



Marith Markussen

COPING WITH UNCERTAINTY

Women in the informal fish
processing and marketing sectors
of Lake Victoria

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Abstract:

This working paper was originally submitted as a thesis to fulfill the Cand. Polit degree (hovedfag) at the Institute for Sociology and Human Geography, University of Oslo. During the period when Marith Markussen was analyzing and writing her thesis, she was attached to Norwegian Institute for Urban and Regional Research (NIBR). Her study and analysis is of great interest and relevance for the research that NIBR is involved in, and the dialogue and contact with her have been an inspiration to our work.

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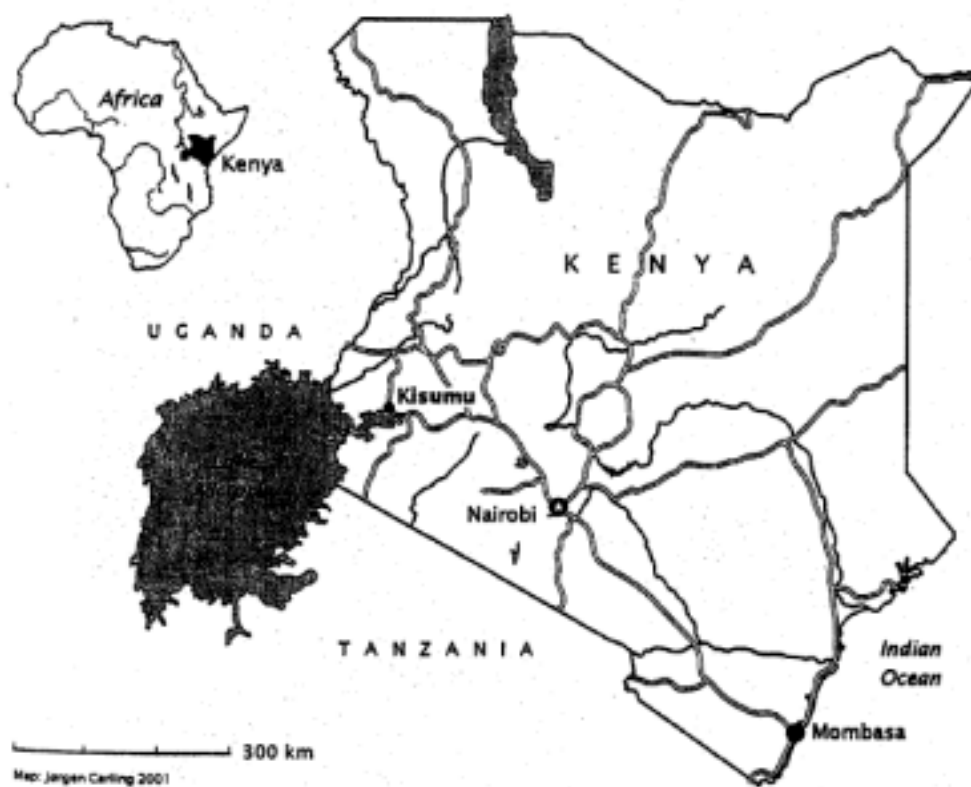
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Map of Kenya



Preface

This report was originally submitted as a thesis to fulfill the Cand.polit degree (hovedfag) at the Institute for Sociology and Human Geography, University of Oslo. In the study Marith Markussen deals with the role of women in the informal fishing industry in the Kenyan part of Lake Victoria, and the women's coping mechanisms in the informal economy linked to fish processing and marketing of fish from Lake Victoria.

During the period when she was analyzing and writing her thesis, Marith Markussen was attached to the Norwegian Institute for Urban and Regional Research (NIBR). Her study has been supported by scholarships from NORAD; the Institute for Sociology and Human Geography, University of Oslo; and the Norwegian Research Council.

Marith Markussen's study and analysis is of great interest and relevance for the research that NIBR is involved in, and the dialogue and contact with her have been an inspiration to our work.

Oslo, October 2002

Arne Tesli
Research Director

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Oslo, October 2002

Marith Markussen

Abstract

Marith Markussen:

Coping with Uncertainty

Women in the informal fish processing and marketing sectors of Lake Victoria
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This study deals with women's coping mechanisms in the informal economy with the informal fish processing and marketing sectors of Lake Victoria as a case. In this thesis, the most important source of information has been interviews with informants conducted during field work in Lake Victoria, Kenya.

The informal fishing industry of Lake Victoria is characterised by instability due to a competitive and mainly unregulated economic environment. I ask which strategies the fishmongers employ in order to cope with this uncertainty. I focus on the fishmongers' coping mechanisms in two local institutions, namely the *jakambi* institution and the rotating credit association. The *jakambi* institution refers to the relationship between a fishmonger and the captain of a fishing boat. As a *jakambi* to a fishing crew, the fishmonger is a priority-given customer. Becoming a *jakambi* is thus a way of securing regular fish supplies. Through membership in rotating credit associations the fishmonger obtains access to several types of goods, including cash credit.

As theoretical tools I employ contributions from the rational choice approach, introducing contributions from the social capital approach as a theoretical complement.

When focusing on women's coping strategies in the *jakambi* institution, I discuss whether it is economic capital or social capital in the form of social connections that make a fishmonger succeed in the institution. Furthermore, I focus on trust and power relations between fishmongers and fishermen involved in *jakambi* relationships.

I discuss the reasons for the successful performance of rotating credit groups. The discussion revolves around whether the functioning of such groups can be adequately explained by referring to instrumental aspects like members' dependence on joint goods and the group's control capacity, or if such an explanation also must include a discussion on moral economic behaviour. I argue that a satisfactory explanation must not only focus on instrumental aspects, but also must analyse the role moral economic behaviour and trust among members play in the functioning of rotating credit groups.

An important finding is that in order to enter both a *jakambi* position and a rotating credit group, it is necessary to have both social capital and economic capital. This indicates that there is an interplay between these forms of capital. The fact that the acquisition of social capital in many cases will require investment of economic capital, has often been neglected in the broader social capital literature.

Another central finding is that a negative consequence of social capital in the form of social networks is exclusion. In order to become a member one must, in addition to have social capital in the form of social relations to group members, possess some economic capital. I argue that the poor lack the economic capital required to mobilise their social capital. This indicates that social capital in the form of social networks is not a coping mechanism for the most marginalised in a community.

Glossary (DhoLuo and Swahili)

Abila :	Hut within a homestead (DhoLuo)
Banda :	Structure, building (DhoLuo)
Bira :	Notion which means free fish (DhoLuo)
Dala :	Traditional Luo homestead (DhoLuo)
DhoLuo :	The Luo language
Jakambi:	Customer (DhoLuo)
Matatu :	Taxi / minibus / other means of public transportation (Swahili)
Madhar :	The captain of a fishing boat (DhoLuo)
Mgongo Wazi:	Swahili term meaning "bare back", referring to the fact that the perch is left with very little flesh after it has been filleted
Mitumba:	Second-hand clothes (Swahili)
Tembea :	Swahili word meaning moving, drifting

1 Introduction

1.1 Research focus

The aim of this study is to develop an understanding of women's coping mechanisms in the informal economy, focusing on a case from the artisan, informal fish processing and marketing sectors of Lake Victoria. In developing countries the majority of the work force is employed in the informal sector (e.g. ILO 1995). The informal sector consists of self-employed enterprises that are mainly unregulated by formal institutions of society (Portes & Castells 1989). Enterprises in the informal economy operate in an unregulated and competitive market, and there is in most cases a lack of formalised employment contracts (Ibid.). For people who work in this sector, unregulated working conditions combined with a competitive environment, may lead to uncertainty. In this study I focus on strategies fishmongers¹ working in the informal processing and marketing sectors of Lake Victoria employ in order to secure their livelihood. I concentrate on two institutions on the local level that are essential for the fishmongers' ability to cope with uncertainty. These institutions are the *jakambi* relationship and the rotating credit association. A *jakambi* relationship refers to an agreement between a fishmonger and the *madhar*, the captain of a fishing boat. The fishmonger gets first priority when the fishermen sell the fish catch, and in return the fishmonger must be a regular customer and assist the fishermen in different ways, for example provide them with soft loans. Through membership in rotating credit associations the fishmonger obtains access to several types of goods, including cash credit, which otherwise may be difficult to obtain.

In this thesis I will use theoretical contributions from the rational choice approach. I choose to employ a rational choice approach since the case is situated in a business setting in the informal economy. The rational choice approach assumes that actors are intentional and profit-maximising. Social outcome is seen as the result of the aggregated actions of individuals. I use contributions from the social capital approach as a theoretical complement. This approach has frequently been applied on cases from the informal economy, stressing how actors obtain access to resources through social networks. In the social capital approach the analytical focus is moved away from the individual and her motives and actions, to the relations between actors. When focusing on women's coping strategies in the *jakambi* institution, I concentrate on the interrelationship between social and economic capital. Is it money or social relations that make a fishmonger succeed in the institution? Furthermore, I focus on relations of trust and power between fishmongers and fishermen involved in *jakambi* relationships.

What may explain the successful performance of such associations? Do members' have mainly *instrumental* motivations for joining groups and acting in accordance with group

¹ In this study I employ the term fishmongers, comprising both fish processors and traders.
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rules, or may actors also perform moral, altruistic economic behaviour, guided by *consummatory*² motivations? Can members' trust in each other contribute to explain the functioning of merry-go-round groups? Moreover, I focus on power relations in rotating credit associations, discussing whether there exist asymmetries in power between group members and between members and non-members.

1.2 Background for research focus

Lake Victoria in East-Africa is the second biggest lake in the world and is divided between Tanzania, Kenya and Uganda³ (Abila & Jansen 1997). The fish from Lake Victoria represents 85 % of Kenya's fish supply, and constitutes 25 % of the annual total catch from Africa's inland fisheries (FAO 1995). The artisan fisheries of Lake Victoria is sex-segregated, and men are involved in the harvesting sector as fishermen, while women are involved in the processing and marketing of fish⁴. In the local communities around the lake, ten thousands of women earn their livelihood in these sectors. The majority of the fishmongers work in the Nile perch or / and the *Omena*⁵ fishery, since these two species together compose almost all of the fish in the lake⁶. In this study I focus on the fishmongers in the Nile perch fishery.

The fishmongers in the processing and marketing sectors of the Nile perch fishery operate in a context characterised by instability and uncertainty. In this study I will argue that the industrialisation of this fishery is one factor that lead to uncertainty for the small-scale fishmongers. Since about 1980, the Nile perch fishery has become transformed from a subsistence fishery based in local fishing communities, into an industrialised, export-oriented fishery, dominated by international capital (Abila & Jansen 1997). The artisan fishmongers face a stiff competition from the formal fishing industry, as the high demand for fresh, mature perch has lead to a dramatic increase in the fish price, making it too expensive for the majority of the local artisan fishmongers (Jansen, Abila & Owino 1999). Today this group mainly deals in the undersized perch below two kilos, or perch of poor quality, the so-called *rejects*. Some fishmongers also trade in fish which already have been filleted by the modern processing industry, the so-called *mgongo wazi*⁷. The fishmongers compete fiercely among themselves in order to be able to buy enough fish, and this competition is especially hard during low-catching seasons, when the fish resources are scarce. During the past years this competition has become harder since

² The distinction between instrumental and consummatory motivations are based on contributions from Portes (1998). He argues that when actors have *consummatory* motivations, internalised norms make them perform pro-social actions that others can profit from. When individuals act out of *instrumental* motivations, they make resources available to others because they expect to be repaid in the future.

³ Tanzania possesses 49 % of the area of the lake, Uganda 45 % and Kenya 6% (Abila & Jansen 1997).

⁴ The past years men have also become involved in the marketing sectors of the fisheries. The majority are large-scale fishmongers, and operate as agents for the formal fish processing industry.

⁵ A small sardine-like fish.

⁶ In 1995, 91, 5 % of the catch in the Kenyan part of the lake was composed of Nile perch and *Omena*, where the perch constituted 47, 2 per cent and the *Omena* 44, 3 per cent (Jansen, Abila & Owino 1999). Other fish species in Lake Victoria are Tilapia, Catfish, and Mudfish, but together they comprise only a few per cent of the total catch.

⁷ Swahili term meaning "bare back", referring to the fact that the perch is left with very little flesh after it has been filleted.

many women have ventured into in the processing and marketing sectors of the fisheries. Traditionally the fishmongers in the Kenyan part of Lake Victoria were women of the *Luo* tribe who either came from sub-clans that have traditionally fished or were married to men who belonged to such clans (Geheb 1996). However, today many of the newcomers in the business do not have this background. They start to work in these sectors because there are few employment opportunities for women in the region, and they need a cash income (Mitullah 1998). Also among the fishermen one finds a substantial number who are not actually fishermen, but “entrepreneurs” who have started fishing in search of a cash income due to a lack of alternative job options (Geheb 1996). Today there is also more *migration* among fishermen, a major reason being the introduction of the *tembea*⁸ fishing system, increasing mobility among fishermen. Thus, today the composition of actors in the artisan fisheries is more heterogeneous than before the industrialisation of the Nile perch fishery.

Since about 1990 the fisheries have been on a decline as a result of poor management (McCormick 1998). The main reasons for the decreasing catches are over-fishing, the practice of catching undersized fish, trawling and the spread of a weed, a water hyacinth, which have blocked several fish landing sites (Mitullah 1998).

This context characterised by competition, major changes and scarce resources, provides the background for my research focus, which is on the strategies the fishmongers’ employ in order to cope with uncertainty. In this study I concentrate on the fishmongers’ coping mechanisms in the *jakambi* institution and in the rotating credit association. In the following I give a brief account of these local institutions, before presenting my research questions. I argue that it is important to focus on the *new jakambi* institution and the rotating credit association in order to obtain information about how actors in the informal sector cope with changes and uncertainty.

1.3 The *Jakambi* Institution

The local-level *jakambi* institution refers to a dyadic relationship between a fishmonger and the fishing crew, in most cases the *madhar*, the captain of a fishing boat. The *jakambi*⁹ has a verbal agreement with the *madhar* that he shall supply her with fish, and in return the *madhar* and his crew are guaranteed a regular customer and thus a market for their fish catches (Geheb 1996). This agreement includes that the *jakambi* shall extend various facilities to the *madhar* and his crew. The *jakambi* relationships are not registered by any formal agencies. The contracts are verbal and this contributes to the instability of the trade. If the fisherman chooses to break the agreement, the fishmonger has no written contract to refer to.

For a fishmonger it is crucial to have regular access to fish supplies, and she will therefore have a strong interest in becoming a *jakambi* to one or more fishing crews. It is especially in the low-catching seasons that it is an advantage being a *jakambi*, as these are the periods when the competition for fish is the hardest. Another advantage of being a

⁸ *Tembea* is a *Swahili* notion meaning drifting, moving, and refers to the fact that the fishing nets are attached to the boats - they are set in the evening and drift back and forward during the night before they are hauled in the morning (Jansen, Abila & Owino 1999).

⁹ In some fishing villages the term *jaboja* is used instead of *jakambi*. However, in *DhoLuo*, the words have the same meaning; *customer*. In this study I have chosen to employ only the term *jakambi*, as this is the term which is used in Dunga Beach, which is my main case.
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jakambi is that one buys fish directly from the fishermen and this way avoids paying a commission to middlemen.

Traditionally there were mainly women who came from fishing villages or who were married to fishermen who worked as fishmongers, and they received fish supplies from the boat of a relative, in most cases her husband (Geheb 1996). Similarly, in the artisan fishing sector of Ghana fishmongers receive fish supplies from husbands or other relatives because they traditionally were entitled to a share of the catch from their boats (Overå 1992). However, as already noted, today in there is a high number of women involved in the processing and / or marketing of fish who are not married to fishermen or who do not come from a sub-clan that has traditionally fished. These women cannot depend on husbands or other relatives to supply them with fish. In this study I have made a distinction between *jakambi* relationships where the fishmongers are *jakambis* to crews where the members are close relatives, and another type of *jakambi* relationship, where the *jakambi* is not related to any of the crew members and where the parties often have no or scarce knowledge of each other before they establish the relation. I have termed the first type a *traditional jakambi* relationship and the second type a *new jakambi* relationship. Thus, the *traditional jakambi* relationships are based on pre-existing networks of kinship and clanship, while in the *new jakambi* relationships, the actors have no previously established networks to draw on. However, these categories are constructed for analytical purposes, and they are not always “clear-cut”, as some fishmongers can be engaged both in *traditional* and *new jakambi* relations.

The research focus is *on the relationship between economic and social capital in the new jakambi relationships*. I will mainly employ Bourdieu’s (1986) approach to social capital since he discusses the interrelationship between the different forms of capital and their convertibility. I discuss the role a fishmonger’s economic capital and social capital in the form of social relations play in her ability to *obtain entrance* to a *jakambi* position in a fishing village, *establish a new jakambi* relation to the *madhar*, and *maintain a new jakambi* relation to the *madhar* and his crew. Moreover, I focus on the aspect of trust between fishmongers and fishermen involved in *new jakambi* relationships. I use a rational choice approach to trust, employing contributions mainly from Coleman (1994) since such an approach has been applied on similar cases of trust in dyadic exchange relations. I relate the discussion on trust to a discussion on power relations between the fishmongers and the *madhar*, employing Emerson’s (1964) relational approach to power.

1.4 Rotating Credit Associations

The rotating credit institution is an indigenous institution in many societies, including African (Ardener & Burman 1995). Rotating credit associations are found world-wide, but have received special attention in Japan, China, Southeast Asia, India, West-Africa and the Caribbean (Geertz 1962, Ardener 1962, Hechter 1987, Granovetter 1995). Such associations occur in many variations, but as Geertz holds;

(...) the basic principle upon which the rotating credit association is founded is everywhere the same: a lump sum fund composed of fixed contributions from each member of the association is distributed, at fixed intervals and as a whole, to each member of the association in turn. Thus, if there are ten members of the association, if the association meets weekly, if the weekly contribution from each member is one dollar, then each week over a ten-week period a member will receive ten dollars (i.e. counting his own contribution)” (Geertz, (1962) 1966:422).

In the past years formal institutions have copied the techniques of the rotating credit associations, creating institutions called micro-credit or peer-lending (Granovetter 1995). Such institutions have received a lot of interest, mainly due to the success of Grameen Bank of Bangladesh, where such groups have performed much better than formal banking institutions when it comes to repayment of loans (Hulme & Turner 1990).

In the fishing villages around Lake Victoria people join together in rotating credit associations, or merry-go-round groups, as the local people term the institution. In contrast to the *jakambi* institution, which is a dyadic relationship between the *jakambi* and the *madhar*, the rotating credit groups are composed of several individuals, in my case from about seven to about twenty persons.

The integrity of rotating credit groups can be threatened by absconding members and people leaving before the end of the rotation (Ardener 1995). In my case the fishmongers' rotating credit associations perform well in a context where most other institutions fail, and therefore I ask; *What explains the successful functioning of rotating credit associations?* This question is theoretically interesting, as many prominent social scientists, including Hechter (1987), Granovetter (1995), Geertz (1962 (1966)), Ardener (1962), and Portes (1998) have been occupied with it. I employ theoretical contributions from Hechter, Portes, and Granovetter. In *The Theory of Group Solidarity*, Hechter explains successful collective action by members' instrumental motivations, and he argues that dependence on jointly produced goods combined with the groups' control capacity are responsible for the functioning of rotating credit groups. However, can members' instrumental motivations provide an adequate explanation of the successful performance of merry-go-round groups, or may members also act out of pro-social, consummatory motivations? Is trust an important explanatory factor? Can the existence of consummatory motivations and trust among group members replace for example the aspect of control or dependence? I address these questions with the rotating credit associations in Dunga Beach as case.

1.5 Formal or Informal Sector?

In the following I discuss whether the artisan processing and marketing sectors of Lake Victoria can be characterised as mainly formal or informal. The informal sector can be defined as a process of income generation which is unregulated by the institutions of society, in an environment where similar activities are regulated (Portes & Castells 1989:12). This sector is characterised by an ease of entry, family ownership of enterprises, small-scale of operation and labour-intensity (ILO 1972:6). Enterprises operating within the formal sector are institutionally regulated, and tend to be more large-scale and capital intensive (Vaa 1991). In this case the formal sector is represented by the industrial processing companies, government regulations and international market conjunctures. However, the distinction between the formal and informal sector tend to ignore the interconnections among various types of activities, and it is important to acknowledge that the informal and formal sector are closely intertwined (Portes and Castells 1989). Most informal activities are to a certain extent institutionally regulated, and this is also the case in the artisan processing and marketing sectors of Lake Victoria. In order to start to trade in fish, a woman needs a Fish Trader's Licence and a Fish Movement Permit which she can buy from the Fisheries District Officer¹⁰. In addition,

¹⁰ The Fisheries District Officer is the head of the Fisheries District Office, a regional department of the Fisheries Department .
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the fishmonger needs a Food Handler's Certificate from the Ministry of Health, which guarantees that she does not suffer from any diseases and thus is suited to handle food. This certificate the fishmonger obtains from a doctor. In many cases sick women bribe the doctor in order to make him extend this certificate to them. Local - level officials from the Fisheries Department, the so-called "fish scouts", regularly check that the fishmongers possess these certificates, and that they do not deal in undersized fish below two kilos. However, often fishmongers bribe the fish scouts if they are caught with undersized fish, or if the scouts observe them selling fish outside the Municipal fish market in Kisumu. Due to hygienic concerns, the fishmongers are only allowed to sell fish at this market. Many fishmongers claim they cannot afford to pay the Municipal fees¹¹, and that they therefore sell the fish at local markets in their neighbourhoods, or by their house. We see that the artisan processing and marketing sectors have characteristics from both the formal and informal sector. The fishmongers' activities are to a certain degree regulated by formal institutions, however, the fishmongers are self-employed and work without formal systems of remuneration. Moreover, in the artisan fishing industry of Lake Victoria, written contracts are rare. The *jakambi* relationships are not registered by any formal agencies, and the agreements between the fishmongers and the *madhars* are not written, only verbal. Among the fishmongers' rotating credit associations the great majority are unregistered by any formal agencies. I will argue that the artisan processing and marketing sectors of Lake Victoria which the fishmongers operate in have more characteristics from the informal sector than from the formal.

1.6 Structure

This study consists of seven chapters. In the second chapter I present the major theoretical contributions employed in the study. In chapter three I present a framework for understanding the context in which the fishmongers operate. In chapter four I introduce some methodological considerations applied in the thesis. In chapter five I analyse the *jakambi* institution, focusing on the role of social and economic capital in obtaining, establishing and maintaining *new jakambi* relationships. In Chapter 6, I discuss the functioning of rotating credit association. In the final chapter I present major analytical findings according to three central themes; the interrelationship between economic and social capital, trust and power, and I compare the *jakambi* institution and the rotating credit association according to these themes.

¹¹ The Municipalities charge fishmongers kshs 20 a day for selling fish at the market.

2 Rational Choice and Social Capital

In this chapter I present theoretical contributions from the rational choice approach, including Hechter (1987), Friedman (1988), and Coleman (1994) because the case is situated in an urban market context, which makes it likely to assume that actors employ conscious strategies in order to secure their business. Concerning the functioning of rotating credit associations, many social scientists, including Hechter (1987), Granovetter (1995), Geertz (1962), Ardener (1962), and Portes (1998) have been occupied with analysing the successful performance of a rotating credit associations. The rational choice and social capital approaches differ in the emphasis they put on members' instrumental versus consummatory motivations for complying with group rules. I take Michael Hechter's version of the approach as a point of departure. One reason for this is that he has developed The Theory of Group Solidarity, a rational choice based approach to collective action. The theory aims at explaining the formation and functioning of different social groups, including rotating credit associations. This is interesting since a substantial part of the analysis focuses on the successful performance of such associations. The theory assumes that actors comply with a group's rules due to their dependence on jointly produced goods, combined with the group's control capacity. However, a limitation in this theory is that it does not discuss trust when analysing reasons for group solidarity. Similarly, the theory is not able to give an account of pro-social, moral behaviour.

In order to account for the aspect of trust in business transactions I present a rational choice approach to trust. I employ such an approach since it has been applied on similar cases of trust in dyadic exchange relations (e.g. Coleman 1994). Even though the rational choice approach may account for the instrumental aspects of trust, it is unable to account for the social and emotional underpinnings of trust-related choices (Kramer 1999). As a response to the shortcomings of the rational choice approach I present contributions from the social capital approach as theoretical complements.

In the social capital approach actors are regarded as embedded in social systems. The social capital approach has thus an explicit focus on social networks. I apply social capital as an asset of the individual, employing contributions from Portes (1995, 1998), Bourdieu (1986), Granovetter (1985, 1995), and Emerson (1964). A reason for employing contributions from the social capital approach is that social capital in the form of membership in networks have been used when analysing individuals' coping mechanisms in the informal economy. In a case from the urban informal economy of Namibia, Tvedten & Nangulah (1999) argue that membership in networks is an important coping mechanism for actors in the urban informal economy. I focus on the interrelationship between economic and social capital and I employ Bourdieu's (1986) approach to social capital, since he discusses the interrelationship between the different forms of capital. As the *new jakambi* relationships are characterised by the fact that parties involved have little knowledge of each other before they establish the relation, Bourdieu's (1986) focus on the construction of social capital is central.

The social capital approach may give an account of moral economic behaviour. Moreover, it may provide an understanding of the relational aspects of trust. I focus on aspects of power between actors in the informal economy, employing contributions from Portes and Emerson. I suggest to combine theoretical contributions from the rational choice and the social capital approaches, and I will see whether these can be mutually enriching.

2.1 Rational Choice

Rational choice theorists argue that individuals are purposive and goal-oriented (Hechter 1987). They have certain *preferences* and when faced with a choice among different courses of action, individuals choose the course of action they assume will give them maximum utility, given the *information* available to them (Ibid.). Friedman & Hechter (1988) modify the more traditional rational choice approaches by analysing actors' quantity and quality of information as a *variable*, and do not assume that the actors have perfect information. Moreover, they argue that individual action is not merely a result of intention, but that actors are *constrained* by unequal possession and access to resources, which make some ends easy and other difficult to attend, and even exclude some ends. As a consequence, in trying to maximise utility, actors take into consideration the *costs* that follow a course of action. Social institutions are seen as a set of rules that constrains behaviour in a variety of ways. Examples of such institutions are official laws, informal norms, labour markets, and political regimes. In the rational choice social approach, social phenomena are explicable in terms of the actions of individuals, and this doctrine is called *methodological individualism* (Ibid.). In the following I will see how collective action is explained from a rational choice approach, mainly based on contributions from Michael Hechter (1987).

2.1.1 Collective Action

Hechter (1987) has developed a rational choice based explanation of collective action called The Theory of Group Solidarity¹². The basic assumptions of this theory are that actors are utility-maximising, and that rational actors will not invest in collective activities unless she can benefit from it, or is enforced to contribute in this way. Hechter argues against theories that uses internalisation of group norms or actors' common position in a social structure to explain group solidarity. He claims that variations in inter-group solidarity can be adequately explained by rational individual action (Hechter 1987 b).

Hechter assumes that actors are potential *free riders*, who are actors that, if given the possibility, would consume goods without contributing to their production. Why do free riders want to join a group? Hechter states that the only reason why rational actors form or join groups is because they want to consume *jointly produced goods* that cannot be obtained by following individual strategies. The survival of any group is therefore dependent on the continuous production of such goods. Hechter claims that the solidarity of any group depends on the extensiveness of obligations and the degree to which members comply with these obligations (Hechter 1987 b). He argues that the more dependent the member is on the group, the more willing is she to comply with extensive rules. The member's dependence on the group is defined by the costs she faces if she has

¹² Hechter is inspired by Mancur Olson's classical contribution, *The Logic of Collective Action* (Olson 1965).

to leave the group. Hechter assumes that the members' cost of leaving the group is affected by contextual variables as the supply of close substitutes, lack of information about alternatives, the cost of moving, and the strength of personal ties.

The supply of close substitutes refers to that the members' dependence on the group depends on the number of alternative sources of substitutable goods in the environment. *Lack of information about alternatives* means that if members are unaware of the existence of alternative sources of goods outside group boundaries, they will be willing to comply with more extensive rules. *Costs of moving* means that if there are barriers to join or leave a group, and moving between groups includes costs, the members' dependence on the group will increase. *The strength of personal ties* among members rises with repeated interaction. The chance of repeated interaction increases with costly mobility and information, and reduces the chance of finding alternative groups, hence contributes to dependence. However, Hechter asserts that dependence alone is not enough to achieve compliance from members, but the group must also be able to *control* members. The groups' control capacity depends on its monitoring and sanctioning capacity. Group members must have the ability to *monitor* the members' behaviour and *sanction* the non-compliant, and only in this way can free riders be excluded. Hechter concludes that individual compliance and thus group solidarity only can be obtained through the combined effects of the members' dependence on the joint goods and the groups' control capacity.

The concepts of dependence and control may be valuable analytical tools in order to explain collective action. However, I will argue that a theory on collective action also should contain a discussion on the concept of trust, and this is a limitation of the theory. In a similar vein, the theory is only able to explain opportunistic, instrumental behaviour, and cannot give an account of non-instrumental, pro-social group behaviour.

2.1.2 Trust and Risk

Trust is a fundamental element in all features of human interaction, including business relations. I will argue that in a setting like the informal economy, where formal contracts that regulate economic transactions are rare, trust becomes more important than in a more regulated economic environment. I introduce Coleman's (1994) approach to trust, as he is a central trust theorist working on rational choice premises.

Coleman analyses trust as purposive action aiming at the maximisation of utility under risk. He holds that in a trust relationship there are at least two parties, the *truster*, the one who invests trust, and the *trustee*, the one who is trusted in. They choose to invest trust if the potential gain is bigger than the potential loss. He puts emphasis on the role of *time* in exchanges. He stresses that in the market place transactions are being performed over a period of time, and the time asymmetries in delivery introduce *risk* into the transaction for the party who must invest resources before receiving a return. This relationship between time and risk is particularly interesting seen in connection to credit relations, which are common in the informal economy. In a credit type of exchange relationship, trust is a very important ingredient, since the supplier has to trust the customers' ability and intention to pay at a future time for goods supplied without any present payment.

Coleman compares the relationship between the two parties to a *game* where the truster must make a decision about whether or not to place trust in a potential trustee. There is a chance of loss if she places trust and the trustee is untrustworthy. Coleman stresses the difference between one-time and continuing relationships and argues that it is more likely that the trust will be broken if it is a one-time interaction than if the interaction is to be

repeated. The probability of repeated interaction depends on the benefits the trustee obtains from the relationship.

The trustee's trustworthiness does also depend on the truster's communication with other potential trusters. This point refers to the importance of a reputation of trustworthiness in business. Coleman claims that is especially important in a closed community, as a trustee's unfaithfulness will destroy her reputation and make it difficult for her to engage in new relationships based on trust. Thus, the truster must use information, and maybe search for more information, and revise her opinions over time. The amount of the possible gain and the possible loss affect the extent of search for information, and if the possible gain or loss is small, the rational actor will carry out less extensive search for information.

We see that Coleman's analysis of trust accounts for the instrumental aspects of trust in choice situations.

2.1.3 Criticism of Rational Choice

A rational choice approach to successful collective action stresses the aspects of dependence and control. An instrumental approach to trust may be fruitful in analysing some domains in the informal economy, as economic transactions in a market context among comparative strangers, but it may be unable to account for for example inter-group relations.

Thus, the rational choice approach is unable to explain pro-social, non-opportunistic economic behaviour. As a response of the shortcomings identified above, I introduce the social capital approach as a theoretical complement. In contrast to the rational choice approach, the fundamental assumption in the social capital approach is that actors are parts of a social system, and that actors gain access to resources through their social relations with others (Portes 1998). Thus, in the rational choice approach the analytical focus is the individual and her motives and actions, whereas in the social capital approach the focus is on the structures that individual action is embedded in, like social networks and groups. The social capital argument holds that both behaviour and institutions are *embedded* in on-going systems of social actions that influence their behaviour (Granovetter 1985).

2.2 Social Capital

Theorists have different approaches to and understandings of the concept of social capital. Social capital is seen both as an individual asset and as a structural asset (Portes 1998). Putnam operates with a structural approach to the concept and equates social capital with the level of "civiness" in communities as towns, cities and nations (Putnam 1993). He defines social capital as features of social life, networks, norms and trust, that enable people to co-operate in order to pursue common goals. Evans is another central social capital theorist who has a structural approach to the concept. He is mainly interested in how social capital among the local population at the grass-root level can be promoted by public agencies and used for developmental ends. He defines social capital as "informal norms and networks that make people collectively productive" (Evans 1996:1033). However, the application of the concept of social capital at the structural level can lead to tautological statements, since social capital as an asset of communities simultaneously is cause and effect (Portes 1998). Since I am not focusing at communities as a whole but on actors' coping mechanisms, I will analyse social capital as an individual asset.

2.2.1 Individual Social Capital

Portes (1998) argues that to possess social capital, an actor must be related to others, and it is these other actors who are the source of her benefits. The resources are thus inherent in relations between actors. Portes makes a distinction between individuals' *consummatory* and *instrumental* motivations for making resources available to other people. When actors have *consummatory* motivations for action, internalised norms make them perform pro-social actions that others can profit from. The behaviour is not a result of enforceability, but of a moral imperative felt by individuals. Actors' have *instrumental* motivations when they resources available to others because they expect to be repaid in the future. On the background of these categories Portes identifies four sources of individual social capital; value introjection, bounded solidarity, norm of reciprocity, and enforceable trust. These sources of social capital can generate consequences in the form of social control, family support, and network-mediated benefits (Ibid.).

Value introjection is motivated by *consummatory* motivations and refers to the moral character of economic transactions where actions are guided by norms internalised through the socialisation process. This is a source of social capital because it makes individuals behave in pro-social manners, and this behaviour can then be employed by the group as a resource (Ibid.). *Bounded solidarity* can arise from the situational reaction of a class or group of people faced with the same problems. If this sentiment of solidarity is strong, it can lead to the observance of norms of mutual support among group members. Identification with one's own group is the motivational force. This source of social capital is also motivated by *consummatory* motivations. *Reciprocity exchanges* is a source of social capital in that actors give others access to resources, hoping to be repaid for this later. The items exchanged can be material or even immanent goods, like sociability or social status. This source of social capital is backed by a norm of reciprocity. Individuals act in a pro-social way in order to pursue selfish ends, and the motivation is thus *instrumental*. The last source of social capital is *enforceable trust*. Social capital arises in that members follow the group's expectations because they expect to be repaid for this in the future. The expectation of repayment is based on the insertion of both actors in the same social structure and the collectivity guarantees that debts will be repaid. The sentiments of solidarity are thus based on the internal sanctioning capacity of the group or community (Ibid.).

We see that the instrumental social capital resembles rational choice-based theories on collective action. The approaches differ in their analytical focus, since the rational choice approach focuses on the individual and her intentions and actions, whereas in the social capital approach the focus is on the relations between actors. However, the two approaches concur in their focus on actors' instrumental motivations for engaging in collective action and complying with group rules.

2.2.2 Convertibility of Capital

I introduce Bourdieu's (1986) approach to social capital since he discusses the interrelationship between the different forms of capital and their convertibility, which are aspects most social capital theorists have neglected. Bourdieu (1986) defines capital as accumulated human labour, and he distinguishes between three forms of capital; *economic*, *cultural*, and *social capital*. Economic capital is directly convertible into money, and may be institutionalised in the form of property rights, cultural capital can be institutionalised in the form of educational qualifications, and social capital is made up of social obligations, so-called connections, and can be institutionalised in the form of a title

of nobility. Social capital can under certain conditions be converted into economic capital. Bourdieu argues that the acquisition of social capital requires investment of both cultural and economic capital. Social capital has an intangible character, and unlike economic capital that is in people's bank accounts, social capital is inherent in the structures of their relationships (Bourdieu 1986, Portes 1998).

Bourdieu claims that both cultural and social capital can be converted into economic capital through *transformation efforts*. There are some goods to which economic capital give immediate access, while others can be obtained only through social capital in the form of social relationships. The goods obtained through social capital can only be consumed if these relations have been maintained over a long period of time. In economic exchange equivalents change hands in the same instant, while exchange mediated by social capital involves a more subtle economy of time (Ibid.).

Bourdieu has an *instrumental*¹³ approach to social capital (Portes 1998), and he defines social capital as; "the aggregate of the actual and potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition" (Bourdieu 1986:249). The group membership provides the actor with the backing of the collectively owned capital. Bourdieu claims that these relationships may be socially instituted and guaranteed by the application of a common name, e.g. a family name, a tribe or a class.

Bourdieu stresses that social networks are neither naturally nor socially given, but that they have to be constructed through investment strategies;

The network of relationships is the product of investment strategies, individual or collective, consciously or unconsciously aimed at establishing or reproducing social relationships that are directly usable in the short or the long term (1986:250).

He claims that the reproduction of social capital presupposes efforts of sociability, of on-going series of exchange;

Through the investment strategies contingent social relations such as neighbourhood, kinship, and other relations are transformed into relationships that are durable obligations subjectively felt (friendship, respect, gratitude, etc.) or institutionally guaranteed through rights (1986:250).

Bourdieu's major contributions to the social capital approach are his focus on the interrelationship between the different forms of capital and their convertibility, and that social capital in the form of networks are constructed through investment strategies.

2.2.3 Relational Trust

Most social capital theorists claim that trust is an important ingredient of social capital, but they treat trust rather implicitly. Within the social capital approach there exist few analyses of mechanisms which may *generate* trust between actors. For example, Portes (1998) holds that trust between members is an important reason for the functioning of

¹³ Bourdieu acknowledges that also norms guide actors' actions through their *habitus* (e.g. *Distinction: A Social Critique of the Judgement of Taste*. Routledge & Kegan Paul 1984). However, in this study I apply those areas of his work that deal explicitly with social capital and the interrelationship between social capital and the other forms of capital (Bourdieu 1986).

rotating credit associations, but he does not discuss how this trust is being produced. However, an exception is Granovetter (1985), who in his embeddedness approach to trust have discussed some mechanisms that may produce trust exception is Granovetter. Actually, it was Granovetter's research on the impact of embeddedness of economic transactions that initiated the development of relational trust models (Kramer 1999). However, it is mainly within the field of social psychology that we find analyses of mechanisms that may contribute to the production of trust. As representatives of a relational approach to trust I will employ contributions from Granovetter and scholars of the field of social psychology.

I have argued that a limitation in the rational-choice based approach to trust is that it only focuses on the instrumental aspects and neglects the relational aspects of trust. An instrumental approach focuses on institutionalised arrangements to prevent fraud, and this is what Granovetter (1985) calls an *under-socialised* approach. Granovetter argues that such arrangements neither are equivalent to trust nor do they “produce” trust (Ibid.). Moreover, Granovetter criticises approaches which refer to the existence of a “generalised morality” when trying to explain trust for operating with an *over-socialised* approach. As an alternative to the under- and oversocialised approaches he presents the *embeddedness* approach. In this approach Granovetter stresses the role of personal relations and social networks in generating trust, and he claims that obligations inherent in social relations are vital in discouraging malfeasance. Moreover, he argues that continuing economic relations often become charged with social content which carries strong expectations of trust, and helps discourage opportunism.

Granovetter argues that actors judge others trustworthiness best from their own experiences with that person, and that previous interaction may “produce” trust between parties. In a similar vein, Kramer (1999) holds that trust between parties in many cases is *history-based*. He argues that the trust between two or more actors increases or decreases according to how much they interact, and if actors interact regularly they obtain information which is useful in assessing others’ dispositions and intentions. Experimental research within the field of social psychology has shown that reciprocity in exchange relations increases the level of trust between actors, while the absence or violation of reciprocity erodes it (Kramer 1999). History-based trust constitutes an important form of knowledge-based, personalised trust in organisations. Thus, previous interaction plays a formative role in the emergence of trust. Kramer (1999) argues that trust may generate from information about a person’s membership in a social or organisational category. In a similar vein, Brewer (1981) claims that because of the cognitive consequences of categorisation and in-group bias, individuals tend to attribute positive characteristics such as trustworthiness and co-operativeness into other in-group members.

In cases where the truster has had no previous interaction with the trustee, information from close informants is valuable when judging the trustee’s motives (Granovetter 1985). Similarly, Uzzi (1997), having studied exchange relations among firms in New York, found that third parties play an important role in diffusion of trust. These third parties act as guarantors in new relationships, enabling individuals to transfer their expectations from well-established relationships to actors who had not yet acquired the adequate information.

2.2.4 Power

The social capital approach has been criticised for neglecting the aspect of power (e.g. Portes 1995, 1998, Tostenson 2000, Johnson 1999). Portes does not discuss the aspect of

power directly, but he has identified some negative consequences of social capital. One such negative consequence is *the exclusion of outsiders*. The strong social bonds and relations that give benefits to group members, also give them the power to deny others access (Portes 1998). This negative consequence of social capital is particularly interesting seen in relation to the fact that social relations and membership in networks are important coping mechanisms in the informal economy. In a case from the urban informal economy of Namibia, Tvedten & Nangulah (1999) argue that membership in networks is an important coping mechanism for actors in the urban informal economy, but that the ones who are excluded from membership in networks often are the poorest and most vulnerable in the society. They claim that actors' ability to enter social networks differ with a person's employment, income and gender (Johnsen 1999). Johnson holds that an example of a negative side of male social capital is the exclusion of women. In general, Johnson (1999) argues that the social capital approach neglects the gender aspect. She argues that social capital in the form of norms, trust and networks among men and women can have a different character and usage, and is based on gendered norms and expectations. However, women can also use their gender strategically as social capital in order to get access to benefits.

By focusing on the negative aspects of social capital, Portes (1998) has thus to a certain extent incorporated the aspect of power into the social capital approach. However, in addition, I will introduce Emerson's (1964) relational approach to power in order to account for power relations in exchange relations and networks. He is an exchange theorist working on rational choice, however, he focuses explicitly on networks, and does thus transcend the weaknesses of methodological individualism. I will argue that Emerson can be classified as an early network theorist (e.g. Cook & Whitmeyer 1992), and I will therefore use him as a representative for the social capital approach.

Emerson does not see power as merely an attribute of the actor, but as *a property of the social relation*. Emerson regards social relations as ties of mutual dependence between the parties, where each party is in a position to grant or deny, facilitate or hinder the other's gratification. The power to control or influence the other resides in control over the things she values. Power resides thus implicitly in the other's dependence. Emerson analyses the dependence of A on B as a function of how much A values the resource to be obtained from an exchange with B. Moreover, Emerson argues that the existence of *alternative sources* for the same resource is another crucial factor in defining an actor's dependence on another actor (Ibid.). I will argue that Emerson's approach is fruitful in order to analyse power relations in the informal economy, as he focuses on power in exchange networks, and has a relational understanding of power.

2.3 Conclusion

I have here presented theoretical contributions from the rational choice and social capital approaches, and I will see if they are mutually enriching when it comes to answering the research questions. For example, is it so that the rational choice and social capital approaches to trust can be mutually compatible? Hardin (1992) argues that trust can be seen as a *three part relation* which involves properties of a truster, attributes of a trustee, and a specific *context or domain* to which trust is transferred. Thus, he claims that an instrumental approach to trust may be useful in analysing some domains in the informal economy, as economic transactions in a market context among comparative strangers, and a relational approach can have explanatory power when it comes to explain for example

inter-group relations. Whether the rational choice and the social capital approaches are complementary or not is an underlying theme in this dissertation.

3 Conditions for Coping

In this chapter I give an account of the conditions for coping for the fishmongers working in the informal fishing industry. Firstly, I present some contextual factors that contribute to uncertainty. Then I introduce different categories of fishmongers and fishermen, and introduce two formal institutions on the local level. Secondly, I give an account of relevant aspects of the *Luo* culture, including clan, family and gender. Finally, I present some information about the main case, Dunga Beach.

3.1 Reasons for Uncertainty

In the introduction I stated that the fishmongers operate in an insecure context, and indicated some factors that contribute to uncertainty for fishmongers operating in the informal fishing industry. In the following I will give a more thorough account of some of these factors.

3.1.1 Industrialisation

Since about 1980 the Lake Victoria's fishery has become completely transformed (Jansen, Abila & Owino 1999). From being a locally based fishery, with little capital investment and intervention from the outside, the present Nile perch fishery has become industrialised and is today dominated by investment of international capital. It is mainly the rapid proliferation of the Nile perch stock which has changed the Lake Victoria fisheries. In order to understand the recent changes in the fisheries, it is useful to distinguish between the pre Nile perch regime before about 1980, and the current Nile perch regime.

Until the middle of the 1970s the harvesting sector was dominated by fishermen who used rudimentary fishing equipment and techniques. There were barriers to investment in the production sector, and there were limited investments in the technological improvement of the fishing, and although outboard engines were introduced in the early 1950s, almost all canoes continued to be manually operated (Jansen & Abila). The processing and marketing sectors were dominated by small-scale fishmongers who were based in the local communities around the lake (Jansen, Abila & Owino 1999). On the Kenyan side of the lake it has traditionally been women from the *Luo* tribe who were engaged in fish processing and marketing. The fishmongers were mainly women who either came from fishing sub-clans or who were married to fishermen (Geheb 1996). In most cases the fishmongers were involved in *traditional jakambi* relationships and obtained fish supplies from the boat of a close relative, like her husband, father, or son. The women processed the fish in order to prolong its' durability by employing traditional processing techniques like smoking, frying, salting, and sun-drying. The fish was brought

to local and regional markets by foot, or the fishmongers hired men to transport the fish to the markets by bike.

The current Nile perch regime was initiated by the rapid increase in the Nile Perch stock. The Nile perch was introduced to the lake in the late 1950s and early 60s. The perch, being a predator who fed on the indigenous species, made it possible to multiply the stock during a short period of time (Jansen, Abila & Owino 1999), and about fifteen to twenty years after it had been introduced to the lake, the Nile perch stock increased dramatically. In 1989, 500 000 tons of fish were harvested, compared to 100 000 in 1979 (Jansen 1997). The proliferation of the Nile perch stock has also had the consequence that it has changed the Lake Victoria fisheries from being a multi-species fishery into mainly a two-species fishery composed of Nile perch and *Omena*.

The “Nile perch boom” made the basis for the establishment of a modern, commercial fish processing industry. In Kenya the first processing plants were established in the early and mid 80s with financial support from international development banks. In 1999 there were about 35 fish processing factories spread around the lake (Jansen, Abila & Owino 1999). Most of the processing companies are located in Kisumu, and produce frozen or chilled Nile perch for the export market.

The transformation of the Nile perch fisheries has affected the artisan harvesting-, processing and marketing sectors. Until the early 1980s the harvesting sector was mainly non-motorised, with little changes in technology and practices (Jansen, Abila & Owino 1999). However, the harvesting sector of the Lake Victoria fisheries has been affected by the introduction of *tembea* fishing. This is a new technique of fishing which is performed with a large canoe fitted with an outboard gear (Jansen, Abila & Owino 1999). The *tembea* boats catch about five to ten times more fish per trip than the traditional boats (Ibid.). In the 1990’s there has been a decline of fish catches due to an increasing number of *tembea* boats leading to over-fishing, the practice of catching undersized Nile perch, trawling, and the spread of a water hyacinth weed that has closed many landing beaches, and reduced the fishing opportunities (McCormick 1998).

In the processing and marketing sectors in the current Nile perch regime, 80-90 % of the Nile perch go to the export market (Abila & Jansen 1997). The processing companies have a technical capacity to process Nile perch which exceeds the amount of fish that they are able to obtain, and sometimes they even take the perch below two kilos (Jansen, Abila & Owino 1999). The majority of the small-scale Nile perch processors and traders are left dealing with either the perch which have been rejected by the agents of the processing companies due to poor quality, the undersized fish below one kilo and fish skeletons - the so-called *mgongo wazi*. According to *the Fisheries Act*¹⁴, dealing with fish below two kilos is illegal. If the officials from the Fisheries District Office catch a fishmonger trading in undersized fish, she can be arrested. However, due to the harsh competition for fish from the formal fish processing industry, the small scale fishmongers are in most cases confined to take the undersized fish.

3.1.2 Immigration

The Nile perch “boom” led to an expansion of the number of people engaged in both the harvesting-, processing-, and marketing sectors of the Nile perch fishery. It has been

¹⁴ The Fisheries Act, the most recent Act being passed by the Kenyan Government in 1989, outlines the formal regulations of the Lake Victoria fisheries. The Kenyan Fisheries Department is responsible for implementing and enforcing these regulations (Geheb 1996).
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estimated that during the 80's, about 180 000 new jobs were created in these sectors of the fisheries in Kenya, Uganda and Tanzania (Jansen, Abila & Owino 1999). In the colonial period, many men from the Nyanza province migrated to the urban centres to get a job, as the employment possibilities were good and the real wages were high. However, with the growing unemployment in the urban areas, many men from the in-land, have ventured into fishing as casual fishermen (Ibid.). They start working as fishermen because they find no alternative employment. Thus, due to the increased landings of Nile perch, an enormous recruitment of fishermen has taken place. In 1971 there were about 11 000 fishermen in the Kenyan part of Lake Victoria, while in 1992, there were about 24 000 (Jansen, Abila & Owino 1999).

In the Nile perch fisheries regime there are still many fishmongers who receive fish supplies from close relatives and who thus are involved in *traditional jakambi* relationships. However, due to the expansion of the Nile perch fishery and limited employment opportunities for women in the Lake region, many women who neither come from, nor are married into fishing sub-clans have migrated to the big, active beaches in order to find employment within the processing or marketing sectors of the fisheries. An important reason that the women start in the business is that they need a source of cash income (Geheb 1996). Many women, the majority being poor, start working as small-scale fishmongers since it requires a minimal amount of initial economic capital (Mitullah 1998). It is possible for newcomers to get entrance to the fish trade by starting as hired labourers for more established fishmongers. This way they can accumulate capital so that they can start purchasing fish themselves. Despite the fact that the fish catches are dwindling, both men and women continue to enter the informal fishing sector, in search for a livelihood (Geheb 1996). For example, there is a continuous influx of women venturing into the processing and marketing sectors of the fisheries. Thus, today, due to an increasing number of fishmongers, strong competition from the formal processing industry, and declining fish catches, the competition for the fish resources is very hard among the fishmongers.

3.1.3 Migration

In this study I will distinguish between *immigrants* and *migrants*. Immigrants in a fishing village have settled down for the purpose of living permanently, or at least for a substantial period of time, in that village. In some cases so-called immigrants have been living in a village for many years, but as they do not belong to the local sub-clan, they will in most cases always be regarded as immigrants. Migrants, however, are fishermen who migrate to areas where they can obtain the biggest fish catches, and do therefore stay in a fishing village for only a limited period of time. The introduction of the *tembea* fishing has increased the migration of fishermen, as a characteristic of *tembea* boats is that they move around in fleets, from one place to another (Jansen, Abila & Owino 1999). On average a *tembea* boat employs from three to five persons, in general one person more than in the traditional sailing boats. Thus, today, due to increased immigration and migration, both the background and level of experience among fishermen and fishmongers have thus changed in the recent years, as fishing-related activities are no longer reserved to fishing sub-clans (Geheb 1997).

3.1.4 EU-Ban

The export of Nile perch is a major foreign exchange earner for the Kenyan government. In 1995, Kenya exported 12,052 tonnes of fish worth kshs 1,5 billion (US \$ 25 million) in nominal terms (Bokea & Ikiara 2000). The Kenyan Government, international

organisations, and the fish processing industry have put a lot of effort to globalise the fish trade, in line with international free trade principles (Abila 2000). The internationalisation of the Lake Victoria fisheries has made the fish processing companies dependent on international regulations. EU officials have been dissatisfied with the hygienic standards of the fish processing factories, and the Nile perch from East Africa have several times been banned from the EU market. In 1995-96, the EU accounted for 56 % for the country's fish export, but after three fish bans in the EU market since 1997, the share of the EU market dropped to only 19 % in 1998 (Ibid.). The latest ban was issued in February 1999, as a response to an incident of fishermen fishing with poison in the Ugandan part of the lake. The ban led to an instant decline in the price of Nile perch. Since then the price of Nile perch has raised gradually, and at the time of research the prices were approaching the same level as before the ban was set.

The fluctuations in the market affect the fishmongers in the informal fishing sector. The EU ban made the perch cheaper and more accessible to the local fishmongers. However, this was only for a limited period of time, before the prices increased and again made the big, fresh Nile perch less available to this group. In this study I do not discuss the effects of the EU ban on the fishmongers' situation, but I introduce this point to illustrate the constantly changing setting the fishmongers operate in.

3.1.5 Season

The fishmongers are exposed to seasonal changes in fish catches. Fishing seasons are dependent on the rainfall, and the greatest catches are being obtained between March and May, and between August and September, during the rainy seasons (Geheb 1996). This season is also called high-catching season. The dry seasons are the low-catching seasons, and they are normally immediately before and after the rainy seasons: early March and late May, early October and late February (Ibid.). Generally the fish prices fluctuate according to the supply and demand, which again depend on the season. In periods with little supply the competition for fish resources is hard, both among the industrial fish processors and among the artisan fishmongers.

3.2 Actors

In this section I want to present the different categories of actors that are involved in fishing or fishing related activities. Then I will give a presentation of the most important formal organisations in a beach community; the beach committee and the co-operative society.

3.2.1 Fishermen

Fishermen are individuals who have fishing as their main occupation. The fishermen are men of all ages with primary level education (Geheb 1996). I distinguish between four different categories of fishermen, including absentee boat/ gear owners, supervisors, boat and gear owners, and casual fishermen.

An absentee gear or / and boat owner is a person who owns fishing gears and boats and who contracts crew members to go fishing for him/her in his/her absence. The absentee owners reside far away from the beaches, and may have little relations with the people living in the fishing villages. With the expansion of the Nile perch fishery the number of

absentee owner has risen, and as many as 50 % of the boat- and gear owner can be absentee owners (Geheb 1996). The absentee owner hires a supervisor to take care of the owner's duties. A supervisor is thus a person who is contracted to supervise the fishing operations. His tasks include providing accommodation for his crew, to give equal distribution of the profit to the crew members, inspect the fishing gears and recommend for general repairs and maintenance, keep watch of the feeding trends of the fish and prepare the crew for possible migration. He also has the responsibility for banking the money in the fishermen's co-operative society or in another banking institution.

In the category of boat/gear owners we find both boat owners who go fishing together with the crew that he has hired, and owners who just awaits the return of their boats on the beaches. These boats are owner-operated. The owner goes fishing together with the crew to be able to supervise that fishing operations are conducted in a correct manner, for example to inspect that no part of the catch is being sold in other villages (Geheb 1996). The boat owners check the catches, the sales and the payment of the crew, and consider new investments and repairs (Ibid.).

A casual fisherman does not own gears or boats, and is engaged by a boat owner, or by parties who own gears to conduct active fishing. The majority of the men in this category are normally younger than the boat owners are, and many of them are teenagers. They are paid on a commission basis. They normally receive about 30 % of the profit of the catch, after the overall expenses are deducted, like food and fuel expenses. The 30 % are again subdivided among the crewmembers. In most cases a crew consists of four men.

The captain in the boat is called the *madhar*. The *madhar* is normally the most experienced fisherman among the crewmembers. He is the one who is responsible for distributing the fish to the customers that can be local fishmongers or agents from the fish processing companies. If the boat is owner-operated, it is the boat owner himself who distributes the fish to customers. The fish can thus be distributed by the boat owner or, in cases where the boat owner is absent or prefers not to go fishing with the crew, the *madhar*. In many cases the boat owner and the *madhar* is the same person. However, to simplify, I will employ the term *madhar*, comprising both categories.

3.2.2 Fishmongers

A fishmonger is an individual who is engaged either in processing and / or marketing of fish. The fishmonger sells fish both at the beach-level, and to the local-, or regional markets. According to their purchasing capacity, fishmongers can be categorised as small-scale -, medium-scale -, and large-scale fishmongers. The majority of the female fishmongers are small – and medium-scale fishmongers (Mitullah 1998). A small-scale fishmonger has a low purchasing capacity and buys fish in small units and she operates on the beach - and / or at the local markets. Many of the small-scale fishmongers are beach-based wholesale fishmongers who receive fish supplies directly from fishermen. In most cases she is a *jakambi* to one or more fishing crews in the beach. The beach-based fishmonger either sells the fish to retail fishmongers at a commission, or directly to customers either on the beach or at the local markets. A medium-scale fishmonger has a stronger purchasing capacity than the small-scale fishmongers. They buy fish in bulks either directly from the fishermen or via the beach-based fishmongers at a commission and sell it at local or regional markets. The large-scale fishmonger has a strong purchasing capacity and buys fish in large quantities. The large-scale fishmonger can be an independent agent who buys fish from the fishermen and sells it to the processing companies without any binding agreement (Jansen & Abila 1997). Other large-scale fishmongers supply the city market in Nairobi or big hotels and restaurants.

3.3 Formal Local Institutions

I have already presented the *jakambi* and rotating credit associations, two important informal institutions on the local level. However, in most of the fishing villages along the Lake Victoria there are also formal institutions, the beach committee and the co-operative society. These institutions are initiated, registered and supervised by Government Officials. I will briefly present these institutions.

3.3.1 The Beach Committee

The beach committee functions as the umbrella organisation of the beach and the fishing community (Owino 1999). All the people working on the beach are subjected to the beach committee. The beach committee is a group of individuals who earn their living through fishing related activities. The beach committee officials interact regularly with the fishermen and the fishmongers and this is the institution which must solve disputes among the different people working at the beach. The chairman of the committee is often called the beach leader, and he is the one who is responsible for solving disputes among the different actors working in the fishing village.

3.3.2 The Fishermen's Co-operative Societies

The registration of the fishermen's co-operative societies by the Kenyan Government started in the late 1960s (Owino 1999). They were initiated by the Government in order to assist the fishermen in marketing and saving, and offer them soft loans. To become a member of the co-operative society one must either be a fisherman who sells his fish to the co-operative or own gears or boats (Geheb 1996). The co-operative societies income came from a ten per cent commission that they charge members for selling their fish (Owino 1999). Initially most co-operatives performed well, but in the past decades the majority of the co-operatives has collapsed or they are at the verge of collapsing. Corruption, poor management, disputes between local and non-local members, and government intervention are some reasons for these collapses (Owino 1999, Geheb 1996).

3.4 The *Luo*

There are three different ethnic groups that live on the Kenyan side of Lake Victoria. These groups are the *Luhya*, a Bantu people, the *AbaSuba* who are also a *Bantu* people, and the *Luo*, a *Nilotic* people which is the largest ethnic group that lives by the lake (Geheb 1996). Since the actors in the study are mainly *Luo*, I find it necessary to give a short presentation of this ethnic group. Firstly, I account for the clan system, then I focus on the aspects of family structure and gender. Finally I focus on how gender inequalities are reflected on the beaches.

3.4.1 Clan, Family and Gender

The *Luo* is an ethnic group which comprises 13 % of Kenya's total population of about 28 million inhabitants (Geheb 1996). The *Luo* migrated from the present-day Sudan to the present-day Kenya in 1490, and were followed by other migratory groups of *Luo*, as by 1760 most of North- and South Nyanza were under control of the *Luo*. The *Luo* are divided into different clans that again are divided into sub-clans and sub-sub-clans. The

origin of the clans stem from the different migratory groups and the names of these clans are often those of ancestors who led them to their present homelands (Ibid.). The settlement of these groups led to a more complex social structure, and the clans split up into different sub-clans. The people in the same sub-clan are groups of people that have a great grandfather in common. These groupings were further sub-divided into sub-sub clans and are communities that share a grandfather or even a father (Ibid.).

The different sub-clans are associated with the economic activities they are involved in, and the *Luo* distinguish between the sub-clans that have traditionally been fishermen, and the *Luo* who originally have been farmers or herdsmen (Geheb 1996). The livelihood system of the *Luo* who lived in the lake-side communities was a “tri-economy” which consisted of fishing, farming, and livestock herding (Geheb 1997). Before the commercialisation of the fisheries, the livelihood activities changed according to the season. Traditionally fishing communities relied on farming or herding when the fish catches were poor, but with the introduction of a cash-based economy, infra-structural change, and an increase in the demand for fish, the fisheries have started to play an increasingly important role in the provision of cash incomes for many of the rural poor in Nyanza District (Ibid.).

For the *Luo* the homestead, *dala*, is the most important unit in the domestic economy (DuPre 1968). Often the homestead starts with a “nuclear” family, composed of a man, his wife and their children (Whisson 1964). The *Luo* men are polygamous, and the homestead expands as the man takes more wives and gets more children. The man has his own hut and the co-wives have separate huts where they live with their children. A man’s sons will bring their wives to their father’s homestead and live there with their families (Jansen 1976). The homestead is divided into smaller units, huts which are called *abila* (Ibid.). Every married man and woman will live in her or his own *abila* within the homestead area. An *abila* is an independent production unit, and it is assumed that every adult person shall support her-/ himself (Ibid.). The *Luo* culture is thus patri-local in that a son stays within his father’s homestead with his family, while a daughter leaves her father’s land when she marries. Traditionally marriages have taken place between sub-clans, creating networks of contacts which could be relied upon for assistance in the event of crisis (Geheb 1996). A woman is regarded as a dependant, and until she marries the clan is responsible for protecting her. After marriage the woman is the responsibility of her husband and his clan (Whisson 1964).

In the *Luo* culture, men have more legal rights than women. For example, a man inherits land from his father, whereas a woman neither inherits her father nor her husband (Whisson 1964). Women’s’ only right to land is through marriage, which entitles her to a piece of land that she can cultivate (Ibid.). Since marriage gives a woman some security, for example access to land, her ability to end the marriage is restricted (Cohen & Odhiambo 1989). Without land a woman has limited options for supporting herself, and if she divorces, she has nowhere to go unless she remarries or her parents accept the separation and consent to welcome her back. However, divorced women are regarded as suspect, and if she has children it is assumed that she eventually will return to her first husband’s home. This makes remarriage difficult, and knowing this her parents are often unwilling to take her back (Ibid.).

On the beaches gender inequalities are reflected in several ways. For example, the position as a fisherman is reserved to men. Women are not allowed to go fishing, since traditionally, menstruating women were not allowed to go near the lake because they “dirtied” or “contaminated” it (Geheb 1996). Moreover, all the beach officials are men – both the officials of the co-operative society and the representatives from the Fisheries

Department. Furthermore, the majority of the large-scale fishmongers are men. To start working as a large-scale fishmonger requires a lot of initial capital. In general men find it easier than women to get access to credit. Inheritance laws give priority to men, and men have therefore financial security in land and cattle. They are thus regarded as more creditworthy by banking institutions, making it easy to obtain loans. There are a few women who are large-scale fishmongers, as it requires a lot of initial economic capital to buy fish in big quantities, and the majority of the artisan fishmongers do not have the economic capital required. The women in this category are in most cases either quite rich women, or women who have been involved in fish trade for a long time and who have been able to accumulate a lot of economic capital

3.5 Presentation of the Case

Dunga Beach is a fishing community situated in Kisumu District, six kilometres outside of Kisumu town. Kisumu is the third largest city of Kenya, and the biggest town on the Kenyan side of the lake. It forms a regional centre for administration, transport, and economy (Geheb 1996).

The sub-clan that resides in Dunga is called the *Kolwa sub-clan* of the *Kisumu Clan* (Geheb 1996). Most of the people from the local sub-clan are involved in fishing-related activities. The members of *Kolwa* sub-clan are dependent on fish for its' income and also for nutrition, as the sub-clan's land is almost entirely covered with rocks and swamp and is thus not suited for farming (Ibid.).

According to the Fisheries Department, an estimated number of about 80 registered boats and about 300 fishermen are operating from Dunga Beach. The fish catch in Dunga is mainly composed of Nile perch and *Omena*. Tilapia, Catfish and Lungfish are also harvested, but these species constitute only a few per cent of the total catch. Dunga Beach has a relatively small landing capacity of Nile perch. The co-operative society buys on average 300 kilos of Nile Perch a day. The majority of the fishermen sell the big Nile perch to the co-operative society, however some fishermen sell their catch to individual middlemen. The perch being sold to individual middlemen is not being recorded. The co-operative society sells the fish to individual agents who again sell the fish to processing companies in Kisumu¹⁵. The Dunga fishermen's co-operative society was established in 1970. It performed well up to about 1996, when the chairman died, an incident that fired internal disputes. After this the co-operative society has suffered from mismanagement and corruption. Today most of the fishermen are suspicious of the co-operative society. For example, they do not receive the bonuses they are entitled to, and therefore many fishermen prefer to sell their catch to independent agents instead of to the co-operative society.

There are about 200 women who buy fish regularly from fishermen in Dunga Beach. About 50 of them are fishmongers from the local sub-clan¹⁶ and about 100 to 200 come from different estates of Kisumu. It is difficult to estimate the exact number of fishmongers who receive their fish supplies from Dunga Beach, since the number varies according to whether it is high-or low-catching season. Moreover, the number of

¹⁵ Until a few years ago the co-operative sold the Nile perch directly to agents for the industrial processors in Kisumu. However, the co-operative was displeased with transacting with these companies, as they often rejected big quantities of the catch, claiming it was of poor quality, but denying the co-operative to inspect if this was correct or to get the fish back.

¹⁶ In this study the fishmongers who belong to the local sub-clan will be called *local* fishmongers. Working Paper 2002:115

fishmongers buying fish on Dunga Beach is steadily increasing. The beach is situated close to Kisumu, and there is a *matatu* going from Kisumu to Dunga several times a day, which makes the beach easily accessible for women from different areas of Kisumu who want to trade in fish. The majority of the fishmongers operating on the beach are small-scale artisan fishmongers. They deal in undersized Nile perch, Tilapia, Mudfish and Catfish. As already noted are many of the fishmongers who buy fish regularly on Dunga Beach not members of the local sub-clan. This is also the case among the fishermen, where one finds both immigrants and migrants. The local fishermen are members of the local sub-clan, the immigrants are men who immigrated to the community and settled for good, however, they are still regarded as immigrants since they do not belong to the local sub-clan. The migrant fishermen follow the feeding trends of the fish, and do therefore only stay in a fishing village for a limited period of time.

In Dunga Beach there are three rotating credit associations composed of fishmongers. The groups are called Obinju Women Group, Lak Nyiero Women Group and Ondisore Women Group. Obinju Women Group consists of about twenty women residing in Dunga. The majority of the members is married to local men and belongs to the local *Kolwa* sub-clan of the *Kisumu* clan. They are *jakambis* to one or more boats each, and each *jakambi* supplies four to five retail fishmongers. These women are beach-based wholesalers, and they sell the fish directly to retail fishmongers or customers, and do therefore not process the fish. Lak Nyiero Women Group consists of about eight local women. The group is derived from Obinju women group, and the majority of the fishmongers in this group are also members of Obinju Women Group. The women in Lak Nyiero Women Group are also *jakambis* and wholesalers, and sell fish to retailers. Ondisore Women Group is composed of women who do not belong to the local sub-clan, and who come from different estates in Kisumu. This group is the only rotating credit group composed of non-local fishmongers in the beach. These women come to Dunga Beach in the morning, either by foot or by *matatu*, to buy fish. They return to town about 2 PM to sell the fish either at the very local markets in their communities, or by their houses. The fishmongers in Ondisore Women Group sell most of the fish at the market and therefore have to process the fish in order to prolong its' durability. In most cases they deep-fry the fish in oil.

3.6 Conclusion

An important reason leading to uncertainty for the fishmongers is the transformation of the Nile Perch fishery into a commercialised export-oriented fishery. The industrialisation has lead to increased fish prices, and stiffened the competition for the fish resources among the artisan fishmongers. Due to the Nile perch boom there has been a wave of immigration to fishing villages. The introduction of the *tembea* fishing system have lead to more migration among fishermen. Other factors that lead to uncertainty for the fishmongers are international conjunctures, seasonal changes, and gender inequalities.

4 Access, Sources and Analysis

In the following I present the most important methodological considerations applied in the study. I concentrate on three areas, namely *access*, *sources*, and *analysis*.

Most of the material used in the study is a result of my fieldwork in Lake Victoria, Kenya, from September to December 1999. During this period I conducted interviews with fishmongers, fishermen, officials from fishermen's co-operative societies and the beach committees, and with officials at different levels in the Fisheries Department. The majority of the interviews are conducted with informants in Dunga Beach in the Kisumu District. I have also conducted a substantial number of interviews in Uhanya Beach, in the Busia District. When discussing sexual relations in the *jakambi* institution, I use Uhanya Beach as a contrasting case.

In this chapter I will firstly discuss some of the challenges I encountered as a researcher trying to get access to the field and to informants. I will stress the importance of having established connections in order to obtain access to the field. Secondly, I focus on the importance of constructing trust relations in order to get access to informants and I present some obstacles I encountered when trying to establish such relations. In relation to access I also discuss the use of interpreters, and focus particularly on pros and cons in co-operating with several interpreters. Then I present the sources that I have applied in the study, including interviews, observational data and written sources. Next, I reflect upon the challenges I encountered when I assumed different roles in the field. Finally I discuss how I through triangulation tried to verify the conclusions.

4.1 Access

To obtain access to the field is vital in order to obtain information, and the people who are being researched may often be potential barriers to data (Lofland & Lofland 1995). In the following I discuss how connections may facilitate access to the field. Secondly, I discuss the use of interpreters and their roles as door-openers is. Thirdly, I focus on the importance of establishing trust relations to informants, and give an account of the challenges I encountered that threatened trust relations and thus continuous access.

4.1.1 Connections

I learned that it is important to have the right connections in order to obtain access to the field (see e.g. Hammersley & Atkinson 1995). I will distinguish between *different levels* of access, since some contacts proved valuable in order to obtain authorisation from formal instances in order to conduct research, while others were important in order to obtain access to informants at "the grass-root level". As early as a year before the field trip, I had established contact with Mr Eirik G. Jansen, Technical Adviser in a NGO

called the International Union for Conservation of the Nature (IUCN). The IUCN is involved in a research project called “The Socio-Economics of Lake Victoria” which focuses on the consequences of the commercialisation of the Lake Victoria fisheries for local job and food security. In Kenya, Mr Jansen first introduced me to relevant contacts in Nairobi. I was presented to the people working in the main office of the IUCN. I received a presentation letter from the Director of the IUCN where I was presented as a volunteer working with the organisation. I was also introduced to the Director of Fisheries, and he produced a letter presenting me as a volunteer sociology student working with the IUCN. In the letter he underlined that the IUCN collaborates with the Fisheries Department. These letters helped me obtaining access to informants, especially to the co-operative officials and the officials from the Fisheries Department. Mr. Jansen also introduced me to relevant contacts in Kisumu, both to his colleagues in the IUCN, to persons working in local NGOs, to researchers in KMFRI, and to officials from the Fisheries Department.

The advantage of having established contacts with the IUCN before entering the field was that I was quickly introduced to relevant contacts. However, there were also some costs connected to my association with the IUCN. I had obliged myself to write a report for the organisation after the fieldwork. I did therefore spend some time on obtaining information that was relevant for the report, but maybe not so relevant for the research focus in the main thesis. However, the advantage was that I had to look at the core issues in the thesis from different perspectives.

4.1.2 Choice of Field

I chose Dunga Beach as my main case for several reasons. Firstly, Mr Jansen recommended this beach as a case study because it is easily accessible with *matatu* from Kisumu, where I was living. I found the fishmongers’ rotating credit associations in the beach particularly interesting. Moreover, the beach proved to be an interesting case when analysing the *jakambi* institution, since there are many cases of *new jakambi* relations on the beach. When analysing the use of sexual services in the *new jakambi* institution, I employ Uhanya Beach as a contrasting case. Uhanya has a bigger population than Dunga, and like Dunga there are many immigrants and migrants, and there are thus many cases of *new jakambi* relations. I chose to employ a contrasting case when analysing the *jakambi* institution, since few secondary sources exist on the use of sexual relations in the informal economy. I do not employ data from other fishing villages when analysing the rotating credit associations, since there exist many secondary sources on such associations.

4.1.3 Interpreters

As very few of the female fishmongers were speaking English, it was necessary to cooperate with an interpreter in order to conduct interviews. However, interpreters proved to be valuable not only as translators but also as contacts and “door-openers” to informants in the fishing communities. In the following I discuss the use of interpreters, then I focus on the interpreter’s role as a door-opener, facilitating my access to the informants.

Mr Jansen assisted me in finding a research assistant, Mr Johnson. Mr Johnson had been working as an interpreter for the IUCN on earlier occasions. He had some higher education, spoke English very well and had a lot of information about the fisheries, as he come from a fishing village. In general, the use of an interpreter is always problematic, as

information is channelled through an intermediary person (e.g. Lofland & Lofland 1995). One can lose some information through the process of interpretation, and the informants' answers will be biased by the interpreter. This bias can not be avoided entirely however, as a researcher one can teach the interpreter how one wants the interview situation to take place, in order to avoid making major mistakes. Mr Johnson had worked as interpreter before, and had some prior experience from this role. However, in the beginning I experienced that he took too much control of the interview situation, as he was the one who spoke the native language. I told him how I wanted the interview situation to take place, for example that I wanted to sit so that I faced the informants, so that they saw that I was the one posing the questions. After an initial phase of trying and failing, Mr Johnson and I co-operated well together. He developed an understanding of my research focus and what I expected from him as an interpreter.

To obtain contact with informants is crucial in order to be able to collect information. Mr Johnson proved to be good at getting in contact with both men and women on the beaches and knew how to make the informants feel comfortable in his company. Being so familiar with aspects of everyday life in the fishing villages, he proved to be a good informant on both cultural issues and on more technical fishing-related issues. Mr Johnson functioned as a "door-opener" as he had contacts on both Dunga and Uhanya Beach which I could draw upon. During my first visits to Dunga Beach, I found that it was difficult to get in contact with the fishmongers since very few of them could speak English. However, Mr Johnson assisted me in getting contact with some of the local fishmongers. He does not come from Dunga, but at the time of research he rented a house in Dunga Beach, and he was therefore the neighbour of many of the local fishmongers. He introduced me to some local fishmongers who were members of Obinju Women Group. I was allowed to conduct an interview with them, and when I first had established a relationship with some of the women in the group, it was easy to get in contact with the other group members. I used what Lofland & Lofland (1995) term "chain-referral" sampling, which is a method that "(...) yields a study sample through referrals made among people who are or who know of others who possess some characteristics that are of research interest" (Lofland & Lofland 1995:38). In my further search for informants I built upon pre-existing relations of trust in order to remove barriers to access.

In addition to introducing me to informants on Dunga Beach, Mr Johnson introduced me to valuable informants on Uhanya Beach. In order to "get in and along" in the field setting I took the role as a student who was there to learn from the informants. Lofland & Lofland (1995) and Wadel (1991) refer to this role as a student or "accepted incompetent" as a tried and true strategy for getting along with people in the field. The researcher who assumes the role of a socially accepted incompetent is unthreatening and likely to be accepted everywhere. However, I experienced that some people had difficulties understanding that a white person would want to learn anything for them. Nevertheless, as I am a young woman, my role as an "incompetent" was accepted in a way that I think had been impossible if I had been older and a man. This experience is in line with Lofland & Lofland's (1995) argument that the ascriptive categories of the researcher thus affect how much knowledge which is "enough".

However, even though I never left my student role entirely, I did after some time reveal that I started to understand more of the social context. For example did I learn some phrases in the local language, *DhoLuo*, including greetings and local names of the different fish species and fish by-products. People seemed to appreciate my efforts in trying to learn some phrases in their language, as they saw it as a sign of interest for their culture. When trying to obtain access to informants, I greeted them in their language, which often served as an "icebreaker". I think that by taking the role of "a student making

progress” I gained more respect than if I had pretended to be just as incompetent as I was in the beginning during the entire fieldwork. My experience is thus that one can gain on being flexible in the performance of the role as “incompetent”.

4.1.4 Triangulation of Analysts

Most of the time during the field work I used Mr Johnson as an interpreter, but in addition, I co-operated with three women as interpreters, two on Dunga Beach and one on Uhanya Beach. The main reason why I collaborated with other interpreters than Mr Johnson was that he was occupied with other jobs during some periods. In the initial phase of the field work he obtained an assignment lasting for about three weeks, and I was then dependent on finding another interpreter. During this period, Mrs Opiyo, a lady working for a local NGO, stepped in as an interpreter. This co-operation proved very successful. Mrs Opiyo had grown up in a fishing village, and she was now living in Dunga. Mrs Opiyo was concerned with women’s issues, and through co-operating with her I learned a lot about women’s situation in Kenya in general and in the *Luo* ethnic group in particular. With Mrs Opiyo as an interpreter I developed further the contacts I had previously established with the local fishmongers, and with her assistance I managed to get in contact with the non-local fishmongers. In general I experienced that employing a woman as interpreter was an advantage when interviewing women on sensitive matters, for example on the practice of sexual relations in the *jakambi* institution, as they talked more freely on such topics without the presence of men.

At the end of my field work, Mr Johnson had received a scholarship for a two-week study trip abroad. At that time I conducted interviews on both Dunga and Uhanya Beach. In Dunga I collaborated with a woman working for KMFRI. In Uhanya beach I collaborated with Ann, a former fishmonger on the beach, but who today was a social worker in the fishing village. As a former fish processor and trader, Ann had a lot of information about the fishmongers’ situation. Moreover, as a social worker she provided me with a lot of information on the way of living of the people in Uhanya. Ann’s background as a social worker and former fishmonger helped me in getting access to informants, since she was a person who was known to almost everybody in the community.

The biggest challenge I encountered when working with several interpreters was that new interpreters needed some time to learn how to work as an interpreter, and to obtain an understanding of my research focus. Moreover, with Mr Johnson I had developed a relation of trust to many informants. Arriving the field with a new assistant seemed to confuse some of the informants. However, working with different interpreters did also have some advantages. By employing several translators one can avoid one person’s bias on the data. The interpreters I co-operated with were all *Luo*, but having different sex, occupations, and experiences, they all provided me with new information. Thus, even though I initially was distressed by the fact that I had to co-operate with so many different interpreters, it proved to enhance the validity of the conclusions.

4.2 Trust

In order to both obtain and get further access to the field, it is important to establish trust relations to informants. However, I experienced that such trust relations can be fragile, and the neglect of the importance of maintaining such relations may threaten further access to the field (see e.g. Lofland & Lofland 1995). In the initial phase of the field work, my newly established trust relationship to the local fishmongers in Dunga was

challenged by the fact that I went away for a period of time on a research trip with the Kenya Marine Fisheries Research Institute (KMFRI). At that time I was searching for another beach apart from Dunga to use as a contrasting case. I got a very short notice for joining the trip, and I did not have time to tell my informants that I was leaving. Mr Johnson and I were away on this trip for about five weeks. After we had returned, Mr Johnson told me that the local fishmongers had claimed that they disliked that I had left without informing them. They had expressed; “What kind of a person is she really, who just leaves us like that, without telling us!” At the time I left I had only conducted a few interviews with some of the local fishmongers, so I was actually quite surprised that they reacted so strongly to my absence. However, I realised that they had liked the fact that they eventually received some attention, and not only the fishermen. I tried to explain that I had got an offer to join the research team on such a short notice, and that I was very sorry for not informing them. I tried to “restore” the trust relationship by visiting Dunga Beach frequently, reassuring them that I was going to visit the beach regularly the next two months. When the women realised this, they opened up again. I did not encounter any problems in obtaining informants among them, and I was invited to attend group meetings. However, this episode could have barred me from further access to the field, and it indicates that it is important to maintain relations to informants.

Every social setting has different factions of some kind, and as a researcher it can be very challenging to cope with the problem of how to maintain neutrality in a setting characterised by different social groupings, and the researcher’s inability to handle this can threaten established trust relations to informants. During the period when I collaborated with Mrs Opyio I experienced how factions can present a problem. She was working in a local NGO concerned with women and development. When she was assisting me she used the occasion after we had conducted the interview to inform the women about the benefits of registering their rotating credit associations with the Department of Social Services. I got the job of bringing the registration papers to the women in the rotating credit groups. This situation was a dilemma for me as I all of a sudden had two roles – both as a researcher and as a kind of community worker. However, being an assistant bringing papers, was a quite “harmless” job, so I thought of this little job as a way of assisting both Mrs Opiyo and the fishmongers. However, the fishmongers knew that she was working for a NGO, and being white, I was regarded as a possible donor. We registered jealousy among the different women groups. The members in one group disliked that we were talking to the members in one of the other groups. We learned that they thought we “had something good for them”, even though we had been underlining that I was just a student, and that Mrs Opiyo was assisting me. Facing this problem, I tried to share my attention equally among the women in all the groups, and by doing this I hoped to be perceived as “neutral”, avoiding utter jealousy among the groups. Nonetheless, I had some of my best informants in the two local women groups. I attended merry-go-round meetings in Obinju Women Group, the biggest and most active local rotating credit association, and I was several times invited by local fishmongers to have lunch in their homes. One could argue that since I joined group meetings and visited the homes of the local fishmongers I was not neutral. However, by observing the group meetings and by visiting these women’s homes, I obtained a lot of information that I could not have obtained in any other way.

4.3 Sources

As a researcher my main goal was to obtain as rich information as possible about the social setting of my informants. Rich data mean a wide range of information collected

over a relatively long period of time (Lofland & Lofland 1995). My sources of information have been written sources, interview sources, and observational data. Due to the lack of good written sources about women in the informal processing and marketing sectors of Lake Victoria, the most important information in this study has been obtained through interviews with informants, and through more informal conversations with informants and key-informant, in most cases being my interpreters. Combination of sources has been employed in order to enhance the verification of the empirical material and thus the conclusions.

4.3.1 Written Sources

It does not exist any thorough secondary written sources¹⁷ about the fishmongers operating in the informal fishing sector of Lake Victoria. However, there are some sources on the management of the fisheries and on the fishermen in the harvesting sector. These sources have provided me with background information about the fisheries, and they also contain some information about the fishmongers, although scarce. I have also employed secondary sources about the *Luo* culture, and information about the clan-system, women's traditional rights and gender roles have been especially relevant. Moreover, I have employed secondary written sources from similar settings, both sources on actors' coping mechanisms in the informal sector in general, and in the informal fishing sector in particular.

4.3.2 Interview sources

Most of the substantial information employed in the analysis come from interviews with informants. I will in the following discuss different aspects of the interview process, including interview strategy and access to and selection of informants.

As an interview strategy is used *open-ended interviewing*. This is a guided conversation where the informant's experiences are central (Lofland & Lofland 1995). In Dunga Beach I conducted interviews with fishermen, fishmongers, both local and non-local, officials from the co-operative society and officials from the Fisheries Department. I interviewed three members of Ondisore Women Group in total, and in addition I conducted two interviews with several members present. Moreover, I conducted an interview with a non-local fishmonger, who was not a member of Ondisore. I interviewed seven local fishmongers, and among them, three were interviewed several times. For example, Mama Jane was interviewed three times, and Eunice and Mary twice. These informants were interviewed more than once because they were central informants providing me with interesting information. I did also conduct an interview with a local middleman dealing in big Nile Perch. Among the fishermen, I interviewed a young fisherman, Julius, and a fisherman who is the chairman of a rotating credit association of fishermen. In the beach committee I interviewed the beach leader, a local fisherman. Among the officials of the co-operative society I interviewed the manager, the marketing recorder, and the assistant chairman, who also worked as a fisherman. From the Fisheries Department I interviewed the District Fisheries Officer of Kisumu District, and a senior Fish Scout.

I use Uhanya Beach as a contrasting case when I discuss the use of sexual relations in the *jakambi* institution. In Uhanya I interviewed mainly fishmongers, but I also performed interviews with fishermen, hired labourers, officials from the co-operative society and officials from the Fisheries Department. In addition to interviewing people in Dunga and

¹⁷ Secondary written sources are books and articles written by social scientists (Tuchmann 1994).

Uhanya, I conducted interviews in several fishing villages in the Kenyan sector of Lake Victoria on the research trip with KMFRI. On this trip we visited several fishing villages from Karungu Beach on the border to Tanzania, to Port Victoria on the border to Uganda. I used this possibility to conduct interviews with various actors on the beach, mainly fishmongers. The information I obtained through interviews and observation on this trip is not employed directly in the analysis, but I draw on this knowledge implicitly, as it has given me a broader perspective on the research problems. During the trip with KMFRI I decided to employ Uhanya as a contrasting case. In total I made six trips to Uhanya – two trips where I stayed one day and four trips where I spent the night, providing me with two working days.

Concerning the selection of informants, I made sure to obtain information from different actors in order to avoid bias from one group. For example, I interviewed both local and non-local fishmongers, and both men and women. In order to enable the informants to give an informed consent to whether or not they wanted to be interviewed, I explained them the purpose of the study before possibly conducting the interview. I presented myself both as a graduate student in Sociology and as a volunteer for the IUCN who should collect information for both a thesis and for an IUCN report. I told them that their potential “trade off” was that a report would provide information about their working and living conditions. Moreover, I guaranteed the informants’ anonymity, assuring that their names would not be connected to the information they were giving me. The aspect of confidentiality in connection to interviewing is always problematic (Lofland & Lofland 1995). On Dunga Beach, most of the interviews were conducted within the beach area. I tried to find a place at the beach where we could talk in privacy since a guarantee of confidentiality is important. In Uhanya I did also conduct interviews within the beach area or in people’s homes. However, it was in many cases problematic to obtain complete confidentiality as it was often difficult to find a private corner. One may thus argue that confidentiality will be a matter of *degree* (Ibid.).

During interviews I made use of an interview guide. Since little has been written about the women working in the informal processing and marketing sectors of the fisheries, I had little information about the women operating in the processing and marketing sectors. I did therefore start out with an open, exploring research focus. Thus, my first interview guide consisted mainly of general questions. I made the informants talk rather freely around these questions. As I obtained more information, and new questions occurred, these were incorporated into the guide. Through interviews and observation I did thus gradually develop a more clear research focus.

However, the challenge by starting out with an exploring focus, was that it took some time before I developed a clear understanding of the research focus, and in the end of the stay I realised there were topics I should have asked more about, for example ethnicity and clan. However, I obtained complementary information about these issues through secondary written sources, including aspects like the clan system, and in this way I have strengthened the validity of my conclusions.

In the interview situation I wrote down the informant’s answers by pen in a book, employing mainly key-words. The majority of the interviews were transcribed on my laptop computer the following evening. I did also write about the setting of the interview, including special events that occurred during the interviews, whether the informant was co-operative, and how I judged the quality of the interview in general.

4.3.3 Observational Data

The purpose of observational data is to describe the setting that is being observed – both the activities that are taking place, the actors who participate in the activities, and the meanings of what is observed (Hammersley & Atkinson 1995). Through observation I obtained valuable information I could not have achieved otherwise. For example, on my first visits to the field I only observed the social setting. By spending time at the beach observing, I learned things I would not have been able to grasp only through interviews. For example, I saw how the local and non-local fishmongers in Dunga were working in segregated areas on the beach. The local fishmongers cluster together on one side of the beach, close to the fish *banda* and the main landing beach, while the non-local fishmongers operate on the other side of the beach. Moreover, I observed how the process of bargaining between fishmongers and the fishermen take place. I did also observe a merry-go-round meeting in Obinju Women Group. In general, in many instances people would say one thing, but from observing them, one can obtain contradictory information. I experienced that through observation I got the opportunity to discover features of the social life that participants in the setting neglected, and in this way I could make my own observations a part of data and move beyond informants' often selective understanding. Observations I found interesting were transcribed in order to make them part of my data material.

4.4 Multiple Roles

A main challenge during the field work was the performance of my different roles – for instance as a researcher, a student, and a development worker. Here I will reflect upon my role as an observer who participated on some occasions, and the potential biases my presence and actions represented. For example, in the merry-go-round meetings I engaged in different activities, like eating and dancing. Furthermore, once I borrowed a fishmonger money, out of a feeling of pity. Later on this action contributed to an interesting finding, which I draw on both theoretically and empirically in this study. One may argue that by engaging directly in these situations, assuming a role as a participant observer, I manipulated events, producing biases on the data (e.g. Becker 1958). However, according to Yin (1994), such manipulations of minor events can provide new information. The effects of my involvement are difficult to estimate, however, through direct participation I gained new insights.

4.5 Analysis

In ethnography there is no distinct stage of analysis, and one may say that the analysis starts already by the formulation of research problems and continues throughout the research process in a dialectic interaction between research questions, data and theory (see Hammersley & Atkinson 1995, Wadel 1991). Thus, the analysis started already by the clarification of research questions. During the field work I was searching for recurrent themes, patterns, and interesting cases in the data material. In the afternoons, after having transcribed the interviews, I wrote down assumptions and ideas for a “premature analysis” in a parallel document. At a later stage I categorised the data material by connecting theoretical concepts, such as “trust”, “risk”, “social relations”, to chunks of data.

In order to verify the validity of the conclusions, I have employed an approach called triangulation of different sources of data (Patton 1990). I validated information obtained through interviews with secondary written sources, like existing written material on the fisheries, and ethnographic literature on the *Luo* culture. Moreover, I have cross-checked the consistency of the interview data by comparing them with observational data, and I have compared the perspectives of people having different positions and backgrounds, for example men's opinions versus women's. I have also checked for what informants say on certain topics about the same thing at different times. When I doubted some information or was not sure what an informant had actually said about an important issue, I conducted a follow-up interview with that person. As already mentioned, informants who were considered to be particularly important were interviewed several times. Moreover, as already stated, through triangulation of multiple analysts, I obtained different persons' opinions and analyses on the empirical material. By using several interpreters one can strengthen the validity of one's analysis, since an interpreter is also an analyst together with whom one can discuss and evaluate one's findings. Another approach I employed in order to verify my conclusions, was that I looked for negative cases. Thus, when preliminary conclusions were at hand, I looked for negative cases in order to discuss the validity of conclusions (Patton 1990). For example, when discussing how fishmongers obtain a *jakambi* position in Dunga, I employ Sara's story as a negative case, putting the preliminary conclusion to test, including alternative hypotheses. In cases where I am not sure of the validity of conclusions, and where there exist rival explanations, I have presented these in the text.

Another problem I encountered when drawing conclusions was that it is difficult to obtain information about how things were before changes occurred. For this reason it is often difficult to obtain data on change (Hammersley & Atkinson 1995). For example, the two rotating credit associations in Dunga were both founded quite recently. Obinju Women Group was founded in February 1998, and Ondisore in January 1999. A relevant question is how the women used to organise before they formed the groups. Perhaps they assisted each other in various ways also prior to the groups' establishment, but doing so in a less formalised manner? I encountered a similar challenge when studying the *new jakambi* institution, since this is an institution in transition. Thus, due to limitations in the data material, and a lack of thorough secondary sources about both the working and living conditions of women in the artisan fishing sector of Lake Victoria, it has in many cases been difficult to draw conclusions. However, in cases where I am insecure of the validity of conclusions, I have tried to discuss different possible explanations and modified the strength of my conclusions.

4.6 Conclusion

Important considerations of the applied method have been the combination of data sources and the verification of my conclusions through triangulation. I will underline that I do not claim that my findings can be generalised to all similar cases, but I will argue for the findings with support in my case.

5 The *Jakambi* Institution

It is 7 AM at Dunga Beach. Already this early it is a busy atmosphere at the beach. Many fishmongers have showed up, and they keep on coming in crowds. Some have taken the *matatu* from Kisumu, others have walked all the way, carrying the baskets on their heads. Mary sits under a tree, with a big basket made of wood placed in front of her, patiently waiting for the fishing boats to arrive with catches harvested during the night. Mary comes from Dunga and lives very close to the beach. Since her husband died, she has received fish supplies from different crews of migrant fishermen. Today she is a *jakambi* to two boats - one which provides her with juvenile Nile perch and another which supplies her with Tilapia, Lungfish and Catfish. Now she awaits the boat which provides her with juvenile Nile perch. This boat normally arrives around 7 AM, and the other arrives about 10 AM. From the second boat she will buy Tilapia, Catfish and Mudfish for about kshs 400¹⁸. Finally the boat she has been awaiting for arrives. She approaches the boat quickly, and exchanges some greetings with the fishermen. Then she asks the *madhar* if they have obtained good fish catches. She buys two basins of juvenile Nile perch from him and pays kshs 300 a basin. She writes down this sum in a little account book where she keeps record of her purchasing capital, expenses, expected profit and outstanding debts. Now Mary rushes to the fish *banda*, where customers are waiting. She never goes to the market to sell fish herself, but sells to retail fishmongers, normally at a one per cent commission. She hopes that she will be able to sell the fish quickly before it gets spoiled, because otherwise she will run with a loss. After she has sold the juvenile Nile perch, she is going to serve the fishermen in the first boat some tea and food, since they are tired and hungry after a night on the lake. She has only been a *jakambi* to this boat of migrant fishermen for a short period of time, and she is therefore eager to make a good impression¹⁹.

As I already have established is the *jakambi* institution a dyadic relationship between a fishmonger and the *madhar*, the captain of a fishing boat. In this study I concentrate on the *new jakambi relationships* which - in contrast to the *traditional jakambi relationships* - are not kinship-based. In many cases the parties involved in *new jakambi relationships* do not even come from the same community, and may have no or little acquaintance of each other before they establish the relation.

The overall research focus in this chapter is on the relationship between economic and social capital in the *new jakambi relationships*. I will mainly employ Bourdieu's (1986) social capital approach as he focuses on the relationship between the different forms of

¹⁸ Kshs 100 = 1, 27551 USD (01.02.01).

¹⁹ Notes from Dunga Beach, September 1999.

capital and their convertibility. I discuss what role the fishmonger's economic and social capital in the form of social relations play for her ability to *enter* a *jakambi* position in a fishing village, *establish* a *new jakambi* relation to the *madhar*, and *maintain* a *new jakambi* relation to the *madhar* and his crew. Then I discuss the aspect of trust between fishmongers and fishermen in the *new jakambi* relationships. I will employ a rational choice-based approach to trust since this approach often has been applied when analysing the aspect of trust in dyadic exchange relations (e.g. Coleman 1994). I will relate the discussion on trust to an analysis of power relations between fishmongers and fishermen. I will address these questions by employing Dunga Beach as my main case. Dunga Beach is an interesting case in that there are many migrant fishermen and non-local fishmongers who do not come from the local sub-clan who operate at the beach. This means that there are many cases of *new jakambi* relationships on the beach.

5.1 *New Jakambi Relationships*

In the following I discuss which role a fishmongers' economic and social capital play when it comes to get access to a *jakambi* position, and to establish and maintain *new jakambi* relationships.

5.1.1 Entrance

I have already stated that the position as a *jakambi* provides the fishmonger with several benefits. Firstly, as a *jakambi* the fishmonger is more sure of obtaining regular fish supplies than if she is not a *jakambi*. Receiving regular supplies is especially important in low-catching seasons. Secondly, as a *jakambi* a fishmonger buys fish directly from the fishermen and does therefore buy it at a cheaper rate than if she was to buy it from middlemen who charge a commission. Since there are several advantages linked to the *jakambi* position, there is a strong competition among the fishmongers about entering a *jakambi* position. How does a fishmonger obtain entrance to as position as a *jakambi* on a beach? Is it money that gives her access to the position, or social relations, or must a fishmonger possess both money and social capital in the form of social contacts in order to become a *jakambi*?

In Dunga, traditional rules govern who is allowed to work as a *jakambi* and not. The *jakambi* position is first and foremost open to women who belong to the local *Kolwa* sub-clan. Eunice, a local fishmonger, explains these regulations as follows;

Someone from the outside can't become a *jakambi*. To become a "*kambi*" you must be local, preferably have a husband who owns a boat in Dunga, or you must be recommended by a relative who lives here.

These regulations reflect pre-colonial territorial user rights. Traditionally the sub-clans that had territory by the lake were regarded as the owners of the waters boarding their land (Geheb 1996). A similar pattern is found in a case from *Sota* fishing village in Lake Victoria, Tanzania, where clan and inter-clan relations formed the basis of property rules and rules for distribution of resources (Gerrard 1991). Thus, in Dunga the people of the local sub-clan regard themselves as the true owners of the beach area. For a fishmonger to become a *jakambi* in Dunga, it is necessary either to belong to the local *Kolwa* sub-clan, or one must be recommended by relatives who are clan members. If the fishmonger has a husband who owns a boat, she is even more secure of becoming a *jakambi*, as she can receive supplies from his boat. However, can a fishmonger who is neither a member of

the local sub-clan, nor have kin in the clan, become a *jakambi*? If she has a guarantor among the people in the local clan, she still stands a chance. Sara informs;

Today anybody who wants to can become a "*kambi*" if she has got the capital, because there is a lack of money among people. Or – you can come from the outside, but even though you have money, you must still be welcomed by the people from here. You must be regarded as a *good* person.

In the local community a good person is someone who is regarded as honest and faithful. Similarly, when a migrant fisherman arrives a new beach and asks if he can conduct fishing operations from the beach, he must have a relative or a clan-member who have been living in the local community for some time to guarantee that he is a trustworthy person, who for example will not steal fish or fishing equipment. If the person proves not to be trustworthy, it is the guarantor who will be blamed. Thus, as Granovetter (1985) argues, people may, when they have insufficient information and are unsure whether to trust someone or not, employ third-parties as guarantors.

We see that membership in social networks provides its' members with benefits, in this case the right to work as a *jakambi*. However, is membership in the local clan the only criterion a fishmonger must fill in order to become a *jakambi*? I will start to discuss this by telling the story about Sara. She first caught my interest as she was sitting all alone at the beach with an expression of despair in her face. My interpreter and I approached her, and started to talk with her. The woman presented herself as Sara. She told us that she has four children and that she is married into the local clan. Sara said that she had been trading in fish for only two months. Her husband was sick, and Sara said that she now had to support the family on her own. She had just sent one of her daughters to Nairobi to work as a housemaid because she was unable to pay for the girl's further education. Sara said that her purchasing capacity was weak and that she just had bought one bucket of very small undersized Nile perch, so-called "fingerlings", at kshs 20, and another bucket of slightly bigger juvenile Nile perch at kshs 50. She informed us that her daily profit was expected to be about kshs 30 after having sold the fish at the market. Sara told us that she was not a *jakambi*;

I only get the fish which is left. The fish that the "*kambis*" don't want is all that the fishermen can give me.

We wondered why she was not a *jakambi*, as she belonged to the local sub-clan. Sara explained that she wanted to become a *jakambi*, but that she did not have enough money. She said that today a trader must at least have kshs 500 to start as a *jakambi* on Dunga Beach. I felt sorry for Sara and decided to borrow her kshs 500. Sara was very grateful, claiming that she now would go and inquire whether she could become a *jakambi*. A couple of days later, we saw Sara standing among the local fishmongers, on "their" side of the beach, bargaining confidentially with a fisherman. She saw us and approached us with a smile; "They told me that kshs 500 were too little to become a *jakambi* today, but I am now able to buy much bigger fish, and of better quality, and it is much easier to sell it at the market!" Proudly she showed us the big Mudfish and the Tilapia in her bucket, claiming that she now will try to save some more money. Then she will try again to become a *jakambi*. Sara confessed that she thought that she could become a *jakambi* soon...

Sara's story indicates that membership in the local sub-clan is not enough to become a *jakambi*, but that also a certain amount of economic capital is necessary. When she obtained more economic capital her position changed. From being ignored by everyone,

operating on her own and seeing no possibility of becoming a *jakambi*, she was now allowed to deal among the local *jakambis*, on “their” side of the beach, and is being told that she can become a *jakambi* if she obtains some more economic capital. Thus, it seems as both social capital and a certain amount of economic capital is necessary in order to become a *jakambi* on Dunga Beach. However, why is it so that the members of the non-local group Ondisore claim that they work as *jakambis*? These women are not members of the *Kolwa* sub-clan, nor did they have any “guarantors” in the local sub-clan. How is it possible that they are working as *jakambis*? Mary, a local fishmonger, explains;

When the fish catch is low, everybody wants a share. For everyone to get a minimum, everybody is encompassed in the *jakambi* business. Initially it wasn't allowed for women from the outside to become *jakambis*, but because of the economic situation they are now allowed.

By the economic situation Mary refers to the fact that the country is in a poor economic situation, and that for this reason are the people in the *Kolwa* sub-clan flexible and open up the *jakambi* position in order to show solidarity towards non-local women who try to earn a living. This statement contradicts former statements which hold that the *jakambi* position is reserved for local women or for women with good relations to people from the local sub-clan. However, even though the non-local fishmongers call themselves *jakambis*, they do not have the same rights as the local *jakambis*. Betty from Ondisore Women Group complains;

When there's little fish, we must buy fish from the local fishmongers at a commission. We must buy fish from the fishmongers in Obinju Women Group, but they can't buy from us. Obinju Women Group is a local group and they do therefore get first priority when there is little fish. I don't think it's fair that we have to buy from them at these prices, because we don't get any profit when we go and sell the fish outside.

The beach leader in Dunga, a local fisherman, confirms this;

One *jakambi* shall not monopolise the business - the distribution of fish shall be equal among the fishmongers; every fishmonger shall have something of the catch. But in periods with little fish the local fishmongers are given priority.

When there is little fish, the local fishmongers have first priority to the catch from all the boats that operate in the beach, even to the catch from the boats to which the non-local fishmongers are *jakambis*. The fishmongers in Ondisore Women Group must then buy “their” fish back again from the local fishmongers at a commission. Thus, in Dunga, local rules give women from the local sub-clan first priority to catches during the lean seasons. This indicates that social capital in the form of social relations is especially important in periods when the resources are scarce. The local rules imply that the non-local fishmongers are more vulnerable than the local fishmongers to contextual changes, like season. However, the non-local fishmongers are dissatisfied with this arrangement where local fishmongers are given priority. The competitive relationship between the local and non-local fishmongers is well illustrated by the harsh conflict that broke out between the women in Obinju Women Group and Ondisore Women Group. The conflict erupted in a period where the main landing beach in Dunga was almost entirely blocked by a weed, a water hyacinth, and because of this the boats spent a long time on reaching the landing beach, increasing the amount of spoiled fish. Moreover, some fishermen migrated to other beaches because of the weed, decreasing the number of suppliers. Due to these factors, the fish catches were very low. The conflict concerned whether the non-local fishmongers

should be allowed to be *jakambis*. The local fishmongers had discovered that the fishmongers in Ondisore Women Group received supplies directly from the fishermen. The local fishmongers became upset and called for a meeting with both the non-local fishmongers and their suppliers- some immigrant fishermen. Mama Jane, a local experienced fishmonger, explains;

Today we had a meeting. We talked about the fishermen being unfaithful to their *jakambis*. We had discovered that the fishmongers from the outside had got direct access to the fishermen, that they also are *jakambis* now. This is not allowed! These women should buy fish from us! The correct distribution chain of fish is from the hands of the fishermen to our hands and then to the hands of the fishmongers from the outside!

During the meeting the local fishmongers had told the immigrant fishermen that they were obliged to sell the fish to them, the local fishmongers, first during low-catching seasons. The local fishmongers were supported by the beach leader and other beach officials, which stressed that the local women shall have priority to the fish catches during periods with little catch. The fishermen had become angry, and they had claimed that they were pleased with their *jakambis*, and that they did not want anyone to tell them who to sell to. After the meeting these fishermen had migrated to another beach, leaving the women in Ondisore Women Group behind without any regular suppliers. The meeting resulted in that the women in Ondisore Women Group lost their suppliers, as the fishermen migrated, and they were again forced to buy fish at a commission from the women in Obinju Women Group. This conflict indicates that the local fishmongers are afraid of losing their traditional monopoly of being *jakambis*. The local fishmongers call the non-local fishmongers "outsiders", and do in general see them as intruders. The local fishmongers often complain that the business is becoming harder and harder due to competition from "the outside". Mary expresses;

The business is easy when there's a lot of fish, but when there's little fish, we face a stiff competition from the outside.

The local fishmongers want to prevent the non-locals to obtain direct access to the fish catches because they are competitors for the same resources, but also because the non-local fishmongers are customers of the local fishmongers. For example, the fishmongers in Ondisore have used to be regular customers of the fishmongers in Obinju Women Group during low-catching seasons. The majority of the fishmongers in both Obinju Women Group and in Lak Nyiero Women Groups are beach-based wholesale traders who buy fish directly from the fishermen as *jakambis*, and sell the fish again to a third party. Very few local fishmongers go to the market to sell fish, and they are therefore dependent upon customers who come to the beach regularly to buy fish from them. If the fishmongers in Ondisore Women Group obtained direct access to the fish in low-catching seasons, the local fishmongers would lose the profit they make when they sell the fish to them at a commission.

We have seen that the competition for fish supplies is particularly hard during periods with low catches. However, on Dunga Beach, the demand for fish is generally high, also in periods with a lot of fish. This means that there always is a quite strong competition for fish supplies. The number of active fishmongers in the beach is influenced by the harvesting seasons of crops. Many women who normally are involved in selling crops like maize at the market venture into fish trade when the crops have been harvested and sold. From January to March, which is the period after the harvesting, many women from other communities venture into fish trade in Dunga.

We have seen that the conflict between the local and non-local fishmongers resulted in that the local fishmongers managed to retain their monopoly as *jakambis*. The local fishmongers asserted their right to their privileges by drawing on their social capital in the form of membership in the local sub-clan. Thus, in order to become a *jakambi* in Dunga Beach a fishmonger must have social capital in the form of membership in the local sub-clan, or have relatives or other contacts in the clan who can function as guarantors. Bourdieu (1986) argues that social networks may be instituted and guaranteed merely by the application of a common name, being the name of a tribe or a family. In Dunga the *Kolwa* sub-clan constitutes a social network. The non-local fishmongers are not allowed to be *jakambis* - especially not during low-catching seasons. Even though the non-local fishmongers have the economic capital required to be *jakambis* they will never enjoy full *jakambi* rights, as they do not belong to local kinship networks. Sara had the opposite problem in that she had social capital in the form of membership in *Kolwa* sub-clan, but she had too little money. This indicates that in order to enter a *jakambi* position, a fishmonger must possess social capital in the form of membership in the local clan and in addition have a certain amount of economic capital.

5.1.2 Establishment

In the following I ask how a fishmonger manages to establish a *new jakambi* relationship. What resources does she draw on? I will in particular focus on how fishmongers use sexual relations in order to establish new *jakambi* relations, since the use of sex as a coping mechanism in the informal economy is a neglected area of study.

In the *traditional jakambi* relationships the parties are close relatives, and this reduces the chances of default. If the fisherman is a close relative of the fishmonger, like the father, son or husband, it is unlikely that he will refuse to give her fish, or claim excessive prices for the fish. In the *traditional jakambi* relationships it is also easier for the fishmonger to obtain fish on credit as the fisherman trusts that he will get back the money she owes him. However, how does a fishmonger without any ties of kinship to the fishermen manage to establish *new jakambi* relationships? How central is a fishmonger's economic capital? What role do social relations and networks play when it comes to establish *new jakambi* relationships?

In Dunga Beach both local and non-local fishmongers are involved in *new jakambi* relationships. Betty explains why she and the other women in Ondisore Women Group are engaged in such trade relations;

The fishmongers who live in Dunga find it easier to get fish when the supply is scarce, because they know the fishermen. Many of these women have husbands who fish and who give them first priority. We deal both with the local and the migrant fishermen, but we prefer the migrant fishermen, because they don't have their wives here. The fishermen from here always give to their wives first.

The non-local fishmongers prefer to transact with the migrant fishermen since the local fishermen are giving priority to relatives. The non-local fishmongers seem to lack social capital in the form of good relations to the local fishermen. Interestingly do also many *local* fishmongers report that they prefer to transact with migrant fishermen. Mary tells;

We [the members in Obinju Women Group] buy fish mainly from the migrant fishermen.

The women in Obinju Women Group prefer to deal with migrant fishermen because many of them are widows or divorcees and do not have any husbands to supply them, and like the non-local fishmongers they experience that the local fishermen first and foremost give priority to their wives. Even many of the local fishmongers must establish new business relations in order to purchase fish. Thus, what strategies do fishmongers employ in order to establish *new jakambi* relationships? The beach leader in Dunga lists some strategies the fishmonger employ in order to establish such relationships;

A fishmonger can become a *jakambi* by providing the fishermen with some money when they don't go to the lake. She can for example give them some money for breakfast. The *jakambi* can offer the fishermen nets and hooks, and the fishermen pay back in instalments. The money she starts out with to become a *jakambi* varies with the agreement she has with the *madhar*. She can for example give him from kshs 200 to 1200 as a loan, and the fisherman pays back in fish. The fishmonger deducts the money for the fish from the loan.

We see that the *jakambi* may offer the fishermen various facilities, like extending soft loans, buy fishing equipment like hooks and long lines, and buy or mend fishing nets. She may offer crew members tea and / or cook food for them after they have been fishing, and some *jakambis* even brew beer for the men in "their" crew. There are also *jakambis* who offer migrant fishermen shelter in their homes. *Jakambis* can also contribute money when the boat needs repair or when expensive purchases are being made, like for example out-board engines. The *jakambi* is in many cases also responsible for assisting the fishermen financially when they experience periodic unemployment, for example when they cannot go fishing because the boat is on land for repair or in periods when the fishing nets are being washed. This may take from to days up to a week. Betty tells;

In the period when the fishermen wash their nets they don't go to the lake to fish, and therefore they don't have any money. You give them money for food. After this they regard you as their *jakambi*.

In order to establish *new jakambi* relationships, the fishmonger must have enough money both in order to purchase fish and to be able to offer the fishermen different facilities. The fishmongers must be strategic in order to establish *new jakambi* relations, as Mary's statement indicates;

When a new boat arrives at the beach, I approach the boat owner and talk to him. I try to make an agreement with him, for him to supply me with fish. He doesn't know any women in the beach yet, so I have to hook him quickly.

What is the content of a *jakambi* agreement? The exact content may be difficult to reveal, as the agreements may differ from case to case. These arrangements are surrounded by secretiveness, as the beach leader's statement reveals;

The *jakambi* arrangement between the fishmonger and the fisherman is a *secret*, an *understanding* between the two of them.

However, in general is the fishmonger's economic capital is of great importance. A fishmonger who has a strong purchasing capacity can offer the fishermen good prices and many extra facilities, and she has therefore an advantage over fishmongers with less economic capital. A certain amount of economic capital is thus necessary if a fishmonger wants to establish *new jakambi* relationships. However, is it only a fishmonger's economic capital which is of importance when it comes to establish a *new jakambi*

relationship? Mama Jane claims that the fishmonger's relationship to the boat owner or the boat owner or *madhar* is an important factor when she wants to establish *new jakambi* relationships;

When a fisherman goes to the lake without any money, you borrow him some money, and when he comes back, he gives you fish in return. If the boat already has a *jakambi*, you still stand a chance of becoming a *jakambi* to this boat. It all depends on how well you can talk to the boat owner.

Thus, the fishmonger's ability to establish a *new jakambi* relationship does not only depend on her economic capital but also on her relationship with the *madhar*. The *madhar* is the one in the crew who distributes the fish catch and is thus also the one who chooses *jakambis*. A successful middleman in Dunga Beach explains;

To get fish the Mamas must be on good terms with the *madhar*.

The fishmonger's relationship to the *madhar* can determine whether she can become a *jakambi* to his boat or not. In *new jakambi* relationships the fishmongers do in most cases not know the *madhar*, and they must therefore create good relations with him by employing different strategies, including offering good prices and various facilities. Some women offer the *madhar* money, in other words bribe him, in order to become his *jakambis*. Julius, a local fisherman, explains;

To become *jakambis*, some fishmongers give the *madhar* money to keep.

In a similar vein, Mama Jane says;

Some women give the *madhar* money. It's mostly women from the outside who give him money when there's little fish. They do this to get direct access to the fish. I think these women lose a lot of money. They lack experience.

We see that Mama Jane believes that it is mainly women who do not come from the local sub-clan who pay the boat owner in order to obtain fish. They do this in low-catching season, and again we see that the non-local fishmongers are particularly vulnerable to seasonal changes. Many of the non-local fishmongers are not regular customers at the beach, and they have therefore not the same possibility as the regular fishmongers to create good relations with the fishermen. This statement indicates that fishmongers with little social capital in the form of networks try to compensate for this by employing economic capital. Another strategy fishmongers use in order to establish *new jakambi* relations is that they engage in an intimate relationship to the *madhar* in order to establish a *new jakambi* relationship. Julius explains;

Some fishmongers "become friends" with the *madhar* in order to become a *jakambi* to his boat. This approach is used mainly by singles, divorcees and widows, but also by married women. They go with the leader to become *jakambis*.

A young non-local fishmonger claims;

Both local and non-local, married and unmarried fishmongers have sex with the fishermen. They do this to get the fish cheaper.

Thus, fishmongers offer the fishermen, in most cases the *madhar*, sexual services both in order to become *jakambis*, and to buy the fish at a cheaper rate. Geheb (1996) states that fishmongers in the Lake Victoria fisheries offer the fishermen sexual services in order to

obtain regular supplies and favourable. In a case from the artisan fishing sector of Mozambique, Vibe Johnson (1992) describes a similar practice where the fishmongers offer the fishermen sexual favours in order to secure regular fish supplies. But do all fishmongers practice this? The women in the non-local group Ondisore deny that they have sex with the fishermen in order to obtain advantages;

We have never heard of such a thing! This must be practised only by the local fishmongers, because we don't have time to do this. We arrive at the beach in the morning, and go to the market in the middle of the day, about 2 PM, to sell fish, and we don't return before the next day. When and where should we have sex with the fishermen?

The women in Ondisore Women Group argue that they do not have any opportunities to offer sexual favours. It might be that they deny this because it is a sensitive topic, but at the same time it seems logical that the fishmongers residing in Dunga have better opportunities to do this since they live either at or close to the beach, and some of them offer immigrant fishermen shelter in their homes as a part of the *jakambi* agreement. The local fishmongers live closer to the beach than the non-locals do, and therefore can spend longer days at the beach, they have more time to cultivate good social relations to the fishermen. Moreover, the location enables the local fishmongers to offer the fishermen services that are difficult for the non-local fishmongers to provide, for example shelter in their homes. Geographical location is thus important in order to construct and maintain new networks, and this gives the local fishmongers an advantage over the non-local women. Thus, the local fishmongers have better opportunities to construct social capital in the form of social relations to the fishermen. Do this mean that it is mainly local fishmongers who do this? A study from the *Omena* fishery of Lake Victoria concludes that the fishmongers who engage in sexual relationships to the *madhar* are women who have poor social networks in the beach (Ottesen, Wik, Øydna & Zeleke, 1999). Because of partly contradictory and insufficient information, and due to the sensitivity of this topic, it is difficult to draw absolute conclusions concerning which categories of fishmongers who offer sexual services in order to secure supplies. It might be that non-local fishmongers do this in order to compensate for poor social relations, and that local fishmongers practice this to be sure of obtaining favour. It is likely that the stiff competition for fish during low-catching seasons will make some fishmongers more susceptible to use this method in these periods than in high-catching season when the competition is not so hard. In general one may assume that the practice of offering sexual favours create jealousy and intrigues among the fishmongers, possibly creating an even more unstable business environment.

5.1.3 Maintenance

When a fishmonger has succeeded in establishing a *new jakambi* relationship, which resources does she use in order to *maintain* this relationship? Many fishermen claim that they prefer fishmongers who are regular customers. An official from the Fisheries Department, who have visited many beaches along the lake shores, confirms this;

The most important factor that decides whether the fishmonger gets fish or not is *consistency* – that she's a regular customer who buys fish every day.

In addition to being a regular customer, the *jakambi* must be able to extend various services to the crew members in "her" boat/s. If a *jakambi* fails to perform these duties, the *madhar* can terminate the relationship. Julius explains;

When there's little fish there's competition among the fishmongers for the fish. It's the *madhar* who decides who to give the fish to. It depends on how well the *jakambis* have been treating the fishermen. When we wash our nets- this takes about two days- we expect the *jakambi* to give us some small money for food. If the *jakambi* has treated the fishermen badly, she can't expect that the *madhar* will give her priority when there's little fish.

It seems like fishmongers, at least some groups, offer fishermen sexual services in order to *establish jakambi* relations. Are sexual relations central also when it comes to *maintain new jakambi* relationships? When discussing with informants in Uhanya Beach, I was informed that fishmongers have long term relationships with fishermen in order to maintain *new jakambi* relationships. Ann, a former fishmonger on the beach, claimed;

Money alone isn't enough for you as a fishmonger to get fish. You are more secure if you get a "part-time husband" or a boyfriend among the crew in the boat. Even if you own the boat, you "must" have a boyfriend on the boat. He will be responsible. Otherwise the fishermen will exploit you, like sell the fish in the lake and not tell you. But if one of the crewmembers is your "part-time husband" or your boyfriend, then you can earn some money. He can stop the fishermen from cheating on you. So if you want to succeed in the business, you must approach one of the fishermen for security. If you don't put him close, your money will be lost. You're given upper hand if you're friendly to the fishermen, if you get a "partner", before the women who don't do this. They are the old ones.

Ann's statement indicates that to secure a *jakambi* relationship, it does not suffice to have money, but the fishmonger must engage in a relationship with a fisherman. The fishmonger is not even guaranteed that she will not be fooled in cases where she owns the boat. Women are not allowed to go fishing, and they are denied to even enter a boat, because of traditional cultural practices. Because of this a female boat owner or *jakambi* cannot control what happens in the lake, and she is unable to inspect the boat when it has landed. Women are thus deprived of these means of obtaining control, and must compensate for this lack of control by employing alternative strategies, one strategy being to take one of the crewmembers as a "part-time husband". We see that the fishmonger in these cases construct social capital in the form of social relations to a fisherman as a way of securing her business. This "part-time husband" can for example check that the other crewmembers do not sell any part of the catch in other beaches or in the lake to other boats before they arrive at the beach with the catch. Michael, a local fisherman, expressed;

I know that this is common, but the only thing that counts for me when I sell the catch is that the fishmonger is a regular customer. However, there's also partnership between young fishermen and older fishmongers. The man gets food, shelter, and security, while the woman gets company and satisfaction in return. The old fishmongers have experience in the business and money.

Michael's choice of words is interesting, as he terms such a relationship *partnership*. This term gives associations to business alliances. These relationships can thus be interpreted as exchange relations where both parties obtain advantages.

What are the implications for fishmongers to involve sex in business relations? Even though "everybody" knows about this practice, and seem to acknowledge this as "a part of the game", it may have severe consequences for the fishmongers. On Dunga Beach the

fishmonger will be denied the right to trade at the beach if the beach leader discovers the affair. There are thus different rules for women than for men, as it is the woman who is being punished. However, despite the consequences fishmongers employ sex as a coping mechanism. In the informal economy, which is an unregulated and competitive economic environment, sexuality becomes a valuable resource. Sexual favours can be used directly as a way of paying for services, or as a means of constructing social capital in the form of social networks and relations. This social capital can again be used to obtain advantages, for example to obtain a profitable position as a *jakambi*. On the other hand, employing sex as a coping mechanism is risky, as in the Lake Region here is a high percentage of HIV infected people²⁰. Mogaka (1999) notes many fishmongers are infected by HIV, reducing their ability to work. She holds that there are high mortality rates among fishmongers due to AIDS. The practice of mixing business relations and sexual relations is one out of many factors which contribute to the dramatic spread of HIV in the Lake Region.

5.2 Trust

What characterise the trust relations between fishmongers and fishermen involved in *new jakambi* relationships? I have argued that in order to maintain a *new jakambi* relationship to a crew, a fishmonger must be consistent and trustworthy. Merely the existence of *jakambi* relationships, which are institutionalised trade relations, indicates that people prefer stable business relations and trustworthy trading partners before one-time transactions with strangers. In a case from the bazaar economy of Maroc, Geertz (1978) finds that in transactions where the parties are being exposed to risk due for example to a lack of information, the trading parties respond by forming close personal relations with each other. This finding stands in contrast to the image of “the anonymous market” where parties have little previous knowledge of each other. Thorsvik (2000) argues that when trade exposes both parties to risk, it is rational for the parties involved to form close, stable relationships. The *jakambi* institution is thus a means of reducing risk both for fishmongers and fishermen. For these reasons one would assume that it is in the fishermen’s interest to act in a trustworthy manner and establish long-lasting business relations based on mutual trust. However, we have already seen that the fishmongers often experience that the fishermen are unfaithful. *Jakambis* in *new jakambi* relationships often complain that they cannot trust the fishermen, and that even as *jakambis* they are not guaranteed fish supplies on a daily basis. Mary complains;

The agreement you have with the fisherman is just verbal. If he chooses to give the fish to somebody else, you just have to accept the losses.

Betty has also experienced that the fishermen often are untrustworthy;

The final aim of the group is to be able to buy a group boat. If we had our own boat we would make more money. Even though we extend facilities to the fishermen, like offering them soft loans to be paid back in fish, it happens that they cheat us and sell some of the catch in the lake or hide a part of the catch in the boat. Traditionally women are not allowed to enter a boat, because we are regarded as “unclean” - the fishermen claim that we might have our period. Because of this we are denied the right to inspect in

²⁰ In Kisumu District, 36 % of the women and 28 % of the men between 25 and 29 years are infected by HIV (National AIDS/STDS Control Board, 1999).

the boat whether there is more fish left or not. In this way the fishermen avoid paying off the loans they owe us.

As we remember are *jakambi* agreements only verbal, and for this reason they are difficult to enforce, placing the fishmongers in a vulnerable position, as Mama Jane's story indicates;

Today I face a new problem; sometimes I provide some fishermen with loans, so that they can provide me with fish. But often they do not pay them back. Many of them have problems with alcohol and drink away the money. I offer them soft loans and expect to get fish in return, but I don't have any written contract with the boat owner, so he can choose to sell to someone else.

In another interview, Mama Jane elaborates;

I think it's difficult to be a *jakambi* today. Some boats have too many *jakambis* and they can't provide enough fish for all of them. In many cases the fisherman isn't faithful – he doesn't want to give out the fish. Sometimes the fisherman takes the money you have borrowed him and runs off to another beach. For example, once I borrowed a fisherman kshs 7000 and for that I wanted fish in return. But the fisherman disappeared with the money – he ran off to another beach and never returned. I find it difficult to trust the *madhar*. You have given him money and expect to get fish in return, but when he comes back from the lake, he hasn't enough fish for you. He chooses to give another fishmonger first priority, and there's not enough fish for you. Today there's no more trust.

Why is there such an apparent lack of trust in *new jakambi* relationships? According to Mama Jane is the migration an important reason for this lack of faithfulness;

Before there was no migration. The fishermen and the fishmongers knew each other well, because they came from the same community. Today many of them don't know each other, they only know each other from the beach, and therefore there's no trust.

Geheb (1996) argues that a reason why some fishermen choose to migrate is that they this way can escape excessive economic claims from clansmen. For example the fishermen can, by migrating, escape norms of sharing their earnings or giving away free fish, *bira*²¹, to clansmen. Such excessive claims from clansmen are what Portes (1998) terms as negative social capital. Granovetter (1995) argues that; "Firms that are anchored in non-economic loyalties have a tendency to behave uneconomically because of the social welfare pressures of their members who, for the most part, are not growth-minded" (1995:135). Migration can thus allow people to be more instrumental and business-minded. Geheb (1996) claims that migration is a mechanism that the fisherman can use in order to generate and accumulate wealth for himself. One may argue that migration can be seen as a contextual factor that undermines social capital in the form of close social

²¹ *Bira* is a *DhoLuo* notion meaning "free fish" (Geheb 1996). Traditionally anyone in a community could ask a fisherman for free fish, *bira*. The fish could be paid back in other goods later. However, today the *bira* fish distribution system has almost disappeared, mainly due to the fact that the cash system to a large extent has replaced a system previously based on reciprocity and bartering (Ibid.).
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relations that produce trust. However, when I asked Mama Jane whether it is the local or migrant fishermen who are unfaithful, she claimed;

In both categories you find unfaithful ones.

This indicates that fishmongers are not necessarily any safer when they are involved in new *jakambi* relationships with fishermen from the same community. It seems as only the fact that the fishmonger does not deal with close relatives, exposes the fishmonger to the risk of default. The discussion on trust can be seen in relation to the previous discussion on sexual relations in *jakambi* relationships. Ann described how fishmongers find a “part-time husband” among the crewmembers in order to avoid being tricked. It is likely that in cases where a fishmonger feels that she does not entirely trust the *madhar* to supply her, she tries to secure herself by engaging in a sexual relationship with the *madhar*.

We see that the *new jakambi* relationships are characterised by many incidences of default. The fishmonger’s decision whether or not to trust the fisherman will thus resemble an investment under risk. If he proves to be trustworthy, she will gain more than if she decided not to trust him. The time aspect is crucial, as there is a time lapse between the point of time when the fishmonger for example extends a soft loan to a fisherman and until she receives fish in return. There is therefore a chance of default from the fisherman’s side. He can run off with the money, delay the payment, or just refuse to pay her back. However, as already stated, the fishermen prefer *jakambis* who are consistent, and this indicates that they also have an interest in having a stable *jakambi* relationship. Why then are there so many cases of betrayal from the fishermen’s side? A plausible explanation can be that the fisherman is not so dependent on the fishmonger’s resources, as he has alternative suppliers for the same resources. This point will be elaborated on in the following.

5.3 Power Relations

How are the power relations between fishermen and fishmongers in *new jakambi* relationships? Are they balanced or asymmetrical? Both parties are dependent on the other. Fishmongers are dependent on fish supplies from the fishermen and the *madhar* is dependent on regular customers. However, in Dunga Beach, as at many active, urban beaches, the demand for fish is higher than the supply due to a too high number of traders compared with the number of suppliers. A middle-aged, local fishmonger, complains;

The fishermen make money either way. When there’s little fish they win because the prices go up. When there’s lots of fish they earn money too, because the demand is so big. The fishermen set a price for the fishmongers, and we just have to accept. The business was better when I started in 1988. Today everybody is in the business!

There are in many cases too many *jakambis* to each boat. The *madhar* is therefore not so dependent on his individual *jakambis*, while the fishmonger has less alternatives, since there in Dunga Beach are too many fishmongers compared with the number of fishing boats. In the past years many women from Kisumu and the outskirts of Kisumu who have ventured into the fish trade in Dunga. The fishermen benefit from this increased demand. Eunice expresses her frustration;

I have only been in the business for two years, but when I started there were lots of fish, and the prices were low. Today the catches are lower and

the prices are higher, and more women are getting involved in the fish trade. I think the fishermen benefit on this, because the prices are high. They have a strong bargaining position. The fishermen can choose to sell the fish at a higher price and we just have to accept, otherwise they can sell the fish to someone else.

In general the fish prices fluctuate according to the season. Because of a generally high supply of fish, the rainy season is normally also a low-price season. Nevertheless, the case on Dunga Beach is that the prices do not decrease noteworthy during high-catching seasons, since the demand is so high. The competition for fish is hard also in the high-catching season. A woman in Ondisore Women Group complains of the situation;

There's a lot of fish today, but the problem is that it's only the fishermen who profit from that, since the prices don't go down accordingly. The prices are not adjusted because the demand for fish is so high.

The beach leader confirms that the fish price is a recurring conflict issue between fishmongers and fishermen;

There are often disagreements between fishermen and fishmongers concerning the fish price. The fisherman wants a good price for the fish, while the fishmonger wants a lower price so that she can be able to sell it again with some profit— either to retailers or at the market. In such cases I try to negotiate between them and make them understand the other part's situation. I try to find a price that they both can accept.

I have argued that the trust relations between fishmongers and fishermen in the *new jakambi* relationships are fragile, and in many cases the fishmonger distrusts the fisherman. The *madhar's* power resides in the *jakambi's* dependence. In a small, traditional fishing village, however, the power relations between the fishermen and fishmongers will be more balanced and change according to the season. In the low-catching seasons the fishermen will have an advantage as the demand normally will be higher than the supply, while in high-catching seasons the fishermen will be in a weaker bargaining position since the supply will be higher than the demand and they will have to sell the fish before it gets spoiled.

5.4 Conclusion

In order to be allowed to enter a *jakambi* position on Dunga Beach, a fishmonger must have social capital in the form of membership in the local sub-clan or she must have good relations to clan members. However, social capital is not enough in order to obtain a *jakambi* position, but a fishmonger in addition must possess a certain amount of economic capital. Exemplified by Sara's case, we saw that social capital had to be mobilised by investment of economic capital. On the other hand, fishmongers with sufficiently with economic capital to become *jakambis* but who lacked social capital in the form of clan-membership, did not manage to obtain secure positions as *jakambis*. Thus, in order to enter a *jakambi* position both social capital and economic capital is necessary, indicating an interplay between these forms of capital.

For a fishmonger to *establish new jakambi* relationships, her economic capital is important. The fishmonger must be able to offer the fishermen a good price for the fish, and to provide them with different facilities. Moreover, the fishmonger's relationship to the *madhar* is crucial in order to manage to establish a *new jakambi* relationship. As the

parties involved in *new jakambi* relationships in many cases have little knowledge about each other before they establish the relation, the fishmonger must *construct* social capital through investment strategies. Through investment of economic resources, and through sociability, time and concern, the fishmonger builds social capital of social relations to the *madhar*, hoping that this social capital will pay off in the future – that he will choose her as a regular customer. This implies that not only economic capital but also social relations matter when establishing *new jakambi* relationships.

In order to maintain a *new jakambi* relationship, consistency is important. The *jakambi* must be a regular customer, and she must be able to fulfil her obligations as a *jakambi*. However, money is not always enough in order to maintain a *new jakambi* relationship. It is common that fishmongers engage in long-standing intimate relationships with the *madhar* in order to maintain *new jakambi* relationships. Thus, to be able to enter, establish and maintain *new jakambi* relations, social relations alone or only money do not suffice, but both of these two forms of capital are required.

Fishmongers involved in *new jakambi* relationships often complain about the fishermen's untrustworthy behaviour. I have argued that in such a context, a rational – choice based instrumental approach, seeing trust as an investment under risk, is fruitful.

In order to analyse the power relations in *new jakambi* relationships, I employed Emerson's (1964) approach to the concept, seeing power as a relational asset. I have argued that the power relations between fishmongers and the *madhar* in *new jakambi* relationships are asymmetrical in that the *madhar* is less dependent on the relationship than the *jakambis* are. Thus, the *madhar's* power lies in the fishmongers' strong dependence on the relationship due to a lack of alternative suppliers.

6 Rotating Credit Associations

We arrive a bit late, and the members are already assembled in the living room. The house is clean and decorated with white cloths on all the pieces of furniture. The women are dressed in beautiful clothes which differ from their casual every-day clothes. The members are benched in a circle around the table so that everybody is facing the chair lady, the secretary and the treasurer. The chair lady is a successful and respected fishmonger. She welcomes everybody, then she introduces us and explains that we are there because I am a student who wants to learn how such a "merry-go-round" meeting is being held. After the presentation she starts to call out whom of the members that are present and whom are not. There is a woman who has not showed up, and the chair lady asks if she has sent her money with somebody else. When this issue has been settled, it is time to collect money to the rotating credit scheme. Everybody contributes kshs 120, where kshs 20 go to tea and bread, and kshs 100 go to the rotating scheme. The treasurer has a list with the members' names on and she puts a cross after the name of the ones that have contributed. Firstly, the women pay kshs 20 for the food, the treasurer notes this on one list, and then they pay kshs 100, and this is noted on another list. The treasurer receives the money and ensures that everybody pays her contribution. The money donated to the common scheme goes to the member who has the meeting, which is the normal procedure. They "go around houses", and the next member to receive the common pool is to hold the meeting in her home.

The meeting is held according to the principle "business before pleasure". When everybody has given her share to the scheme, it is time to eat. Everybody is served white bread and drinks black tea with milk, and as special guests we are in addition offered sodas. The atmosphere has become relaxed and cheerful. The spirits are high and the women small talk and laugh. Towards the end of the end of the meal someone brings out a tape recorder, and soon tunes from the popular *Lingala* music spread in the room. The women start to dance - one by one they raise from their chairs and hold a little dance performance for the others. Even the respected chair lady dances - to the praise and laughter of the other women! After this they all dance together. I am informed that this is the only occasion when these women are allowed to dance. As adult, married women it is not proper for them to dance in public. The dancing seance lasts for about fifteen minutes, and then the fun is over for this time. The chair lady closes the meeting and everybody leaves the room. Outside the *abila* the women line up and start to sing a "group song" as a farewell, and

after this, the group breaks up. It is time to return home to children and domestic duties....²²

This is a description of a merry-go-round meeting in the rotating credit association Obinju Women Group. What explains the successful performance of rotating credit associations? This is a question which has occupied many prominent social scientists, like Hechter (1987), Granovetter (1995), Portes (1998) and Geertz (1962, 1966), and the theorists underline different aspects when trying to answer this question.

In the rational choice explanation of collective action actors have instrumental motivations for compliance and thus can the functioning of rotating credit groups be adequately explained by the joint forces of dependence and control. In contrast, a social capital approach includes consummatory motivations and trust when trying to provide an explanation of the successful performance of rotating credit groups. In this chapter I put emphasis on the discussion on whether the successful performance of merry-go-round groups can be adequately explained by the concepts of dependence and control. However, I will include a discussion on whether morally motivated economic behaviour and trust also may account for the functioning of merry-go-round groups. Finally I discuss the aspect of power in rotating credit associations. Do there exist power asymmetries within these groups, like in the *new jakambi* relationships? I will also discuss the aspect of power in relation to the ones who are excluded from membership in merry-go-round groups.

I will address these questions by employing the fishmongers' rotating credit associations in Dunga as cases. These associations perform well, without any incidences of default. This is interesting seen in relation to the hard competition for fish among fishmongers, and the poor performance of other both formal and informal institutions at the beach. The Dunga fishermen's co-operative society is struggling with mismanagement and corruption, and the fishermen's rotating credit associations are on the verge of collapsing. Compared to the *new jakambi* institution, the rotating credit associations tend to be more stable. The *new jakambi* relations do in general have a more temporary character, and these relations can be terminated by for example the migration of a crew. Furthermore, default is rare in the rotating credit groups, while this is common in the *new jakambi* relationships. Thus, the majority of the institutions in Dunga are characterised by instability, and in such a context one may be surprised by the successful performance of the fishmongers' rotating credit associations. Why do these associations perform well? I will address these questions by focusing primarily on Obinju Women Group, which is a group composed of fishmongers from the local sub-clan in Dunga. I will employ Ondisore Women Group as a contrasting case. It is interesting to compare these groups, as Ondisore Women Group, in contrast to Obinju, consists of women from different clans and communities. Among the local groups I have chosen to focus mostly on Obinju, since this group is more active than Lak Nyiero, and because the majority of the members in Lak Nyiero at the same time are members of Obinju.

In the following I present Obinju and Ondisore Women Groups, discuss to what extent the fishmongers are dependent on the credit they obtain through membership, whether immanent goods are essential for the group's performance, and the existence and functioning of control mechanisms. Are actors' consummatory motivations an important factor in explaining the successful performance of such groups? Are aspects of relational trust fundamental in accounting for the functioning of rotating credit groups? Do the

²² Notes from a merry-go-round meeting in Obinju Women Group, October 1999, Dunga.

differences between the groups have implications for the existence of moral economic behaviour and trust relations among members?

6.1 Dependence and Control in Merry-Go-Round Groups

Obinju and Ondisore Women Groups are merry-go-round groups made up of fishmongers who operate daily on Dunga Beach. Both groups are composed of about twenty members and have an executive committee consisting of a chair lady, a secretary and a treasurer. Obinju²³ Women Group is mainly a clan-based group. The members are married into the local sub-clan in Dunga, the *Kolwa sub-clan* of the *Kisumo Clan*. The majority of the members resides in Dunga community. Jane explains the composition of the group;

Obinju is composed of twenty women where ten come from the same family. The majority of the members live here in Dunga. Out of twenty members, only four members don't reside in Dunga – these four come from the outside. Moreover, six members come from the same village of origin and are married to men from Dunga.

These women do thus belong to the same social networks of clan-ship, kinship, neighbourhood and friendship. The group was founded in 1998. The members got the idea to form the group from the manager of the co-operative society, who had told them that it would be easier to obtain funding if they organised themselves in a group.

Ondisore²⁴ Women Group differ from Obinju for example in that the member mass is more heterogeneous. Betty says;

This is a mixed group in many senses. We come from all over the district. Some come from Manjatta, others from Pandpier, others again from Nyalenda Estate... In addition do we come from both different clans and different tribes - we are both *Luo* and people from other tribes in Western Kenya.

This group was founded even more recently than Obinju. Betty tells;

The group is new, but most of us have been trading in fish in Dunga for three to four years. We started separately and did not form a group until the beginning of this year (1999).

Peninah explains why they decided to form the group;

We formed the group because we realised that we had to work together to make money. We collect money so that everybody has money to buy fish, so that you don't experience that you come to the lake one day and don't have money to buy fish. The group was not set up for welfare purposes only, but also for business purposes; it was set up so that everybody has money to deal with fish.

We see that Obinju Women Group is constructed upon pre-existing networks of clan-ship and kinship. How did the members in Ondisore form the group? Peninah claims;

²³ *Dholuo* word meaning Morning Glory Plant

²⁴ *DhoLuo* word which means a woman who is neat and humble
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We started in this business separately, and did not form the group before quite recently. We met here at the beach, we started knowing each other from the beach, and then we started to visit each other in our homes. Finally we decided to form a group.

The women in Ondisore Women Group did not have any previously established networks in the form of kinship and neighbourhood to draw on. Initially they were only colleagues working independently, but through continuous efforts of socialising, what Bourdieu (1986) calls investment strategies, they have changed quite impersonal and competitive job relations into relationships characterised by friendship and commitment.

What explains the functioning of merry-go-round groups? Can members' dependence on joint goods be a major reason for their compliance with group rules and thus the successful performance of such groups? In the following I discuss members' dependence on joint goods produced in the groups, and then I focus on the aspect of control in the form of monitoring and sanctioning .

There are several goods produced in the groups, a key benefit being cash credit. In Obinju Women Group members run a weekly rotating credit scheme to which they contribute kshs 100 each. Similarly, the members in Ondisore Women Group meet weekly in each other's homes and contribute kshs 100 to a rotating scheme. Since in both groups there are about twenty members, a member receives kshs 2000 when it is her turn to obtain the rotating fund. For these women this is a quite large sum of money²⁵.

In addition to the weekly scheme, the group members operate daily rotating schemes. The secretary of Obinju explains;

We are fifteen out of twenty members in total in Obinju who pay kshs 100 at the end of each day, after having sold the fish, and we give the money to a certain number in rotation, like "today it is number three's turn to receive kshs 1500". We do this to have more money to buy fish for the next day. Not all of the members contribute to this scheme. The rest are stubborn, difficult to convince.

This daily credit scheme increases the fishmongers' purchasing capacity. In Ondisore Women Group, the majority contributes kshs 125 at the end of every second day. The recipient spends this sum on welfare or on business purposes or on both, depending on her priorities. Moreover, members in both groups collect money in cases where a member has an immediate need for cash credit and cannot wait until it is her turn to receive the rotating fund, for example when she needs money in order to pay school fees for her children, to buy medication, or to pay for a funeral²⁶. The amount of money a member donates to welfare purposes depends on her financial ability. The amount of money given to welfare aims is not refunded, and this fundraising budget is held separate from the rotating credit schemes.

The fishmongers obtain quite large sums of money through membership in the groups. How *dependent* are they on this source of credit? In general do *Luo* women have more difficulties than men in obtaining credit from formal banking institutions, since due to the

²⁵ The legal minimum wage for blue collar workers are about kshs 1700 (about \$ 34) per month in urban areas and kshs 955 (about \$ 19,50) in rural areas (www.eria.com/freedata/hrcodes/KENYA.htm accessed 010901).

²⁶ Due to a high number of deaths in the region, a major cause of death being AIDS (The National STDS/AIDS Control Board 1999), funerals are daily events. Funerals require a lot of expenses of the family of the deceased and do thus represent an economic challenge.

inheritance laws women have no secure right to land nor cattle (Cohen & Odhiambo 1989). They are thus regarded as less creditworthy than men in that they often do not have anything they can use as collateral. Due to the fact that women often have less formal education than men, and in many cases are illiterate, they may also be unfamiliar with and sceptical towards formal banking procedures. In the fishing villages by the Lake Victoria, fishermen have the possibility to obtain loans from the co-operative societies²⁷, but since one has to fish or own a boat to be a member of the co-operative society, few women have this option. Women, and especially poor women, thus have difficulties in obtaining credit. However, women need credit both for business and welfare purposes. In the *Luo* culture, children are regarded to be mainly women's responsibilities, and women do often have to face expenses for food, clothing, schooling, and medication without any economic assistance from their husbands. A common complaint among women is that the husband is unwilling to share his earnings with the rest of the household, and that he spends a lot of money on luxuries for himself, in many cases on alcohol. A similar pattern is found in a study of household food security in Tanzania, where the major conflict issue between spouses concerned the way household money is spent (Wandel and Holmboe-Ottesen 1991). Men gain prestige on socialising with other men in beer bars and cafes, and this tempts many men to spend a substantial amount of time and money on this, even at the expense of household food security (Ibid.). In Lake Victoria, many women complain that their husbands spend a lot of money in the many small hotels which have been set up in many fishing villages the past years, in order to attract fishermen to spend his earnings on drinks and female company. Men's mismanagement of household money is a common problem faced by many women in the fishing communities, making women more dependent on their own economic activities. In the case of Obinju Women Group the majority of the members does not have a husband's income to rely on, and most of them are therefore the main breadwinners for their families. The chair lady of the group, Mama Jane, claims;

I feel pity for them, I want to help them. Most of them are widows or have been abandoned by their husbands.

Which sources may women obtain credit from? Whisson (1964) holds that a married daughter may receive support from her natal home until her mother dies. However, only a minority of the women in Obinju and Ondisore Women Groups receive financial assistance from their family of origin. On the contrary, many of these women have financial responsibilities for old parents, and children of brothers or sisters who are dead. The story of the local, small-scale fishmonger Eunice, can serve as an illustration. Eunice's mother has the main responsibility for nine grand children, since four brothers and sisters of Eunice's and their spouses are dead²⁸. Among the children, only Eunice and a younger brother at 16 are still alive. Eunice's father died a few years ago. Eunice and her younger brother try to assist their mother financially as best as they can, and Eunice regularly send her mother money. Eunice's story is not unique, and many of the fishmongers have similar stories to tell. Thus, for the majority of the women the most reliable and regular source of relatively big sums of cash credit is obtained through the rotating credit schemes. They contact the groups when they face sudden economic

²⁷ In the past years, the majority of the co-operative societies has failed in performing their intended tasks, and the fishermen are in many cases being denied various services, including access to soft loans (Owino 1999).

²⁸ Eunice explained to me that they had grown thin and eventually died... It is likely that they died from AIDS, but like most persons with little formal education, Eunice is unaware of the existence of this disease. She believes they died because they had broken traditional *Luo* taboos, and that this had upset the ancestors who punished them by making them sick.

challenges, and the groups thus constitute a financial safety-net. The following statement, expressed by Susan, a member of both Obinju and Lak Nyiero Women Group, is typical;

I contact the groups for financial help or illness or...yes, for *any* problem.

We see that the members are dependent on the groups in order to for example get access to credit. However, how dependent are the women on Obinju and Ondisore in particular? Are they members of other groups as well? Do there exist other groups in the locality that can provide the same goods? In Obinju, some of the members in the group are also members of other rotating credit groups, including Lak Nyiero Women Group. A local fishmonger claims that she is a member of both these local groups for strategic reasons;

I'm a member of both groups, then I have a "back up"... Since we're twenty members in Obinju we collect a lot of money – we pay kshs 100 every week for the merry-go-round. In Lak Nyiero we pay kshs 50 the 1. and 15. every month.

However, members obtain relatively large sums of credit through membership in Obinju Women Group compared to other groups, and for this reason is membership in Obinju regarded as important. Moreover, since Obinju is a local, clan-based group, the local fishmongers find it natural to belong to this group. Another advantage of being a member in Obinju is that this group is directly connected to the members' business in that all members are fishmongers who work together every day, and many of these women contribute money to a credit scheme aimed at increasing members' purchasing capacity. Moreover, the members in Obinju have the fish trade as their only business. For these women farming is not a viable source of income, as the land in Dunga is badly suited for farming. The local women can therefore not grow crops neither for their own consumption nor for trade. This makes them more dependent on the fish trade, and thus on the group.

Also in Ondisore Women Group is the majority of the members as well members of other rotating credit associations. However, this does not necessarily imply that they are not dependent on Ondisore, as there are many advantages linked to membership in Ondisore. An important advantage in Ondisore is that in this group members collect money for fish, and in this way members get the possibility to secure and even expand their business. The members are very dependent on their fish processing and trade, as this is their only economic activity in a region where there are few employment possibilities for women, and in particular for women with little economic capital.

Thus, membership in both Obinju and Ondisore is profitable in that they can get money through two credit schemes, and receive financial support both for welfare and business purposes. In both groups members are business minded in that they collect money in order to increase the members' purchasing capacity. Moreover, members of both Obinju and Ondisore express that their final aim is to buy a group boat. In this way they can contract a crew, and avoid transacting with unfaithful fishermen, and thus make more profit. By the Lake Victoria, some individual women own boats, but there exists only one women's' rotating credit association that has managed to buy their own boat. This is a group of fishmongers in Homa Bay, an urban fishing village in South Nyanza District. The women obtained money for the boat through credit schemes and fundraising, and today they contract a crew of fishermen who fish for them on a daily basis. Members claim that their profit has increased since they got the boat, since now all members are sure of getting a daily share of the fish catch.

I have argued that a central benefit obtained in merry-go-round groups is cash credit. However, there are also important *immanent* goods being produced in such groups, which are goods that increase the members' sense of happiness and pleasure (Hechter 1987). An example of immanent goods is sociability (Ardener 1962, Geertz 1962, Granovetter 1995, Hechter 1987). As the description of a meeting in Obinju Women Group indicates²⁹, each meeting is a social occasion for the members. Granovetter illustrates the social aspect of membership in rotating credit associations as follows;

Because each meeting is typically a social occasion, often at the home of a member, and members are often in some way socially connected to another, this form of saving has a personal and social element that carries its own reward, increases social solidarity, and provides additional incentives to participate (1995:138).

The members in Obinju Women Group are looking forward to the merry-go-round meeting all week. It is an occasion where they can relax, small talk, eat, and dance. The women in Ondisore Women Group do also have weekly merry-go-round meetings in each others' homes. The meetings are conducted in a similar way as the ones in Obinju. The members collect money to scheme, and afterwards they eat, drink, and dance. Ardener (1995) argues that the social aspects of membership in rotating credit associations are highly valued by people who join these associations.

Membership in Obinju or Ondisore Women Group gives members access to two rotating credit schemes, a welfare function, and immanent goods as sociability. I will argue that the members' *dependence* on the joint goods is central in order to understand the groups' successful performance. However, Hechter (1987) argues that member' dependence is not enough in order to avoid default, but that also *control* is necessary in order to prevent default. Control can be achieved through monitoring, sanctioning, and the adoption of a set of selection rules aimed at reducing the risk which lies in accepting new members. In the following I will discuss the existence of selection rules in Obinju and Ondisore, and the groups' monitoring and sanctioning capacities.

The main criterion in order to become a member of Obinju is that the potential member belongs to the *Kolwa* sub-clan. Moreover, we remember that in order to be accepted as a *jakambi* on Dunga Beach, a person must be regarded as "good", meaning faithful and honest. These selection rules are based on moral judgements of a person. It is likely that in order to be accepted as a member of rotating credit associations on Dunga Beach, similar moral judgements are central. Moreover, a potential member's creditworthiness is an important factor, since somebody who cannot pay her contribution threatens the very existence of the group. In addition to being members of the same sub-clan, the women belong to the same networks of neighbourhood and friendship. Members in close social networks have a substantial amount of information about each other, and information is important when judging the trustworthiness of potential members. In addition to provide information, close networks facilitate social control. The women in the *Kolwa* sub-clan live in the same community and have good possibilities to monitor each other's activities. Since members have placed money in a common fund, they all have an incentive to both monitor and sanction each other. Thus, in Obinju, the practice of accepting mainly members from the same sub-clan, being a consciously adopted practice or not, can thus be a way of avoiding risk.

²⁹ See the introduction of the chapter for description of a merry-go-round meeting.
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To become a member of Ondisore Women Group, a potential new member must know somebody in the group, who again operates as a broker of information who guarantees the new members' trustworthiness and creditworthiness. Thus, like in Obinju the members in Ondisore recruit people they have a lot of information about. We see that in both groups there are being made judgements of potential new members. Kuper & Kaplan (1944) argue that since members of rotating credit groups must undergo such judgements, membership is seen as a sign of a person's reliability. Because of this membership in such groups may lead to enhancement of members' social status.

Most rotating credit associations have sanctioning methods in order to reduce the chances of default. In a rotating credit group in Mathare Valley in Nairobi, Kenya, all group members, accompanied by the sub-chief, will visit a defaulter's house and take items worth the debts (Nelson 1995). Another sanctioning method is that defaulters are beaten by the other group members (Burman & Lembete 1995). In Obinju and Ondisore, however, they do not use such methods as the ones mentioned above, but their most serious sanctioning method is the exclusion of members. Since there are produced several benefits in the groups upon which the members are dependent, exclusion means a loss of goods obtained through group membership. Moreover, exclusion will make it difficult for the fishmonger to continue in the fish trade in the beach, since she will be known as a defaulter, making it difficult to establish new business relations. Since this trade is the members' only business, and thus vital in order to sustain their livelihood, I will argue that threat of potential exclusion will discourage default. Furthermore, default in one rotating credit association may lead to exclusion from all the others in the locality. Thus, since membership in the rotating credit associations are central for the women both for economic and social purposes, exclusion would be a serious deprivation.

I have established that members' dependence on jointly produced goods, mainly credit, is central in order to understand the functioning of the group. Moreover, since members in both groups to a large extent are dependent on the group, both groups have a strong sanctioning capacity in that they can exclude a defaulter. However, one may argue that the very structure of rotating credit associations reduces the chances of embezzlement since credit is collected in public during meetings and the fund is immediately handed to a member after it has been collected.

Can dependence and control provide an adequate explanation of the successful performance of merry-go-round groups? I will now discuss whether members may have consummatory motivations for joining a group and abiding by the group's rules.

6.2 Moral Economic Behaviour?

Geertz argues that a reason for the successful operation of rotating credit associations is that members often are close acquaintances, and would therefore be ashamed to evade their obligations (Geertz 1962). We see that Geertz focuses on the *moral* aspects of economic behaviour when explaining the functioning of rotating credit groups. The question is therefore; can the functioning of merry-go-round groups be adequately explained by members' instrumental motivations or must a satisfactory explanation also focus on the potential existence of morally motivated economic behaviour – behaviour guided by actors' consummatory motivations? A methodological problem is that people's motivations are difficult to prove, however, in the following I will look at incidences of mutual assistance in the groups, and discuss whether this behaviour is motivated by mainly instrumental or consummatory motivations.

In Obinju Women Group the members assist each other in various ways in their everyday lives. For example, members collect money in cases where a member cannot afford to buy fish. Mary explains;

If a member doesn't have money so that she can buy fish, we organise and make everybody contribute so that she can get some money to buy for. This amount of money isn't necessarily refunded, only if she gets money in the future...

As in Obinju Women Group, do the members of Ondisore Women Group assist each other in times of need. Peninah tells;

If one of the members can't come to the lake one day, she sends her colleagues to buy fish for her.

Do such cases of mutual assistance stem from members' consummatory or instrumental motivations? It might be that the women offer each other financial assistance in times of need out of an instrumentally oriented norm of reciprocity, expecting to be repaid when they need help themselves. However, the practice of mutual aid may also come from members' consummatory motivations, for example in the form of value introjection. In the *Luo* culture, norms of mutual assistance and sharing of wealth among clansmen and kin are strong (Geheb 1996). These norms may have been internalised in group members, making them act out of moral convictions. Norms of mutual assistance may also come from feelings of bounded solidarity. Portes (1996) claims that bounded solidarity can arise when a group of people are faced with common problems, and it may lead to a practice of mutual aid among group members. In the case of Obinju Women Group, the members are very conscious of their position as a local group. They identify with the group, as Mary's statement indicates;

There's a reduced amount of money in the business now, because in the past years many women have become involved in the fish trade. These women come from many different tribes. We were stronger before. Today there aren't so many women from Dunga, many of us have been competed out because women from the outside have become involved in the business.

It seems likely that these feelings of "we-ness" have become strengthened by the competition they face from the non-local fishmongers, increasing sentiments of solidarity among group members. Also in Ondisore Women Group there may exist feelings of bounded solidarity among members. These women have in common that they are regarded as "outsiders" in Dunga Beach, since they do not belong to the local sub-clan. They face discrimination in that they are denied the right to work as *jakambis* during low-catching seasons. Moreover, they are physically segregated from the local fishmongers and operate on the opposite side of the beach from them. The side of the beach that the local fishmongers operate on is the most favourable one, as they are closer to the main landing site of fish and to the fish *banda* where the fish is being sold. The discrimination may lead to bounded solidarity, which again can lead to norms of mutual assistance.

How central are members' consummatory motivations in accounting for the successful performance of rotating credit groups? We know that the fishmongers operate in a strained economic environment. One could therefore argue that the fishmongers act mainly out of instrumental motivations – that they cannot "afford" to behave morally. However, I will argue that by only focusing on members' instrumental motivations, one operates with an under-socialised approach to individual action. We must remember that

the members of the rotating credit groups are neighbours, colleagues, friends, and some are even clan-members and relatives. In the literature on rotating credit associations, the moral dimensions of such organisations are seen to be fundamental to the group's strength. Such dimension are emphasised especially in communities where social solidarity and mutual aid obligations have high priority, and as already stated, such obligations are held high in the Luo culture. In general, in women's rotating credit associations, images of "sisterhood" are central (Ardener 1995). For example in a women's rotating credit group in Cape Town and in Pretoria in South Africa, members became offended when asked whether default was common, as they perceived default to be "unthinkable" (Burman & Lembete 1995). I will argue that an adequate explanation of the functioning of merry-go-round groups should include an analysis of morally motivated economic action.

6.3 Trust

Do there exist trust relations among the members of rotating credit groups? Can the aspect of trust help explaining the functioning of rotating credit associations?

We have seen that in both Obinju and Ondisore Women Groups, members have many-stranded relationships in that they are friends, colleagues, and even clan-members and relatives. Like Granovetter (1985) argues, social obligations that inheres in social relations and networks may discourage default, and this way help generate trust among members. Moreover, trust may also be produced through personal experiences. As the women in the credit groups have many-stranded relationships, they have performed many previous exchanges and transactions. Having experienced reciprocity in these exchanges, can have produced what Kramer (1999) calls personalised, history-based trust between members. Other factors that may have generated trust between members is the fact that they belong to many of the same social categories. Some examples of shared social categories are clanship, kinship and gender. For example, when I asked Mama Jane why there are no men in the group, she claimed; "Mixed groups are not good. It's best for women to form groups without men, women are faithful and hard-working". Female members of rotating credit groups' preference to exclude men from membership is well-known from description of many rotating credit associations. In case from a successful women group in Mathare Valley, Nelson (1995) notes that members refuse to include men, as they believe men will corrupt the group. Thus, we see that gender as a shared category may be a factor that helps building trust.

I argue that relational trust, being produced through members' personal experiences of reciprocity and through membership in the same social networks and categories, can be central in explaining the successful functioning of rotating credit groups. The presence of relational trust among members would for example reduce the need for formal control of group members.

6.4 Power

In the *new jakambi* relationships the power relations between the *jakambi* and the *madhar* are asymmetrical in that the fishmonger is the party who is most dependent on the relationship. How are the power relations in the rotating credit associations – are they more balanced? In the following I discuss power relations within Obinju Women Group,

and then I focus on the aspect of power in relation to the ones who are excluded from membership.

I will argue that there are power asymmetries within Obinju Women Group. For example, the chair lady in Obinju, Mama Jane, is a wealthy and respected fishmonger who has a considerably stronger purchasing capacity than the other members. She claims;

Myself I'm not so dependent on the group. I've got money. I'm a member of a group in Kisumu composed of quite rich women called Lucky Sisters.

Mama Jane claims is not as financially dependent on the group as the other members. Her power over the other members may reside in that the others are dependent on her assistance. She has an alternative group where she obtains a lot of money, and in general she is richer than the others, and can thus afford to break the relation. Holding a powerful position in the group, Mama Jane can lay the premises of the group. Evidence from the literature on rotating credit groups shows that the most powerful members for example have first priority when it comes to choose when in the rotating cycle they want to receive the fund (Ardenner 1995). For example may some prefer to receive the fund early in the cycle, a possibility only given to the ones who are trusted will not default. Thus, there exist power asymmetries within rotating credit groups, as well as in the *jakambi* institution. One must remember that some members are not only clansmen, but also kin. Moreover, ten of the group members come from the same village of origin. Without discussing what exact implications this have on the power relations within the group, one may assume that there exist different factions in the groups. For example, the members in Obinju who formed Lak Nyiero, claimed they started a new group because "there were too many who wanted to be bosses in Obinju". This indicates that there have been, and maybe still are, struggles for influence and power within the group.

The aspect of power is not only present *within* merry-go-round groups, but there also exist power differences between the ones who are members of a group and the ones who are excluded from membership. We have seen that through membership in rotating credit associations members access many benefits. However, as Portes (1998) points out, the negative side of the formation of such groups is that some people are excluded from membership and thus from benefiting from goods produced in the groups. For example, in order to become a member of Obinju Women Group one must belong to the local sub-clan and in addition have some economic capital, since members contribute with a certain amount of money to both a weekly and a daily credit scheme. We remember from the previous chapter that in addition to not being a *jakambi*, Sara was neither a member of any of the local rotating credit associations, despite the fact that she belonged to the local sub-clan. Her lack of economic capital may be an explanation of this exclusion. Thus, members of rotating credit associations have the power to deny some people to become members. As membership in rotating credit associations requires both social capital and economic capital, the most deprived persons in a community will not be able to become members. Exclusion may therefore reflect existing power relations within a community, and may also contribute to utterly increase inequalities among groups of people.

6.5 Conclusion

Members' dependence on jointly produced goods is important when it comes to explaining the successful performance of the rotating credit associations. The aspect of control in the form of selection rules and sanctioning capacities is also central. We see that a rational choice-based approach, stressing the concepts of dependence and control,

to a large extent can explain the functioning of rotating credit groups. However, can the successful performance of such groups be adequately explained by the aspects of dependence and control? I will argue that a satisfactory analysis of the functioning of rotating credit associations must include a discussion on possible morally motivated economic behaviour and relational trust. A rational choice approach, focusing mainly on instrumental aspects of collective action, or vice versa, a social capital approach merely stressing moral, altruistic aspects, both, if used independently, neglect important aspects. The combination of these approaches has given a more detailed and complex analysis of the functioning of rotating credit associations

7 Conclusion

In the following I present three central themes that recapitulate the most important findings at an analytical level, and I will address this by comparing the findings in the analysis on the *new jakambi* institution and the rotating credit association. Firstly, I focus on the interrelationship between economic and social capital, secondly, I concentrate on the aspect of trust, and finally I focus on power.

7.1 Economic and Social Capital

To enter a *jakambi* position on a beach, a fishmonger must have social capital in the form of membership in the local clan. If she is not a clan-member, she must have relatives or other good contact persons among clan-members who can be guarantors. However, a fishmonger must have some economic capital in order to be able to mobilise this social capital. In order to become a “real” *jakambi* who enjoys all the privileges linked to this position, it is necessary to possess both economic and social capital. There is thus an interplay between these forms of capital. When it comes to establish a *new jakambi* relationship, a fishmonger must have enough economic capital to offer the fishermen good prices and facilities like food, drinks and soft loans. Moreover, she must have social capital in the form of good relations to the *madhar*. In these cases the social capital does not come from membership in clan networks, but it has to be constructed through various investment strategies, including offering food, drinks, soft loans, and sexual services. Maintenance of *new jakambi* relationship also requires possession of economic capital, since the fishmonger must be able to pay for the fish catches and to offer the crew services. However, to be sure of receiving regular supplies the fishmonger must build social capital of social connections to the *madhar*. One strategy the fishmongers use in order to secure *new jakambi* relationships is to offer the *madhar* sexual services. We see that both the establishment and the maintenance of *new jakambi* relationships requires that possession of both economic capital and social, indicating an *interplay* between these forms of capital.

In order to become a member of rotating credit associations, it is necessary with social capital in the form of membership in a sub-clan or / and social relations to group members. In addition to social capital, a potential member must have a certain amount of economic capital in order to pay her contributions to the credit schemes. Thus, to be accepted as a member of a rotating credit group, it is necessary to possess both social capital and economic capital.

We see that in both the *jakambi* institution and the rotating credit association, entrance requires possession of economic capital and social capital. This finding is in line with Bourdieu’s (1986) argument that the acquisition of social capital requires investment of economic capital. This indicates that social capital in itself in many cases is worthless without the investment of economic capital. Apart from a few exceptions, like Bourdieu

(1986), the broader social capital literature has focused on social capital isolated from the other forms of capital and has paid little attention to the interplay between economic capital and social capital.

7.2 Trust

When I analysed the trust relations in the *new jakambi* relationships I chose a rational choice approach since such an approach has been applied on similar cases of trust in dyadic exchange relations (e.g. Coleman 1994). In the *new jakambi* relationships, it is common that the *madhar* is unfaithful towards his *jakambis*. Knowing that the chances of default are high, the fishmonger invests trust under risk. If she decides to trust the *madhar*, and he betrays her, she risks to run with a loss. However, if she wants to buy fish, she must invest trust. In the rational choice approach trust is seen as an investment under risk and the focus is on the cognitive and instrumental aspects of trust. Such an approach is therefore useful when it comes to analyse the unstable trust relations between fishmongers and fishermen in *new jakambi* relationships.

In contrast to in the *new jakambi* relationships, where the parties have little knowledge of each other before they establish the relation, the members in rotating credit associations are already socially related to one another before they form the groups. A social capital approach which incorporates the social underpinnings of trust was therefore fruitful when analysing these trust relations. Membership in the same social networks may produce trust as the social obligations that inheres in such social relations may help prevent default. Moreover, previous experiences of reciprocity and trustworthiness may have produced trust between the group members. In addition, trust may also generate from in-group bias due to shared membership in the same social categories, as gender, tribe, occupation, and in some cases also clan and kinship.

Some theorists argue that a rational choice approach to trust is not equivalent with trust but is just another form of economic exchange (e.g. Misztal 1996). However, in line with Hardin (1992), I will argue that the rational choice and the social capital approaches to trust can be mutually compatible. Trust can be analysed as a *three part relation* that involves properties of a truster, attributes of a trustee, and a specific *context* to which trust is transferred (Hardin 1992). Thus, an instrumental approach to trust may for example prove fruitful in analysing economic transactions in a market context among comparative strangers, like trust relation in the *new jakambi* relationships. A relational approach can have explanatory power when it comes to explain for example inter-group relations, in this case the trust relations among members of rotating credit associations.

7.3 Power

In the *new jakambi* relationships the power relations between the *madhar* and the fishmongers are asymmetrical. The *madhar's* power resides in that he has many alternative suppliers and for this reason he is not so dependent on his individual suppliers. Since generally the demand is higher than the supply, the fishmongers has few or no alternative suppliers. However, at a beach where the relationship between supply and demand is more balanced, the power relations between the fishmongers and the fishermen will be more balanced.

In the rotating credit groups, as in the *new jakambi* relationships, power asymmetries between members may emerge from the fact that some actors have more alternatives are

therefore are less dependent on the group. Moreover, I will argue that power also resides in a group's ability to exclude some people from membership. I have already stated that in order to become a member of a rotating credit association, an individual must possess social capital and in addition have some economic capital so that she can meet her financial contributions. These membership criteria exclude some people. One can therefore argue that social capital in the form of social relations and networks can contribute to utterly marginalise the ones who are already in a weak position in a community, like the ones who are known not to be creditworthy, the sick, handicapped, and similar groups. The most marginalised people are in most cases confined to engage in relations with people in the same situation (Tvedten & Nangulah 1999). This discussion relates to the discussion in 7.1. on the interrelationship between social and economic capital.

7.4 Concluding Remarks

Theoretically this study has raised new questions. An important finding is that social capital is mobilised by economic capital. The ability to activate social capital is thus dependent on the possession of economic capital. This interplay between social capital and economic capital has received little attention in the social capital literature.

Another insight gained from this study is that a negative consequence of social capital in the form of group membership is that some people are excluded from membership. In order to become a member one must, in addition to have social capital in the form of the "right" contacts, have some economic capital. This indicates that the ones who are excluded from membership in social networks are the poorest and most powerless in a community. This dark side of social capital has often been neglected both in the literature on social capital and in development policies. Social capital in the form of social networks is in many cases presented as a survival strategy for the poor (e.g. World Bank 2001). However, I will argue that the very poor will be unable to mobilise their social capital, since this requires investment of economic capital. These findings may have implications for development policies on strategies for poverty alleviation.

Appendix 1

Central Informants

Mama Jane

Mama Jane is a middle-aged, large-scale fishmonger. She is married to a local man and resides in Dunga. She has many children, but most of them are adults. She is the chair lady of Obinju Women Group. She is a wealthy, respected lady. She has been trading in fish in Dunga for almost thirty years, and has a lot of experience in the business. She trades in big, mature Nile perch, as the only woman in Dunga. Mama Jane is a *jakambi* to about five boats in Dunga. She is an individual agent who supplies local restaurants and hotels, and sometimes one of the big processing companies in Kisumu like Midas and Afromeat. She is successful, but she started from scratch, as she puts it herself, by picking up rejected Nile perch from the beach. She extracted oil from the fish, collected firewood and fried the fish in its own oil and sold the fried fish at the local market in Kisumu. The money she earned from this she spent on buying big, fresh Nile perch, which was not so expensive at that time. In this way she accumulated capital and was able to expand her business and buy fresh fish.

Mary

Mary is a small-scale fishmonger who resides in Dunga. Mary is about thirty-five years old. She used to be married to a local man, but he died a few years ago, and today she lives alone with seven children. Her sister is taking care of one of her daughters since she does not have enough money to pay school fees for all of her children. Mary has been living in Dunga for about seven years. Her husband owned fishing boats and she used to receive fish from his boats. Mary is a member of Obinju Women Group. She deals with juvenile Nile perch, Catfish, Mudfish and Tilapia. She is a beach-based wholesaler and is a *jakambi* to two boats. She sells fish to retailers in the fish *banda* in Dunga.

Eunice

Eunice is a young woman in the beginning of her twenties who is married to a man from Dunga. She lives in Dunga together with her husband and two children. She has been living in Dunga for two years and has been trading in fish just as long. Eunice is a member of Lak Nyiero Women Group. She is a beach-based wholesaler and sells the fish directly to retailers in the fish *banda*. She works as a *jakambi* in a team with two co-wives, which are girls who are married to her husband's brothers. They are *jakambis* to two boats.

Sara

Sara lives in Dunga, is about thirty years old and belongs to the local *Kolwa* sub-clan. She has a very low purchasing capacity, and at the time of the research she had only been

trading in fish for two months. Sara sells fish at informal markets in Kisumu. She is neither a *jakambi*, nor a member of any rotating credit associations.

Betty

Betty is a woman in her mid thirties. She is a non – local fishmonger from Nyalenda Estate in Kisumu. She has been trading in fish in Dunga for three years. She has tried other businesses, like selling *mitumba*³⁰ and vegetables, but she found that fish trade was the most profitable business. She is a *jakambi* and deals mostly with juvenile Nile perch and Tilapia. Betty buys fish from the fishermen in Dunga, fries the fish, and sells it by her house in Nyalenda Estate. Betty is a member of Ondisore Women Group.

Peninah

Peninah is about thirty-five years old. She is a non-local fishmonger who comes from the outskirts of Kisumu. She is a member of Ondisore Women Group and has been trading in fish in Dunga for three years. She is a *jakambi* to one boat and sells fish both to retailers who come to the beach to buy, or she sells it at the local markets in Kisumu, by the road, or by her house.

Julius

Julius is a young local man who works as a crewmember in a *tembea* fishing boat.

Ann

Ann is about thirty years old. She works as a social worker in Uhanya, but only a few years ago she used to work as a fish processor and trader in Uhanya Beach.

Michael

Michael is a thirty years old fisherman who lives in Uhanya. He owns three *tembea* boats and operates one of them himself. He sells the big, mature Nile perch to agents from the fish processing companies, and sells the undersized perch to artisan fishmongers.

³⁰ Swahili word for second-hand clothes
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