advocate on your side. Lastly, HIV has wiped out a large percentage of the group. Somewhere between ten and twenty of Peter’s members have died of this disease, leaving their children behind for relatives to care for.

 The greatest danger to the group, however, according to Peter, is giving up. This is the one thing people just must not do. “You talk with Jane, and she will tell you ‘keep on, keep on, one day you will succeed.’ She’s a good advisor.” Persevere, he says, and one day “God will bless you for the things you are doing and sweating for it.”

***4.6: Kambimoto Housing Project – Huruma Slum***

 I step off of the little mini-bus and follow a friendly lady who is helping me to find John Saga Shopping Center, the place where I am to meet my next contact. My phone suddenly stopped working during the bus ride, for some strange unknown reason, and I am nervous that I am going to get stuck up a creek without a paddle. I needn’t have worried, however. It is hard not to notice the only white guy in Huruma Slum, especially when he is standing on a street corner looking lost. Michael Njuguna walks right up to me and extends his hand to shake mine with a smile on his face. We walk slowly together down the street, chatting, and making small talk. I don’t know it yet, but I am about to be very impressed.

 Kambimoto means “camp of fire” in Swahili, and is named thus because of the constant outbreak of fires which plague a typical slum. Initially, Kambimoto was a slum, just like most of the other neighborhoods in Huruma Settlement. The land belonged to Nairobi City Council, which, under the new constitution, is now Nairobi City County. In the year 2000, people from the neighborhood started gathering together, and Kambimoto Savings Group was born. The purpose of the group was to upgrade the quality of life of the people living in this place. At the time, all structures were made of temporary materials, and there was a lack of clean water and sanitation. The people began organizing because of the influence of Muungano members in a nearby Huruma neighborhood called Ghetto. In Ghetto, Muungano was mobilizing and urging people to start saving money together.

 Njuguna joined the group in 2001 as a very young man, and because of his youth and energy, he was soon elected as one of Kambimoto’s leaders. He became the secretary of the group. As Muungano strengthened its presence in Ghetto, Kambimoto, and other settlements in Huruma, the groups decided it would be of benefit to band together and form a network which represented the entire slum. They then formed an advocacy team to negotiate with the local government on the issue of land. In order to gain leverage in the planning process, they assisted the government by collecting information about the slum. At that time, Muungano’s main supporting NGO was Pamoja Trust, and they assisted members to collect data for the whole of Huruma. This included data like population density, land size, community assets (schools, hospitals, and other resources), percentage of the population with a disability, how many water drawing points there are, how many toilets there are in the settlement, and other such information. When the information was collected, there were no toilets in Kambimoto, and so community members used the drainage ditches instead. At that time there were 370 families in Kambimoto, with an estimated total of about 1500 people.

 All of this information was taken to the local government, and community members were told to dream up a plan in which the needs of all community members were met. Part of the problem in replanning a slum is catering to the desires of all of the stakeholders. There were three main groups of people who had a vested interest in what was going on in Huruma: tenants, structure owners, and absentee structure owners. The group therefore had to come up with some careful criteria which would guide decision-making on who would benefit from the project and who would not. Those community members who owned the structures they lived in would automatically benefit. Tenants who had rented in the area for more than six years would also benefit. The trickiest thing to figure out was how to handle the absentee structure owners, many of whom owned 5 or more structures within the slum. Fortunately, most of them decided that it would be better to have 1 permanent house than 5 shacks, as the slum was constantly under the threat of being burned to the ground. After their houses were built, in fact, several of the absentee structure owners moved in and became a part of the community.

 After this tricky process was over, savings scheme members approached the wider Slum Dwellers International movement for technical support. An architect and planners were provided with the help of Nairobi University. Community members, in conjunction with the planners, decided to keep the base of their houses close to the same size. Their dwelling places had been 10 feet by 10 feet in the past, and they were expanded only to 14 by 14, because there wasn’t much room to expand and the number of people who were to benefit from the project was a large one. Since they couldn’t expand outward, they decided, they would have to build upward. A 3 story floor-plan was designed. A model of the house was shown to the city planning department, and to the city council, and the design was accepted. Construction was approved for 5 sample houses, but the community petitioned for permission to build 32 units instead, and permission was granted. Construction began in 2002.

 Between 2002 and 2005, construction on the 32 units was ongoing. It was a learning process for the community. In order to reduce costs, community members pledged to all spend one day a week on the construction crew, and several people went to India to learn construction tips from SDI affiliates there. Meanwhile, people continued saving. In 2003, Akiba Mashinani Trust was established, and it soon became involved in this project as well. When a new phase of construction is ready to begin, a beneficiary must contribute 20% of the total cost of his or her house from savings, and the other 80% is paid for by a loan from AMT. The repayment period is 8 years. The first phase was completed in 2005, and in June of that year, community members moved in and started repayment. They were scheduled to have finished payments in 2013.

 Njugna and I walk slowly through Kambimoto. “All of the buildings here used to look like this,” he says, pointing at a dilapidated shack, much like the ones I am so familiar with in Kibera. “Now, most of them look like this.” He motions to the building next door, an impressive, 3 story concrete block structure painted in bright colors. He is right. We are walking through a concrete jungle. There are few shacks left, no open ditches, and no piles of garbage. Instead, there are paved pathways (the sewer lines run under these) swept clean. Some of the buildings have planters built outside, and there are some flowers in one or two of them. The buildings stretch far up above my head, and I can see clothes fluttering in the wind way up high on a clothesline on the roof. “They did this all themselves,” I keep thinking in awe.

 Between 2005 and 2006, an additional 28 units were constructed. 24 more were built in 2009 and 2010. A fourth phase, consisting of 52 units, has been ongoing from 2010 to the present. 136 units have been finished in total. Initially, a starter house is built for each family. This includes the sitting room and kitchen on the ground floor, and a toilet on the first, complete with water and electricity connections. It is up to each family to finish the house as their savings allow. The first floor is designed to contain a bedroom, in addition to the toilet, and a second bedroom can be built on the second floor. The roof of the building consists of a terrace where clothes can be washed and hung out to dry. This completes the design.

 Of course, with a huge project like this, the challenges are many. When neighboring communities saw all of the construction going on in Kambimoto, they of course immediately wanted to join in the savings scheme. It has been difficult for leaders to get people to wait patiently for their turn, and to motivate people to continue saving when it is clear that they may not benefit for a long time to come. There are too many people who want to benefit from the housing project, and not enough land. This has prompted Muungano to buy a plot of land outside of Huruma, in a place called Katani. In this new place, which has been dubbed “Green Field,” the housing project will be able to continue on.

 A second issue is that of security of tenure. In the original city plan, the area where Kambimoto now sits was supposed to be a parking lot. Fortunately, the community has been able to convince the government to replan the area as an experimental pilot project for low-income housing. This is not quite satisfactory however. Community members want to own the land under a communal title deed, and are still negotiating with the government to secure that. The constant increase in the price of building materials is a third problem. Loan payments are supposed to be about equivalent to the amount of money slum dwellers normally pay in rent, to ensure that they remain affordable. During the first phase, the cost of each starter house was 113,000 shillings. Per month, everyone was to pay 1,033 shillings. At that time, most people were paying between 800 and 1,000 shillings per month, so this price was affordable. Because of the rising cost of materials, phase 2 was constructed at 154,000 shillings per unit. Phase 3 cost 188,000, and Phase 4 is costing about 218,000. The design hasn’t changed, but the price has shot up. Unfortunately, however, people’s incomes have not increased by the same proportion. This is making it harder for people to afford their payments (1,540 per month in Phase 2, 1,880 per month for Phase 3).

 The final challenge is that working with Nairobi City government is not always easy. Kambimoto residents have been able to do a lot through negotiations with the government, but they have not been able to win every time. In one instance, Nairobi City County wanted to put in an office in the middle of Kambimoto during reconstruction. This affected the homes of about 140 people. At one point some people were arrested because they demonstrated and demolished the area. At the end the city council said “we are the one who gave you that land, and we are the ones who claim this piece.” The community lost the case, and this incident unfortunately increased the number of people who are now in the overflow project; Green Field.

 My second day in Huruma, I meet Susan Wanjiru sitting at a carwash owned and operated by the savings scheme. She is the chairlady of the Kambimoto Savings Group, and I ask to hear a bit of her story. She has been a member of the project since it started. She was a beneficiary in Phase 1, thus receiving one of the first 32 starter houses. After she moved in, she was also able to finish the bedroom on the first floor. “So I have two rooms now,” she says. “So I feel good because… if my relatives comes, I am able to accommodate them.” (She turns to talk to someone in kikuyu for a few seconds, laughs, then turns back to me). Her children left home long ago, but her grandchildren come and visit often, she says with a smile.

 Susan is on duty at the carwash. This is one way she earns a living. She also runs a small shop on the days she is not on duty. I ask her how much she can earn in a day. “Mmm, like now here, when I’m here for the whole day, I earn 200 shillings. From the shop – When I am in my shop I can earn also maybe 1 hundred and 50, 200, 2 hundred and 50. Maybe sometimes less than 200.” I do the math in my head. A loan payment is 5 days wages for her.

 To the challenges Njugna listed, Susan adds a few. Some people, she says, choose not to pay back the loan. Others have begun to become lazy about attending the group’s Sunday meetings. Many people have done both. Another challenge is that AMT’s interest rates have gone up, and a lot of people are complaining of that. The interest rate used to be 6 percent but has been increased to 12 over the years. According to Susan, this is hard for people to deal with.

 For the most part, however, Susan seems to be happy with her experience being involved in Muungano and borrowing from AMT. She tells me briefly about what life was like in the days before she had a toilet and a bathroom close at hand. She is very glad now to have these in her house, and to have a place where she can accommodate vistors. Susan is also an advocate of Muungano’s learning exchanges. She and her fellow group members have learned much from these. She says “we go like now Malawi, Uganda, Tanzania, Zimbabwe… to exchange the ideas of federation because everywhere there is poor people. So we go to encourage our people to do saving, because saving is only where you can achieve your dream. Yeah. So I’ve seen, uh, a good to be in federation, or to be in Akiba Mashinani.”

***4.7: Green Field Housing Project – Katani***

 To learn more about the spillover project in Katani, I attend a board meeting made up of stakeholders in the Green Field Project. This meeting is held every Wednesday at the Muungano community center in Kambimoto, because as yet there is no one living in Katani. Njuguna has told me a bit about the project already. Many of the members of the Green Field project are from the spillover in Kambimoto, but not all of them. Green Field is to benefit a combination of people from all over Muungano’s Nairobi Eastern Region, including Huruma, Kibera, Mathare, Athi River, Kahawa West, and Korogocho. 5 acres of land have been purchased, and construction has started on 12 units. These units are an experimental pilot phase.

 I walk into the room, and the board members greet me warmly. I had met them the other day when Njuguna was giving me a tour of Kambimoto, and they had invited me back here today. We are all glad to see one another. We gather around a large wooden table, and slowly board members continue to trickle in. I chat with people while we wait to see what I can find out. These board members represent 500 families, I discover. The project will only benefit 387 families, so a second spillover site will have to be found. The first beneficiaries will be the first people who manage to save 20% of the cost of their starter houses. For the last two years, they have been paying back the loan they took out to cover the cost of the land. Per unit, the land cost has come out to be about 29,000 shillings (34,000 with interest), and people have just begun to finish their payments. Next, people are going to have to save 20% of the cost of the building itself, which will be something like 338,000 per unit. The price isn’t going to stay there, however, one of the board members tells me. In later phases, people will end up paying closer to 400,000. Some people may even end up paying as much as 700,000 another chimes in.

 One of the board members leans in to tell me that he is worried about the high price-tag on this construction project. They haven’t sat down to discuss loan payments yet, but it is likely to be something like 4000 shillings per month over 7 or 8 years. That will be hard for people to afford, since most slum dwellers still only pay somewhere around 1500 to 2000 shillings per month for rent. AMT isn’t helping things by charging a 12% interest rate. This is as high as a bank, he says. What will happen if people are not able to make payments and the project falls apart, he asks? Right now the land is under AMT management. It isn’t the property of the people yet. If problems arise, will AMT just sell the land off?

 The apprehensions of the board members confuse me. This is the first time I have seen anything like this in my time with Muungano and AMT. There must be some kind of misunderstanding, or mistake. When Mary, the AMT field worker, arrives at the meeting I ask her about the expense of the project. She tells me it is because of the added cost of labor. In Huruma, community members kept costs down by doing the construction themselves. Katani, however, is too far away for that to be a viable option.

 I am still confused, and decide to do a follow-up interview with one of the more vocal board members to see if I can clear up some of these issues. He agrees, on the condition that I keep his identity a secret. He tells me he does not want to invite any trouble upon himself from AMT. For the sake of the story I will call him Vincent, though that isn’t even close to being his real name. Vincent walks me over to his house, and introduces me to his wife. He graciously serves me soda and cookies, and I ask him to tell me more about what he has seen.

 According to Vincent, AMT used to be like a treasury for Muungano but “turned suddenly” to become a business. It has left behind solely serving Muungano. AMT finances you, charges you interest, and penalizes you for not paying, just the same as any bank, he says. If you can’t pay, you don’t get help. A few weeks ago, he says, people were told that if they are unable to continue with the project they should withdraw their money.

 Muungano no longer has power over AMT, Vincent claims. It is now AMT that has all of the power. One indicator of this is the fact that AMT is making many of the decisions on the Katani project without consulting community members. On the labor issue, for example, AMT told community members that they had to use a contractor certified by the government of Kenya because Katani is not slum land. Things must be done legally. Members said “ok, that’s fine, but let us still work for that contractor.” The negotiations were done without consulting the people, however, and they don’t know what is being paid.

 If AMT is really there for Muungano, says Vincent, it should bring the money it gets from donors and create some projects that employ people. Affordable housing is great, but it should be cheaper. He currently pays 2000 shillings in rent, and 500 shillings in bills. Adding a lot beyond that will not be easy, as his salary has not increased. He is chronically ill, and can’t go to the hospital. His child completed secondary school but has no money for college. What slum dwellers really need, he says, are good jobs and a good education for their kids. After that, they can pay a high price for a house. That’s fine. But right now, says Vincent, AMT is asking him to pay a lot of money and he doesn’t know where he will get it from.

 I leave the interview wondering how it can be that Vincent is speaking of the same organization I have heard other people talk about so positively during my last few months. I decide to start asking questions of other community members to see if I can get to the bottom of this. Is there legitimacy in what Vincent is saying, or is it all a big misunderstanding?

**Chapter 5: Finding Meaning**

Common Themes and Strategies for Moving Forward

***5.1: The Incongruous Interview***

 In a quantitative study, data that defies the trend is examined carefully. Researchers must examine the data and determine the factors that have caused it to contradict the norm. Normally, it is found that circumstances have skewed the rogue data, and it can be safely excluded from the study for this reason. In a qualitative study, similar issues sometimes arise.

 I left my interview with Vincent feeling very puzzled. I wasn’t sure if his experience with AMT was a fluke, or if others felt the same way and had simply chosen not to tell me. There was only one way to find out. I began questioning my other interviewees on the subject. What is the power relationship like between Muungano wa Wanavijiji and Akiba Mashinani Trust? I asked. I received an overwhelmingly positive response.

 Peter Mutunga is insistent that it is Muungano wa Wanavijiji who holds the power in the relationship. The people of the federation are the decision makers. Peter insists that when problems arise, they are always caused by members, not by AMT. “Problem makers are we community. Not upon the NGO. There are some which are corrupted within NGO but not Jane. It is not like that. If there is corruption it is just a little fraction.” According to Peter, the people in the community make the decisions and create the problems, but, in the end, they also solve the problems they create. This kind of pattern is bound to happen in any kind of social movement. AMT, meanwhile, appears to be good at staying in a neutral, supportive role. Peter says that if federation members can’t pay back the money they borrow, it is their own fault. They knew the terms and conditions going in. If they have a problem with the NGO, it is of their own making.

 OCS agrees. “Through my experience,” he says, “I understand that the federation have power, because Akiba Mashinani Trust cannot work without the federation, eh? When you are in a group and you are doing a saving, you are a member of AMT. You have to understand that AMT is just a short name… name in full – Akiba means money. Mashinani means on the ground. And Trust. So everything we are doing, Akiba Mashinani follow what the Muungano saying. So through my experience I found that Muungano is the decision maker. Without Muungano, Akiba Mashinani can collapse. Anytime.” Akiba Mashinani Trust, he says, functions a lot like a basket. It is a place where Muungano can put things until it is able to carry them on its own. For example, a group that wants to buy land can get AMT to buy the land and hold the title deed while the group slowly pays it off. In this manner, groups can do things that they wouldn’t be able to do without their “basket.” People like Jane Weru give technical advice, he says, but the decisions come from Muungano. The two organizations are interdependent.

 Even Dorice, without any prompting, said that “I believe if I went to school, if I studied hard, I wish to be like the director, or the founder of Akiba Mashinani Trust – that is Jane Weru, because I admire her so much. She has power – that is because she has knowledge – and she is a human rights activist, that is what I admire in her, and she is also a woman – a mother… …With community relationship with AMT, people love them. At least many people know of Muungano/Akiba through the advocacy, stopping the evictions. Since the case is in the court no one can evict us from where you live. And through the savings and loan people do know – if you talk of eviction, people tell you ‘go find so and so’ so they can take you to AMT. There is that good relationship.”

 So what should be made of Vincent’s comments? When I presented my findings to board members from Muungano wa Wanavijiji, they were all adamant that Vincent’s comments do not represent the true relationship between the two organizations. One woman, on hearing his accusation that AMT uses donor money to run a business, said the accusation was “very malicious.” Board members made it clear to me that donor money which comes in is usually earmarked specifically for loans, and AMT is careful to use it for that purpose. All operational costs are covered by other means. As far as Vincent is concerned, they informed me that Muungano wa Wanavijiji had an unfortunate split a few years ago, and they were guessing that my anonymous interviewee was probably a member of the rival faction and that he was trying to undermine their legitimacy.

 Vincent’s interview might also be explained simply by a difference of worldview, or a misunderstanding of what Akiba Mashinani Trust’s proper role should be. It is easy to see how a person who is sick and has no money to pay for his hospital bills or his children’s school fees might look at the money AMT has and resent the fact that he can’t access it more directly.

 To measure the success of AMT, however, one must look at what AMT was created to do. It was not created as an aid agency. It was created to support community-led processes of development. It was created to help slum dwellers help themselves by offering low-cost loans. This it has done, and done very well, and most of my interviewees have understood this.

 “The money you are given as a grant cannot help you,” says Peter Mutunga. “The time I started working with community, I tried to differentiate the money you are given by NGO with grant, and the money you are given to return. So the money you are rotating, given to return, this is the working money, it is the one which helps us. But not the one of grant. The one you are given as a grant will not help you because you were not sweating at the time you were getting. You didn’t sweat. So I believe the money you give to return, you are building me. But the money you give me as a grant, apart from a soda and lunch, you are not building me. First I believe you give me material skills to balance what I’m doing with the money. From there, I’ll return the money and be given another one.”

***5.2: Common Themes***

 The Muungano wa Wanavijiji model of development is highly effective. Over the nearly two decades the movement has been in existence, it has accomplished an awful lot. Millions of shillings have been collected in savings, incomes have been boosted, and community development projects have been implemented which have improved housing and sanitation conditions in several communities. Members have a sense of pride and dignity because of what has been accomplished. They are earning higher incomes, and many have nice new homes that they can accommodate their friends and relatives in. Friends and neighbors have seen the progress that members of Muungano have made, and now they want to join the movement.

 People join Muungano for a variety of reasons. First and foremost, people have a desire to improve their quality of life. They want better sanitation, better housing, clean water, and good roads. They also want to have a higher, steadier income. Often-times, it is hard for people to find the time or money to join the movement, but when the threats of eviction come, things come to a head. People realize they need to be a part of the movement in order to stand in solidarity together against evictions and demolitions and gain security of land tenure.

 Akiba Mashinani Trust plays a vital and valued role in the federation. It offers legal support, which has stopped many evictions and demolitions, and is an important advocate on security of tenure issues. It has helped to negotiate the re-planning of several slum areas in favor of residents. It offers technical support for housing and sanitation initiatives and other construction projects. It helps to empower and equip slum-dwellers with knowledge. One way in which this is done is by organizing learning exchanges with other SDI federations. Last but not least, the trust helps to boost group savings and activities through low-interest loans and cooperates with groups in a way that banks do not.

 The one complaint against AMT that was mentioned by more than one interviewee was the fact that interest rates have been raised recently. On some projects, the interest rate for AMT loans is now 12 percent, when in the past, it has been as low as 6 percent. When I mentioned this to the Muungano board members during my presentation, however, I was told that it is Muungano who sets the interest rates, not AMT. This issue seems therefore to be a problem between group members and Muungano leadership, and not so much the responsibility of AMT.

 Muungano’s self-help microfinance groups face many challenges. Members are constantly being scattered. People move away for work, or they are forced out by tragedy. Many of Muungano’s members have succumbed to HIV/AIDS over the years, leaving friends and family behind. Fires are a constant threat in the slum, and sometimes they are set intentionally by those who would benefit from the slum’s relocation. Demolitions are also a threat, and sometimes political conflict can be a violent, turbulent force. Powerful land owners make gaining security of tenure a risky and expensive process, and it can be extremely difficult to motivate community members to organize in the face of these challenges. Work schedules also make organizing difficult. Slum dwellers are normally unemployed or underemployed, and stay busy from dawn until dusk, hunting down enough money for their daily bread.

 In the face of all of these challenges, Muungano perseveres. Groups face many setbacks, but they continue to grow because they serve some important functions in community life. SHMG savings and loans are a lifeline in communities where people have no other safety net. Through these, people can meet common personal life needs, such as school fees, health expenses, wedding expenditures, and funeral costs. They can also increase their incomes by using loans to increase the quantity and variety of stock in their businesses. If they do not have an existing business, they can use their savings or a loan to start a new business, or an urban agricultural project such as keeping chickens or pigs. Together, a group can do a larger project than an individual can do. It can build a toilet, or a water kiosk. It can buy a truckload of plastic chairs and get into the catering business, or it can buy houses in the slum to rent out to community members. It can buy a mini-bus and get in on the public transportation scene. Networks of groups can do larger projects, dealing with housing, sanitation, and education.

 The savings of group members can do all this and much more. Most importantly, the savings of group members is the glue that holds the movement together. Through savings, Kenya’s slum-dwellers have achieved unity: their most valuable weapon.

***5.3: Recommendations***

 For the most part, community members seemed really pleased with what was going on between Muungano wa Wanavijiji and Akiba Mashinani Trust. It is hard to imagine that I can add anything to the already-superb model of development that these partner organizations have designed and implemented. The two suggestions that I will list have come straight from the mouths of community members.

 Jane, from Mukuru, briefly mentioned a problem she has seen with Muungano members becoming “dormant” due to a lack of activity. She said that continuous meetings and constant activity is important for keeping people motivated and moving forward. Organizing rallies around the issues, or furthering the involvement of community members in asset mapping exercises and project planning meetings might help alleviate this problem.

 Secondly, I have been thinking a lot about what my anonymous informant said about jobs. In a sense, I think he misunderstands the purpose of Muungano and AMT. To a large extent they *have* created jobs. It’s just that these jobs have come in the form of small income-generating activities like selling vegetables – jobs that any slum-dweller might have. For the most part, that is entirely OK. AMT exists to support slum-dwellers in their own efforts at job-creation. It was created to support the projects that Muungano’s members initiate, not to start its own projects. AMT is not a business corporation.

 It should be recognized, however, that AMT has enormous financial capacity. At the moment, the financial might of the AMT-Muungano partnership is focused primarily on housing projects. It could, however, turn to job-creation just as easily. I recognize, of course, that the responsibility for creating jobs lies with the people, not with AMT. AMT is simply the loan-provider and advisor. But what is to stop networks of savings groups from banding together to form factories? What is to stop them from setting up shop in the manufacturing industry, or in the automotive industry, or in the computer industry? With financing from AMT, this could easily be done. These kinds of projects should be encouraged.

***5.4: Opportunities for Further Study***

 There is a general consensus that community-led savings groups still tend to leave out those people in the community who are most vulnerable. Those who tend to be left out are those who are either stigmatized by the community, or who are so poor that they do not have even the paltry sum required by the groups as a minimum savings contribution (See Taylor, Chapter 9, and Mersland and Eggen, 52, 62). It is important to find out whether AMT and Muungano are really reaching the poorest of the poor, and the marginalized. A study should be conducted which specifically targets members who have disabilities, HIV, or other conditions that bring with them a certain degree of social stigma. Are these members thriving? Mersland and Eggen suggest that sometimes those people who are most vulnerable need to form their own self-help groups, independent of their more powerful neighbors (page 62).

 The ability to reproduce is of the utmost importance in any social movement. One of the main problems with SHMGs is that they generally do not have mechanisms in place for self-replication. Unlike the cell groups of other successful movements, these savings groups do not grow and split with any regularity (The one exception to this is groups started by the organization CARE) (Mersland and Eggen, 55). At some point, it could be useful for Muungano to study the way its groups reproduce, and to develop a more intentional strategy for growth.

 Many NGOs like using savings groups as a platform from which they can launch educational initiatives and other social change activities. There is a question as to whether this detracts from the primary purpose of these groups and places an extra burden on them (Mersland and Eggen, 61). On the one hand, the less complicated savings groups are, the easier it will be for them to self-replicate and govern themselves. On the other hand, additional structures could add some strategic advantages. Additions that might be helpful for Muungano’s SHMGs (and increase their self-sufficiency and long-term sustainability) might include expanding the scope of their operations into the arena of producer and consumer co-operatives. This would complicate their structure further, but the economic benefits could be worth it. It could be beneficial for Muungano to conduct some experiments in this area and study the results.

**Chapter 6: Conclusion**

A Personal Note from the Researcher

As I reflect back over my research journey of the last few months, I think with joy of the many people I have interviewed. I came to Kenya on a search for the Kingdom of God. I was hoping to find it in the church in Kibera, but I was disappointed. As I have been conducting interviews over the last few months, however, I have caught a glimpse of it here and there among the members of Muungano. I believe in the dignity and worth of every person, and through Muungano, many of the world’s poorest people are finding a voice and a better quality of life. Muungano is not a spiritual organization, per se, but I have seen the deep faith of its members and heard their prayers as I have made my rounds. The men and women of Muungano wa Wanavijiji whom I have met have a strong hope in God’s justice, and in a better world. Justice, in the biblical sense, is not about punishing the evil-doer, as the common definition goes. Instead, it is about redemption and resurrection. Justice is about restoring wholeness and goodness in this world. The slave is to be released and the prisoner set free, and the oppressor is to be reconciled with the oppressed. The lion is to dwell with the lamb. The poor are to be cared for, and the rich are to be brought back into the interdependency of community.

 “Blessed are those who hunger and thirst for righteousness,” say the scriptures, “for they will be filled.” As a child, the word “righteousness” often brought to my mind the image of a pharisaical snob. Over time, however, I have grown to love the word. To hunger for righteousness, I have come to understand, means longing to see the world “set right.” Over the years, in Kenya and the USA alike, I have seen many churches which are extremely concerned with the personal righteousness (or “self-righteousness”) of their church members. This kind of righteousness is equated with the absence of sin in their congregants’ lives. This definition of righteousness, however, over-emphasizes the personal aspect of the word and under-emphasizes the social aspect of it. “Setting the world to rights” means a lot more than polishing one’s own character. True righteousness is an outward-focused righteousness, rather than an inward-focused one. Righteousness means loving God and loving one’s neighbor, and working to see justice done in the lives of the poor and the oppressed. Good character will naturally follow.

 In a world where the church so often fails to bring about righteousness and justice in the truest sense of these words, Muungano wa Wanavijiji is playing an important role. It has been a joy to work with this organization over the last few months, and with its partner organization, Akiba Mashinani Trust. May God bless the members of the federation as they move forward together, and may the Kingdom of Heaven be brought to fruition in all of its fullness.

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**Appendix A: Interview Questions**

1. Tell me a bit about the history of your involvement with Muungano and Akiba Mashinani Trust.
2. How many members do you have now?
3. How was your group started?
4. When your community savings network has accomplished its goal of \_\_\_\_\_\_, what do you think will happen? Do you have another project you want to work towards?
5. What is your long-term vision for your community?
6. What has been your experience taking loans from Akiba Mashinani Trust? What is the relationship like between AMT and Muungano?