

COMMUNICATION AS ORGANISATION: AN EXPLORATION OF THE CONSTITUTION CHAMAS IN KENYA

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ABSTRACT

Two out of three Kenyans organize themselves in popular social collectives known as Chamas. Despite their prevalence, there is scanty literature discussing Chamas, especially from an organizational communication perspective. Strong literature now explains organisations as constituted through communication, especially through the meta-theory Communicative Constitution of Organisation (CCO) and its three Schools of thought. This study presents findings from four purposively selected Chamas, studied through one of CCOs schools, McPhee and Zaugg's (2000) Four Flows. The purpose was to explore exactly how communication constitutes the Chama. Four Flows provided a theoretical framework to analyse and discuss the data. The study adopted a case study design. The findings are based on twelve Chama meetings observed over seven months, four focus group discussions, and eight in depth interviews with Chama leaders. The findings illustrate specific explications of the Four Flows, on exactly how communication constitutes and strengthens the Chama, despite its non-formal nature.

Keywords: Four Flows, Communicative constitution, Organisation, Intangible social fabric.

INTRODUCTION

Social collectives exist all over Africa and go by various names, for example, Circles in Uganda, Ikimina in Rwanda, Ikirimba in Burundi, and Tontines in most of Francophone Africa. In Tanzania and Kenya, they are called Chama, or as they are informally pluralized in Kenya, Chamas (Chama singular). The Kenya Association of Investment Groups (KAIG, 2014) defines Chamas as investment groups which are "any collection of individuals or legal persons in any form whatsoever...whose objective is pooling together of capital or other resources, with the aim of using the collated resources for investment purposes." Tsuruta (2006), who discusses the Chama in the Tanzanian context, defines it as a concept predating the colonial era, inspired by existing communal values, which elastically refers to "association, guild, or club for anything". A more comprehensive definition presents Chamas as self-help associations

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which are non-professional "... formed by community members from the same socio-economic background with a common problem or situation for the purpose of pooling resources, gathering information and offering mutual support, services or care" (Republic of Kenya, 2015).

The idea of a Chama is that people who have a certain social connection come together and form a collective towards a certain end that benefits the members socially and or financially. For example, a Chama can be formed for purposes of members making monthly contributions in order to collectively invest; for visiting each other's homes and buying each other gifts on a rotational basis; or even for collective investment or saving.

The uniqueness of a Chama lies in a number of significant realities. First, membership can range from people who are related by blood to members who do not necessarily know each other as they form the Chama. Some Chamas are closed and do not allow new members, while others are open, and one can be seconded to an existing Chama by a member of the Chama. In addition, Chama business is carried out through periodic face to face meetings, and now increasingly, through messaging applications like WhatsApp. Chamas are not employers of their members but can grow to employ other people, because members usually have other fulltime engagements.

Kinyanjui (2012) attributes the growth of vyama (formal plural of Chama) to the failure of the government, non-governmental institutions, and experts to provide essential social and financial needs. The significant social-financial role of the Chama in society, especially for the marginalised, is not in doubt (Kioko, Ng'ang'a, & Maina, 2015), but Chamas are now entities for both the rich and the poor in society. Over the years, they have metamorphosed in sophistication of agenda, and are especially sought after by financiers like banking institutions in order for them to take up lucrative loan facilities for their activities.

Herbling (2014), suggests that there are over three hundred thousand registered Chamas in Kenya, and the number is growing, though there could be many more that are not formally registered with the government. Waitathu (2013) states that one in three Kenyans belong to at least one Chama, which means that many Kenyans have multiple Chama membership. Unfortunately, there are few credible statistics on Chamas, but a common concern is how to protect the Chama from disintegrating, given its non-formal nature.

Chamas are forms of organisations, and organisations are communication constructions (Putnam & Mumby, 2014), yet this potency of communication has not been explored in the context of Chamas. Secondly, Chamas are not only a societal reality which can therefore help understand and explain a society more deeply, but also they present an important lens to illustrate expanded views of organisation and of communication. This discussion includes how the Chama comes into being and the creation and recreation processes through communication, based on McPhee and Zaugg's (2000) Four Flows perspective. This is an organisational communication study.

Literature Review

Organisational Communication (OC) concerns itself with the way "communication brings organisational life into reality" (Carroll, 2015:34). OC's pioneering research largely came from and is still concentrated in North America (Ashcraft, Kuhn, & Cooren, 2009). Its growth was fuelled by the Industrial Revolution's communication

advances like the telegraph and the printing press (Wrench & Punyanunt-Carter, 2012), and the linguistic turn (Alvesson & Deetz, 2006).

For OC scholars, views on organisations are largely influenced by two ontological assumptions: organisations as systems, and organisations as life world (Kirikova et al., 2012). The former creates organisations as "...concrete facticities such as aggregations of actors, physical artefacts (machinery, buildings, technology)..." and the latter views organisations as created and recreated by individuals through and in social discourse (p.103). It is this latter view that Organisational communication scholars increasingly share, the idea of interdependent and multiple goals (Robichaud & Cooren, 2013) for organising, which are created and realised through processes of communication.

A major shift in the field today therefore, is the role of communication not as that which takes place in an organisation, but rather, that which creates the organisation. This view is explained by a meta-theory, the Communicative Constitution of Organisation (CCO).

There are three CCO schools of thought (Schoeneborn et al., 2014) which currently drive the thinking on the constitutive power of communication: The Montreal School (Schoeneborn, 2011), the Four-Flows Model- platformed on Giddens's Structuration Theory (McPhee & Zaugg, 2000; Putnam & Nicotera, 2009), and Luhmann's Theory of Social Systems (Luhmann, 1995). Though each has its distinguishing thesis, these schools, nonetheless, agree on one radical, fundamental, and increasingly popular view: of organisation as communication (Koschmann, 2012).

This view means that one can understand complex presentations of organisation through the lens of communication, by exploring the types of communication that constitute the organisation. The communication as constitutive view now dominates Organisational Communication literature (Cobley & Schulz, 2013; Putnam & Nicotera, 2009) and research, and exposes earlier views of the mutual exclusivity of organising and communication as wanting.

Some of the fundamental arguments CCO scholars make include: the fact that communication explains social realities, and organisation members negotiate what they agree as real and certain; a transmission view of communication grossly constrains the wealth of communication; and finally, that organisation and communication are mutually constituted in an attributive relationship. In other words, communicative processes inevitably shape and reshape social structures, which include the identity of an organisation and the relationship between this identity and internal and external power (Deetz, 2012; Sindic, Barreto, & Costa-Lopes, 2014).

CCO is increasingly exploring deeper, more dynamic, and complex topics (e.g. Wright, 2016; Kuhn 2008; Ashcraft, Kuhn, & Cooren; 2009) which raise solid arguments on the centrality of communication in any form of organising, and progressively, on disorganising (Kuhn & Burk, 2014; Vásquez, Schoeneborn, & Sergi, 2015), which a focus on what constitutes as also capable of deconstituting.

OC scholarship has largely focused on big formal organisations, which are marked by formal structures, and have the 'bottom-line' as their focus. However, Miller (2015) discusses a notable shift to nonconventional organisations, which follows a late 19th and early 20th century expanded definition of the term organisation, to include "formally constituted medium-sized social systems" (Tsoukas & Knusden, 2005; Scott, 2013). More recently, CCO scholarship has inspired the studying and application of CCO to and in non-traditional forms of organising or more inclusive organising. For

example, the communicative constitution of clandestine organisations which include terrorist groups or hidden organisations (Stohl & Stohl, 2011; Bean & Buikema, 2015), the identity of political parties (Chaput, Brummans, & Cooren, 2011), spiritual organisations (Brummans, Hwang, & Cheong, 2013), homelessness (Novak, 2016), and partially hidden organisations (Jensen & Meisenbach, 2015). Chamas find their description as organisations in these accommodating views on organisation.

Four Flows

McPhee and Zaugg's (2000) Four Flows (FF) model has been termed as the most inclusive approach which illustrates constitution of organisation through communication (Haslett, 2012). It is influenced by Weick's (1979) thoughts, explored further by Gartner & Brush (2016), on focusing on the process of organising rather than viewing an organisation as a static entity. This, they suggest, is through a combination of sense making processes and actions. In this view, organization is seen as activity and processual rather than a static entity. FF is based on Giddens' (1984) structuration theory, which is synonymous with human actors.

McPhee and Zaugg (2000) present organisation as constituted through: membership negotiation; organisational self-structuring; activity coordination; and institutional positioning in the social order; which are different yet interactive episodes of circulating messages. The FF orientation acknowledges other forms of constituting organisation for example through culture or through conversation (Cooren, 2014), but argues that organisation occurs in a variety of ways owing to the varied communicative forms which constitutes it. FF contends that the flows link the organisation to its members, itself, and its environment through interdependent activity. Of the three schools of thought, FF is the stronger advocate of human agency, and in fact admits that agency is impossible for machines (Schoeneborn et al., 2014).

Some of criticism of the Four Flows cite its lack of clarity on exactly how the Four Flows work, and its failure to give attention to non-human actants, as well as to clarify the constitution process (Girginova, 2013). Critics of CCO in general also cite a scarcity of empirical research. These are important gaps, some which this study responds to, especially in the Chama context. Nevertheless, Bean & Buikema (2015) insist that the Flows are helpful in identifying phenomena that contribute to the existence of an organization and which can deconstruct organisation.

Methods

As limited information exists on Chamas, a qualitative approach was deemed the most appropriate. Chamas also tend to be private, and only relate with non-members about Chama business as a necessity. By observing four purposively selectively Chamas, I used the multiple case study design (Creswell, Hanson, Plano, and Morales, 2007) for purposes of drawing comparisons and enriching conclusions. Stake (2013) adds that multiple case studies are not only interested in the case, but also in what surrounds the case.

The Chamas were selected based mainly on gender traits and they had to have existed for at least five years. This is because Chamas were previously thought of as female entities, and there is an informal reputation of the difficulty of sustaining a Chama in the formative years. For purposes of confidentiality, the Chamas will be aliased in the discussion by initials developed from their real names. CH001 is an all-

male Chama, CH003 is a mixed gender Chama, CH004 is an all-female Chama, and CH002 is a mixed gender Chama.

The data presented here is based on observations from twelve attended Chama meetings, two in depth interviews (IDIs) with the leaders of each Chama, four focus group discussions (FGDs) with select members, and documents in the form of minutes of meetings and Chama constitutions from the three Chamas, as one Chama, CH001, did not have a written constitution. The findings are also based on notes and reflections recorded on a personal reflective blog, which are cited.

General information on the Chamas

The four Chamas hold monthly face to face meetings without fail for two and a half to three hours. Meetings are held on one agreed day, unless there is an interruption, for example, if the date falls on a Sunday or on a public holiday. Despite the once-a-month meetings, Chama business goes on away from the physical meetings because each Chama has a WhatsApp group, and there are decisions and activities which require members' presence or representation, between meetings. CH004 and CH001 hold their monthly meetings in specific hotels where room is reserved for them, while CH002 and CH003 hold their meetings in members' homes on rotational basis.

Each of the Chamas has a unique story on its inception. CH004 is a group made up of fourteen trained primary school teachers who once taught in the same school. The school was struggling with academic performance and they were sent from the ministry of Education on a clear mission to transform it. They decided to form the Chama to avoid losing touch with each other, in case they left the school.

CH003 is a mixed gender Chama made up of 24 members, who all used to be neighbors living in and around one of the capital city's estates. They decided to start the Chama that would make their friendship last beyond their being neighbors. They all grew up in the same neighborhood, even though some of them had moved to different parts of the city, mainly because of their work demands.

CH002 began from a funeral planning committee. Not all the members knew each other, but they knew the deceased, whose funeral they were helping to plan, among other friends and relatives. They then decided to form a Chama whose main concern was welfare. Given that they all came from the same village and were now living in the city, they decided to form a Chama where they would look out for each other and be there for each other, away from home.

CH001 started off as a group of friends who used to meet regularly "just to catch up." They eventually decided to add a monetary contribution to each meeting and discovered it would translate to more money for them if they did it regularly and if they brought more friends on board. So, they each recruited 2 of their closest friends and began the Chama.

Each of these Chamas began on a friendship basis and metamorphosed into a deep adopted family orientation and organized investment. They all own investments of various magnitudes but hold their initial vision of being friends and family close, despite the financial successes they spoke to me about. This very objective points to a very clear need to understand how communication puts together these Chamas.

Results and discussion

As with any qualitative study, this study generated a lot of data, especially because it was part of a larger study. The choice of reporting for this paper was therefore through creating a narrative based on data and limiting direct quotations. Zhang and Wildemuth's (2009) discussion on qualitative content analysis, guided this process. The first process was to transcribe the interviews and the videos, and transfer notes and reflections to editable Word documents. The data was then cleaned to ensure that the transcriptions were accurate. The cleaning process also included removal of filler words that were not deemed meaningful.

I then developed a categorisation matrix (Elo & Kyngäs, 2007) which involved categorising the data for each case under the four flows or four themes in the matrix. In addition to these major themes that were coming through during the study, I developed further subthemes to explain exactly how the four flows constitute the Chama.

Membership negotiation

McPhee (2015) describes membership negotiation as that which includes a wide range of communications that let the members' status in, or relation to, the organization emerge. New members require information and get direction from formal authorities, other members and ongoing negotiation occurs for all members, new or old, low-level or top-level.

This implies that membership negotiation happens especially at member entry level, during socialization of newcomers through various orientation or induction processes like storytelling and instruction (Putnam & Mumby, 2014), or even through efforts initiated by the member through various information seeking tactics (Miller & Barbour, 2015).

This study established that membership negotiation is an ongoing process that not only confirms members at entry, but also reconfirms organisational membership. Even though literature emphasizes membership negotiation more at an entry level, Chamas seemed to negotiate membership at a continuity ontology. Members did things every day because of, and in prove of, their membership in the Chama. Membership negotiation for Chamas is actionable commitment. It was not enough to be a 'registered' member of the Chama. The CH004 chair intimated:

"You see we are sisters. Even when are not meeting, there are still things that we are doing because we are Chama members... We volunteer to do these things and represent the rest."

I found that Chamas negotiated their membership in three ways: initial stratification, communicative vulnerability, and through consequence consciousness.

Initial stratification refers to the beginnings of a Chama, and how these beginnings work on Chama growth as part of membership negotiation. During the FGDs all the Chamas' members discussed an initial "coming together". Often times, the reasons for coming together were social circumstances, which bred a desire to formalize the relationship of founder members, while keeping the social relationship intact. For example, CH002 began from a funeral committee, as the secretary notes:

"The Chama began out of necessity. It is purely welfare. What was discovered [by the founding members] was that members from community X-, had issues in the city such as weddings, births, sicknesses, deaths etc. These issues needed finances to deal with. It therefore made sense that the people, who had informally met as a funeral

committee, could form this group and thus meet officially to discuss and forge ways forward on the issues that affected them. The distinction came about when the objectives and goals of the Chama were laid down to make clear of the formality bringing in the idea of commitment, responsibility, and accountability. It then ceased to be just a social, but now a meeting with a purpose. All the meetings became structured and regular so that they did not happen only when there was a need.”

As with CH002, TA, CH003 and CH004 had a social or cultural trigger to their beginning. The founder members described this trigger as having taken place during a discussion or a random meeting at an event, and where the members decided that there was need to “to pursue” or explore the trigger further. For CH001, it was a need to bring into the childhood friendship financial muscle, in order for the friends to succeed together. For CH003, it was the need to keep the friendship and the neighbourliness going, for CH004 it was about keeping the reputation of being the dream team and friendship going, and for CH002 it was about taking care of each other’s welfare in the city, while they were away from their homes in the country side. Each of these social economic triggers attracted a certain membership and was in itself a way of stratifying who could join the Chama.

After this initial trigger, the FGDs revealed that there was a certain ‘fit’ required for one to be a member. Pioneering members decided on this fit, and later, like-minded members were seconded to join the original members. CH001’s pioneering members for example, sought to include two of their closest friends each, while CH002 insisted that one had to come from their village and speak their mother tongue. These prequalification’s were so stringent that if a potential member failed to meet the set minimum qualities that the pioneering members were looking for, their chances of joining the Chama were reduced drastically, or altogether impossible.

This was further emphasised by the CH001 chair who stated:

“...You need people you can work with and understand each other with.”

The chair of CH002 also noted:

“...speaking the language and coming from the same village with us is not a guarantee we will accept you. You have to ‘fit’ (gestures with arms and fingers stretched out to demonstrate a fit)... You have to fit with the words and behavior ...you know...”

The FGDs revealed an informal orientation process for new members, which took place mainly through listening to conversations and discussions during meetings, asking questions, seeking clarifications, and reading the constitution and bylaws. None of the Chamas had explicit specific measures they put in place to ensure that the latter were read, but content was repetitively discussed and revised during meetings, as Chama decisions are guided by the laws they set, whether written or spoken. CH004, CH002, and CH003 had their membership eligibility criteria expressly stated in their constitutions while CH001 worked with the verbal agreements which the pioneering members made on membership.

Communicative vulnerability is defined here as the sum of meaningful conversations and nonverbal behavior that exposes an individual to the Chama, and which would render the person uncomfortable if the same, or certain aspects of the individual, were to be exposed to people outside of the Chama. This vulnerability allowed members to negotiate their membership on equal levels as noted from the CH004 FGD:

"We are all equal, because we go through similar challenges which we feel safe to talk about." 1st respondent.

"I am free to say that I know these ladies. We visit each other and we discuss anything together. We are sisters and there is no shame." 2nd respondent.

Vulnerability allowed members to let their guard down. They openly discussed personal challenges around their lives. In one CH002 meeting, I picked a discussion where the members had contributed money to help a member's child who had been sent home because of school fees balances. The member had been having various financial challenges because of wider extended family financial obligations, and owed money to some members. Making a situation like that public, according to the CH002 secretary, made the member vulnerable but it was expected, as it constituted the member revealing their status and the others would see how to help. In a CH003 meeting, I learnt of a couple member who had just been through a messy divorce. During one of the meetings, the ex-wife was absent and the members sarcastically and between laughter asked the ex-husband to account for her absence:

"...because you still have not forgotten her ways."

He responded that these days he could not tell and that he had moved on.

In one of the reflections after this incidence visit, I noted:

Chamas are accounts. People make deposits and withdrawals. They make all sorts of deposits [self-giving, financial, mental]. It cannot be about what they do. It's what/who they are. It's who they are together... (Njeru, 2017)

For the four Chamas, vulnerability affirmed and reaffirmed membership, because in addition to the fact that members felt they knew each other, their private lives contributed to content of discussions, which deepened knowledge of each other and enriched Chama discussions. CH002 had a particularly elaborate session during meetings set aside for "welfare." So serious were welfare sessions that each member's welfare was recorded in the minutes. During the IDI, the chairman defined as:

"A formal session and one of the most important parts of the meeting which entails a member speaking about themselves...about their welfare. We ask each other, how is your welfare, how is so and so's welfare...that means you cannot just say fine. You give details....tell us about your children, your spouse ...details."

From all Chamas' FGDs, communicative vulnerability entailed not just making oneself vulnerable, but also being the recipient of others' vulnerability. The groups, however, acknowledged that people have different levels of comfort in terms of what they could discuss in public, but there was a minimum expectation required of members. Communicative vulnerability, was a factor of time, trust, and a sense of equity in the exchanges. The group had willingly grown to this level of membership over time.

Consequence consciousness refers to communicative behavior that affirms the membership of an individual because of an awareness of a certain consequence. The consequence may be in the constitution, but it may also be verbal, psychological, or agreed on as a meeting progresses.

Chamas, I noted, held together through their own membership cleansing mechanisms, through both written and unwritten rules of behavior.

Even though there were internal ways of expunging clearly errant members as a last resort, there were also constant negotiations and mechanisms to prevent this eventuality. There were, for example, direct and indirect reminders for members to

adhere to agreements. Pluralisation of address was a common affair in all four Chamas during meetings:

“There are people here...” or “let us stop”

This appeared to address more than one person, whereas, in fact, an individual triggered it. Occasionally, a specific member was mentioned for example as having defaulted in a payment. There were also Chama public records, which the other members had access to, and as one of the members in CH003 mentioned during the focus group meeting:

“...it is not nice when people see all the time that you are the one defaulting ...you are the one not meeting deadlines...you are the one making the group lag behind.”

Another member interrupted...

“...true, it is not a good feeling...it embarrasses one also...in addition, if you are up to date with all your payments, you are confident enough to support the treasurer and chairman to demand that others comply.”

The members were conscious of negative consequences, in this case embarrassment and a telling off from others, for letting the group down. However, there was also reward: a deep sense of satisfaction and pride, as well as an opportunity to show support for the cause of the group.

At the time of the first meeting with CH001, they were considering reinstating monetary fines that members pay when late for meetings, and when they default on a certain payment or when they abscond a meeting. CH003 and CH004 already had these fines in place. The idea, according to the CH001 secretary, is a punitive fine-Ksh.1000-1500- but one that would make one think twice on meetings, because attending meetings was part of what defined you as a member of the Chama:

“...and when you cannot prioritise this(Chama), even though you tell us that you are with us in spirit, non-attendance of members is one way of breaking the Chama. So people need to continually be reminded...we had them earlier and they used to work.”

There was another aspect of consequence consciousness that went beyond financial accountability. CH004, for example, did not allow members to discuss matters that were discussed in a meeting with a member who was absent in the meeting. They argued that this weeded out gossip and grapevine and attributed the strength of their Chama to this formality of communication expected of members.

Reflexive Self Structuring

Reflexive self-restructuring in literature refers to managerial activities and to what rules the organisation operates by, which are “interactions that steer the organization in a particular direction” (Putnam & Nicotera, 2009:10) held by organisational role holders. Chamas do this in three main ways: initial self-structuring, oral self-structuring and self-structuring through leadership.

Initial Self-structuring provided order at the beginning. It ensured that Chamas did what they were supposed to do and, in this way,, weaved the Chama from within, through established means, to give them a certain identity and ensure that they accomplished what they needed to.

Self-structuring in the Chamas worked for one major reason: because Chamas were largely social and made up of growing friendships, it was necessary that these formalities work to formalize the goings on of the Chama within the Chama itself, so

that the tendency towards informality and desultory engagement was drastically reduced.

To do this, all Chamas had initial rules of engagement, with clear objectives and goals that they needed to set and work towards achieving. Another way was through regularising the frequency of meetings and ensuring commitment to these meetings and other Chama activities. CH002 and CH004 had asked members to learn what went on in other Chamas and borrowed constitutions, which they then adapted to suit them. CH003 developed their own constitution while CH001 decided to work without one.

Chamas amended borrowed constitutions with time or created sections or bylaws to explain the constitution as the Chama matured, and established the need for consistency in thought. They all also took the choice to record proceedings of meetings. The CH001 secretary said that minutes were invaluable for Chama as they acted as records:

“A written down document, as you know always helps one to see decisions that were made and the trajectory of discussion, and we need that.”

Self-structuring was important, for example, when during meetings, as noted in all four Chamas discussions took a different trajectory from the main business of the day. But the fact that there were minutes to write, the secretaries would get back and ask “what shall we minute...?” The presence of documentation like minutes gave the meeting a formal narrative and structure.

Chamas also had established elected officials. In the beginning they had interim officials before their constitutions set in, but the groups spoke of periodic elections. The CH002 secretary during the IDI mentioned that “setting goals and objectives brought commitment, responsibility, and accountability,” to their Chama, and did not take away the friendship, but rather, “caused the friendship to facilitate a formal engagement for the mutual benefit of the Chama members.”

The Four Chamas sought government registration motivated by the need to invest collectively. The initial self-structuring therefore included giving the group a name, discussing the meaning of the name, and laying down a very broad vision of what they wanted to achieve. The CH004 treasurer during the IDI mentioned that at the very beginning they were driven by “big dreams. Bigger than all of us...dreams to build a school ...just dreams and aiming very high.” These dreams guided their engagements after the initial self-structuring.

Oral self-structuring means that Chamas still operate in a highly oral space, despite the effort by all four Chamas to formalize the Chamas through various written presentations. There is a covert understanding that organisations self-structure through formal written communication. During Chama meetings, I heard oral agreements and discussions which often took precedence over what was written. In the CH003 meeting for example, during a discussion on monthly contributions, a member reminded the Chair:

“Yes, the constitution says so, but remember we agreed that it depends on one’s circumstances and we can discuss that.”

The oral reinforced the written through verbal explications. The oral ratified the written. The ‘spirit’ of discussion rather than the letter of it, was often favored, all within the prevailing context. The oral structured the Chama from within by way of reminder, especially during meetings, of the mission or purpose of the Chama, and of their collective identity. The oral advocated for leeway and grace, over and above the statement of the constitution, when there was need.

Another aspect of oral self-structuring stemmed from Chama members' experiences with other Chamas or with Chama members who had left. The leadership picked up valuable guiding lessons which they verbally repeated or offered during Chama engagements. These lessons were not written but rather verbally repeated, to remind the members of the value of remaining united as a Chama.

Finally, all Chamas in the study had formalised their rules of engagement through democratically elected office bearers. The common positions were the Chair, the secretary, the treasurer and their vices. In bigger Chamas like CH003, there was a chief whip, while CH001 had 2 co-opted members in the committee. This team bore leadership responsibility of steering the Chama and they sacrificed the most, according to the in-depth interviews, because they wanted the Chamas to succeed under their leadership. Every Chama had a different term of office as stipulated in their constitution or as agreed. Leaders could, however, withdraw from roles in writing, under various circumstances, though this rarely happened. There was an interesting trend of Chairpersons being re-elected beyond the stipulated terms, especially because for the Chamas, the chairs had steered the teams successfully over the years. The CH001 and CH004 chairs had held leadership since the inception of the Chamas. Members revealed in the FGDs that given the Chamas had excelled in their leadership, they saw no need to change them.

Activity Coordination

McPhee and Zaug's (2000) third flow is activity coordination, which they describe as focusing "...directly on connecting and shaping work processes." Chamas present a unique scenario because even though they did not meet physically every day to ensure that they conducted activities, a tremendous amount of work went on between scheduled physical meetings. Chamas hold collective projects which need co-ordination. The leaders during the IDI intimated the diverse nature of these projects and how they coordinated their work.

"We have committees in the Chama and we give each other responsibilities. For example, we run a small deposit taking SACCO. We have employees who run it directly, but we also have two Chama members who are our link to the SACCO and report to us what is going on in the SACCO and seek our advice on whatever decisions they need to make." CH001 Chair..."

"...We have a passion for girls in our community. One of our greatest challenges in this community is early pregnancy and as teachers, we work on ways of running guidance and counselling services for affected girls and preventing early pregnancies." CH004 Chair.

"...we love to farm. We are now getting into large scale chilli farming and have appointed two people in the Chama WHO run with it...they scout for land, advice on seeds, management of the farm, and then come and tell us to go and see what we have achieved." CH003 chief whip.

"...in a given week there may be many things to do or just a few. Last year we lost the parent of a member and the mourning period took two weeks. Our ladies in the Chama were the ones helping in the evenings. They cooked and cleaned and welcomed people, as the men planned the funeral and organised a fundraising." CH002 chair.

Activities in Chamas are coordinated in two main ways. To begin with was through leadership interventions. All Chamas in the study had formalised their rules of engagement through democratically elected office bearers. Each Chama had a different term of office for leaders as stipulated in their constitution or as orally agreed. Leaders played a crucial role in motivating members to voluntarily take on tasks, take a certain direction key decision as well as take on some activities for the Chama.

To complement the leaders, the members in the FGDs admitted that the Chama activities were successful or not depending on the leaders.

"If you get a leader who is development minded, he will motivate you towards thinking of development related projects." CH001 member.

The Chamas relied heavily on the skills of leaders and their ability to keep the Chama together. Part of the role that leaders played was motivating their members through impromptu speeches on unity and collective success. A mantra that the CH003 Chairman constantly used in the three meetings was "Chama ikigrow ni si wote tunagrow" (when the Chama prospers we all prosper). This is a philosophy that I heard in all Chamas, albeit presented differently.

Chama activities failed or succeeded mainly because of members' self-giving. Chamas demanded time, money and commitment. CH001 no longer gives a monthly monetary contribution because their investments generate enough money for the group. The other Chamas, however, must keep up with monthly contributions for various Chama activities. The treasurers are tasked with the responsibility of managing this money and ensuring the books of the Chama are up to date.

For members not in leadership, Chama activities demanded for extended periods of work over and above the professional and familial commitment of the members, and only self-giving would ensure that activities were done.

Finally, activities were coordinated through brotherly accountability. This meant that the members had grown to trust each other to faithfully use the resources of the Chama effectively... As pointed out by two members in CH003 and CH001 during the FGDs:

(CH003 member) "... Let me tell you, if you can see how your money is being used, you believe the Chama is good. I was in a Chama where money was misappropriated. The case is still with the police...so I would say that money is good but trust is fundamental."

(CH001) "We have built this relationship over time and we trust each other. We especially see how the monies we put together are useful to us over time. We have a very good treasurer who sends us each our individual updated accounts..."

Chamas control varying amounts of money, and given their structure, trust and confidence in the Chama is especially fundamental, to keep the Chama together. Chama activities also require investments in time and it is expected that the members will equally offer to put in time for Chama activities.

Institutional Positioning

McPhee and Zaug (2009) describe institutional positioning as the flow that positions organisations relative to others or to the environment. They argue that this flow legitimizes the organisation. Positioning in literature is about visibility and proof of existence with "suppliers, customers, competitors, government regulators, and

partners” (p.11). It is about creating a public identity or a name for the organisation in a wider social context. So how do Chamas do this?

Chamas are partially private organisations. They have a public identity but only in so far as that public identity does not compromise, especially their financial and internal personal affairs. Whilst literature largely looks at institutional positioning relative to other organisations, I expanded the scope of positioning to society, especially the immediate society that the Chama is located in.

The Chamas are cautious with external relations and relate with institutions only if they are seen to be helpful, especially financially, where Chamas can access subsidized loan facilities. With the exception of CH002, the Chamas under study were not looking to invite more Chama members. They were not necessarily trying to appear attractive to potential members, but rather to themselves, for their own internal confidence, and for purposes of legitimation by bigger organisations, especially financial institutions, again for their own development. Institutional positioning also entailed the Chama seeking relationships that made meeting Chama objectives easier and achievable, conveniently.

Sometimes Chamas were exposed to political figures directly or indirectly: direct exposure for example was when the leadership or a member of the Chama had a relationship with a certain politician, and the the Chama became a political ground for campaign. CH004 and CH003 confessed to having political relationships because

“...you never know when these politicians could be of help to us”, as a CH003 member argued.

There were also ‘friends of the Chama’, courtesy of certain members who had external relations, which would be of benefit to the Chamas. If the Chama needed specific help in a certain venture and a member of the Chama had a relationship with an institution that would offer this help, often times at no charge, this positioned the Chama in a legitimate external relationship.

For CH004, the members were passionate about the education of Girls in their local community. They, therefore, had an ongoing relationship with several schools and offered talks in these schools. While many of them were teachers, the relationships they had with senior education officials in the county facilitated their social responsibility mission. Because of these relationships, CH004 had been asked to give a talk to upcoming Chamas by their bank branch but were also looking to reap from this personal relationship from their bank, by acquiring a loan at a highly negotiated interest rate.

Conclusions

Viewing Chamas as communicatively constituted organisations legitimises their reality and brings to the fore that despite their being non-formal organisations, they have potent communication types that create and recreate them. The Four Flows as applied in the Chamas indicate interesting deviations from what is widely discussed in literature.

Chamas are formed largely because of a socioeconomic trigger. Membership negotiation entails communication activities which members must engage in throughout the life of the Chama in order to prove their membership. Self-structuring is an internal communication process which comprises of weaving the Chama from within, in order to run as a formal engagement structure, despite the non-formal

relations of members. The unique aspect here is that this can be an oral process. Activity coordination in Chamas works through communication that builds the trust and confidence of Chama members in the Chama itself, through what they do. Finally, Chamas, though closed to non-members, work to create relationships with only other organisations that are deemed as directly beneficial to them or which stand to benefit from the Chama.

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