CHAMAS AS STABLE ORGANISATIONS: A BINDING PROPOSITION TO MCPHEE AND ZAUG'S FOUR FLOWS

B. Wairimu Njeru, Paul Mbutu, PhD. and Jane Awiti, PhD.

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CHAMAS AS STABLE ORGANISATIONS: A BINDING PROPOSITION TO MCPHEE AND ZAUG'S FOUR FLOWS

[1*]B.Wairimu Njeru
Doctoral Candidate
Institutional Affiliation- Daystar University
Tel. 0720477812
Email: wnjeru@strathmore.edu

[2]Paul Mbutu, PhD.
Senior Lecturer and Academic Registrar-Daystar University
Email: pmbutu@daystar.ac.ke

[3]Jane Awiti, PhD.
Senior Lecturer-Daystar University
Email: jawiti@daystar.ac.ke

Abstract

Purpose: Chamas are popular social collectives in Kenya. Literature suggests that one in three Kenyans belong to at least one Chama, and that though Chamas are formed for a variety of valid reasons, many often break within their formative years. The four Chamas presented in this study are between 8 and 16 years old, and in their words, are growing stronger. The study takes on a Communicative Constitution of Organisation (CCO) metatheoretical stance, to explore how communication constitutes the Chamas as such stable organisations.

Methodology: The study adopted the McPhee and Zaug's Four Flows model, which suggests that organisations are communicatively constituted through Four flows: membership negotiation, reflexive self-structuring, activity coordination, and institutional positioning. While Chamas exhibit these flows in unique ways, we argue that a more binding, additional flow contributes to a stable Chama, creating an organisation better placed in meeting its objectives, and therefore working better for the wellbeing of its members, as well as its wider social context. This study presents findings from four purposively selected Chamas: KP, BC, UFN, and TW, which were observed over 6 months. Four in depth interviews were held with the leadership of the Chamas, in addition to four focus group discussions with members of the Chamas.

Results: The findings reveal a unique Flow, which we refer to as the Intangible Fabric Flow, which arguably, smoothens the running of McPhee and Zaug's Four Flows, in the context of the Chamas, and adds an exclusive theoretical contribution.

Unique Contribution to theory and practice: The study provides a unique contribution to theory and practice since Chamas and organisations in general will benefit from considering and nurturing an intangible fabric which helps them to hold together, beyond the work that they are doing. This stability can bring with it immense rewards brought about by a stable organisation.

Key words: *Chamas, CCO, Four Flows, Intangible Fabric*

1.0 NTRODUCTION

1.1 Background of the Study

Vyama (formal plural of *Chama*, but hereafter, *Chamas,* the more commonly used term), have been part of the Kenyan society for over 20 years now, and are an accepted form of organising, recognised both by local governments and the national government. Herbling (2014), an internet-based source, suggests that there are over 300,000 registered *Chamas* in Kenya, and the number is growing. The Kenya Association of Investment Groups (KAIG) agrees with this figure, and records women as having registered about 40% of the *Chamas*, while 30% are of mixed gender, and *Chamas* by males are at about 20%. What is not debatable is that every year, there is an increase in the number of *Chamas* formed as well as those that are registered officially with the Kenyan government. Kinyanjui (2012) attributes this growth of *Chamas* to the failure of the government, non-governmental institutions, and experts to provide various essential social and financial needs. There is, however, no credible data on how many *Chamas* are formed vis-à-vis those that crumble, but it is safe to assume that *Chamas* are formed in the hope that they will grow steadily and form strong lasting organisations, which meet the needs of members, and which fulfil the objectives for which they were formed.

The Kenya Association of Investment Groups (KAIG, 2014) defines *Chamas* as any collection of individuals or legal persons whose objective is pooling together of capital or other resources, with the aim of using the collated resources for investment purposes. This definition limits *Chamas* as formed to meet financial ends. We define *Chamas* as collectives formed by willing persons who collegially rally themselves around social and economic objectives, and esteem regular face to face meetings. Successful *Chamas* node at a strong social fabric and use this fabric to successfully navigate their component objectives of being.

Chamas present an interesting problem: while they are rightfully justified in this study as communicatively constituted organisations, they are in many ways not-your-average organisation. To begin with, they rely heavily the goodwill of members and a meeting of minds to keep the *Chama* going, as they do not have daily meetings. At the very basic, they are often formed on the basis of primary or secondary friendship, or blood relations, and may remain firm or break for these very reasons of the familiarity in foundation. The more complex levels involve the reasons for their formation and the metamorphosis of the objectives of the *Chama*, which can combine and oscillate between engrained traditional sociocultural, religious, and financial perspectives. *Chamas* also have many informal or unwritten rules and agreements, which are heavily relied on, sometimes over any written or constitutional formalities. This study discusses Four *Chamas* which shared their unique journeys and statuses. The issue explored here is how these *Chamas* have managed to remain together over the years, despite the clear complexities of *Chamas* outlined. We use McPhee and Zaug's (2000) Four Flows to create a context for a proposition, which we suggest greases the Four Flows, to create successful communicatively constituted *Chamas*. This study is part of a wider study which explored how the Four Flows (FF) constitute the *Chama*, and the proposals here clustered together as unique types of communication, which literature on FF does not quite capture.

1.2 Purpose of the Study

The study takes on a Communicative Constitution of Organisation (CCO) metatheoretical stance, to explore how communication constitutes the Chamas as such stable organisations.

2.0 EMPIRICAL LITERATURE

2.1 CCO and the Four Flows

Literature in CCO already addresses where and how organisation takes place, and the fundamental need to place communication at the heart of constituting organisation, even though through differing perspectives. All CCO approaches are unified in the "common sensibility for … organizing as the medium and product of dynamic communication processes," (Putnam & Mumby, 2014). McPhee and Zaug's (2000) Four Flows (FF) model has been termed as the most inclusive approach explaining the constitution of organisation through communication (Haslett, 2012). It is influenced by Weick's (1979) thoughts, as Gartner & Brush (2016) argue, is strong in demonstrating the process of organising rather than an organisation as a static entity, through a combination of sense making processes and actions. In this view, organization is seen as activity and processual rather than a still object. FF is based on Giddens' (1984) structuration theory, which is synonymous with human actors. The Four Flows constitute the *Chama* through what 'they do' and what they cause to happen and hence, are called types of communication, because they cause organisation as categories of certain activities that result in organisation. "Each 'flow' can include events and practices that contribute to, *or disrupt*, processes that lead to specific membership or coordination etc.," (Nordbäck, Myers, & McPhee, 2017) , and unite in accounting for how communication constitutes organisation. These communication types work alone but interdependently to cause organisation.

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

3.0 METHOLDOLOGY

This is a qualitative study and therefore relies heavily on narrative discourse. Four *Chamas* were purposively selected based mainly on gender traits: an all-male *Chama*, an all-female *Chama*, and two mixed gender *Chamas*. For purposes of confidentiality, the *Chamas* will be aliased by initials. TW is a male member *Chama* with members from the same home area in the Central Kenya country side, but who now reside in different parts of Nairobi city. The second *Chama*, UFN is a mixed gender *Chama*. All the members grew up in Nairobi's Eastlands, and are from different Kenyan communities. The third *Chama*, KP, is a predominantly female *Chama*, based in Narok. The fourth is BC, whose members come from the same village in Western Kenya but reside in different parts of the city and its outskirts.

The data on the bigger study on how communication constitutes the *Chama* is based on the 12 attended meetings for all the *Chamas*. Each meeting was at least 2 hours long, excluding extra post meeting social extensions, which were also attended. In addition, one in depth interview with the leaders of each *Chama*, as well as a focus group discussion (FGD) with regular members from each *Chama* were held. During transcription and initial analysis of data, there emerged interesting data that could not be explained squarely by the Four Flows, and which warranted follow up questions to the leadership of the *Chamas*.

When consulted, the *Chama* leaders opted for telephone interviews. The findings herein are also very strongly based on observation notes and reflections recorded on a personal blog, which are cited. Where possible, we accessed documents related to the *Chama*, specifically, minutes of past meetings and constitutions.

4.0 RESULTS AND DISCUSSION

4.1 General information on the *Chamas*

The four *Chamas* hold monthly meetings without fail. Meetings are held on one agreed day of the month unless there is an unavoidable interruption. At the time of study, two *Chama* meetings were postponed because the date fell on a Sunday, and for another, on a public holiday. Despite the once-a-week meetings, *Chama* business goes on away from the physical meetings because each *Chama* has a WhatsApp group. KP and TW hold their monthly meetings in specific hotels where a room is reserved for them, while BC and UFN hold their meetings in members' homes on rotational basis.

Each of the *Chamas* has a unique story on its inception. KP is a group made up of trained primary school teachers who once taught in the same school. The school was struggling and they were sent from different schools in far off villages on a clear mission to transform the new school they found themselves in. After successfully turning around the school to one of the top schools in the village, they decided to form the *Chama* to remain in touch with each other in case they left the school. The teachers took their relationship from a professional friendship one to a more personal one and maintained ties as friends. At the time, a financial objective to pool resources was secondary. UFN is a mixed gender *Chama* made up of twenty-four members, who all used to be neighbours living in and around one of Nairobi's Eastlands' estates. They decided to form a *Chama* that would make their friendship last beyond their being neighbors. While majority of the members are childhood friends, some members of UFN are blood relatives and spouses. The common denominator for UFN is that they all grew up in the same neighborhood and have known each other since childhood. Some of them have now moved to different parts of the city, mainly because of their work demands, but are still part of the group. BC began from a funeral steering committee. Not all the members knew each other, but they knew the deceased, whose funeral they were organising. After one of the meetings, they agreed that the city had a way of isolating individuals, and there was a high likelihood of leading a lonely life. They then decided to form a *Chama* whose main concern was "welfare". Given that they all come from the same village and were now living in the city, they decided to form a *Chama* where they would look out for each other and be there for each other, socially and financially, away from home. TW started off as a group of friends who used to meet regularly "just to catch up," in their

words. They eventually decided to add a monetary contribution in each meeting and discovered it would translate to more money for them if they did it regularly, and if they brought more friends on board. So, they each recruited 2 of their closest friends with the hope to strengthen their friendship and grow their savings. They then began the *Chama*.

4.2 The intangible Fabric Flow

There, however, seems to be an unplaced addition that causes the Flows to work more cohesively and intimately. The Four Flows are diagrammatically illustrated as independent and leading or resulting to each other (see figure below).

This makes them look more mechanical and distanced, rather than intricately related and flowing in and out of each other to result into organisation. *Chamas* as organisations are clearly products of the Four Flows working in a much more intimate way, and point something else other than membership negotiation, organisational self-structuring, activity coordination, and institutional positioning. Admittedly, all four *Chamas* presented this otherness when asked what keeps them together and what they owe their longevity to. We contend that for stable organisation (verb), the relationship between flows can only work evidently due to an intangible fabric flow that causes cohesion and determines the possibility of other flows. It is a fellowship and bond that the four *Chamas* share in very similar ways and is not addressed successfully by membership negotiation, because it is not necessarily a prequalification for membership, and can and does grow with continued membership. It is also not addressed by reflexive self- structuring or activity coordination because it nurtures both, and neither does institutional positioning speak to it. Its intangibility stretches from overt expression of observable communication to an invisible reality that motivates the visible protrusion of the Four Flows. This Fabric presents itself in both verbal and non-verbal forms. Communication about it and of it as communication qualifies it as a Flow, in the same way as membership negotiation, yet causes it to be superior, as it facilitates the working of the Four Flows. The Intangible Fabric flow determines who the *Chama* associates with, what they do and how they do it and gives them an identity beyond what they do.

In the larger study on how the Four Flows explain the constitution of *Chamas*, common data kept emerging that did not fit under membership negotiation, reflexive self-structuring, activity coordination or institutional positioning. The data pointed to three types of communication, which we refer to as the place value of meals together, overt cognition of God, and adopting each other. We explain how each present.

4.3 Place value of a meal

All *Chamas* have times that are designated for their meals. All the *Chamas* faithfully begin meetings with a cup of tea and snacks, which members take on arrival and as they wait for the arrival of members who are running late. KP and UFN have a cup of tea and snacks after their meetings as well. BC share lunch together halfway through the meeting, while TW shares dinner as the last item on their agenda. What makes sharing the meal a significant factor in this study is the deliberateness of it and the discussions and activities around the sharing. It becomes a such a meaningful part of *Chamas* that during the focus group discussions, members revealed that not only is food one of the things that they really miss sharing together, but that a meeting is not complete without food. Food qualifies to solidify the fabric flow in various ways.

To begin with, is the overt show of unity through a clear articulation of a relationship and a collective identity. The BC chair reinforced this during the telephone conversation when asked why they ate together:

…we are brothers …that is how we show our togetherness… and our culture…we are one … …We are Luhyas … and food reminds us of who we are as a culture…we miss each other …tuko pamoja (we are united) and food signifies tuko pamoja (we are united)…kitu poa ata infanya tulook forward kukuja pamoja (it is something nice and makes us look forward to being together)…juu ya umoja na kuelewana (because of unity and understanding)…

The overriding term here was togetherness, which has been variously explored as *Esprit de Corps* by organisational theory scholars, popularized by Henry Fayol (1949; 2016) and James Lacan (Lacan, 1945 in Nobus, 2016).

Nobus clarifies *Esprit de Corps* as characterized by "shared loyalty, solidarity, fellowship, and an implicit sense of duty". Food for the *Chamas* signifies and demonstrates these qualities.

The constant use of the collective pronoun 'we' further points to a collective identity and ownership as a *Chama*. It then follows, for them, that they eat together because they have a relationship, which is re-solidified, and redefined over food. Even though they each belong to other families and other spaces, they negotiate a collective identity as a *Chama* and use their time to eat together as a separation from those other spaces, and a recreation of the present *Chama* space. This is why for instance, the Chairpersons variously state on phone, that their *Chama* members cannot imagine a *Chama* meeting without food, because it is a reminder of the belonging they have to each other. Food creates a warmth in the union, as the TW chair argues, and is one more thing they need to do together.

While sharing a meal during the *Chama* meeting, it was easy to note the shifting of positions from one place to another as people sought more intimate conversations or clarifications on issues, while eating their food. The food signifies a part of the meeting that allows for consultations and deeper sharing, within the *Chama*. The food session is a loud session as people laugh and share and catch up informally, but it can also be used to keep members focused on a key presentation by one member. To the outside eye, it portrays the oneness of the group. There was also audible concern for each other when people did not seem to eat a certain food. For example during the KP meeting, one of the ladies did not order for anything, and there was immediate concern as to her health and well-being. The food session evokes care and concern, and reveals meanings that may not be revealed during other 'serious' sessions.

 Secondly, eating together means that people share a physical presence with each other and share a state of social openness of being and of mind. The food session is an opportunity for members to serve each other, and their being physically present facilitates this. During the *Chama* meetings, as members passed food that was out of reach for others, or encouraged each other to try a certain meal, it was, to the observer, a deeply brotherly occasion that also nurtured conversation and demonstrated the value of the sharing. There is an element of hospitality in this when *Chamas* meet in peoples' homes like BC and UFN do, but this is also seen in TW and KP, who do not meet in homes. During the BC food session, the host had prepared a new of type of fish which the other members had not tried before.

This fish had been brought from coastal city of Mombasa and it created conversations about its colour (as it was darker that the normal fish), its flavour, and the style of preparation. The host was proud to explain the process of cooking it which differs from the oft eaten fish in Kenya, where to source the fish in Nairobi, and that he had specifically brought the fish in for this *Chama* meeting. This context created moments of pride for the host, and feelings of being welcome for the *Chama* members, which they keenly expressed after the meeting. These were conversations all around the food. During all the meetings, the conversations over food go beyond the present food the group is enjoying but is also a symbolizer and reminder of past conversations and agreements, of experiences they have had together, which works to bind the team together even more.

Thirdly, there is a deep implied or contextual meaning in food as process. This process signifies a collective palate, but also influence towards this collectiveness. BC, for example, are members of the same community. They will usually have a set meal influenced by their culture, but the host has room to make a surprise meal for the other members. The food does not necessarily interrupt the meeting, but as Greene & Cramer (2011:ix) state, food "is a key factor in how we view ourselves and how we view others".

The authors argue for food as a means of non-verbal communication in which we share meanings, and which carries symbolic meanings. For the *Chamas*, food is not just eaten. It is a site for verbal and nonverbal communication. The process of preparing the food or ordering the food, the process of eating together, and holding discussions on or around the food, carries with it significant meanings on order, organisation, and relationships in the *Chama*. The TW chair alluded to the symbolism of food, which Kim (2017) refers to as a "vehicle of Communication", in a study on the role of food in Korean funerals. The study referred to food as a vehicle because meanings were assigned to the entire process of eating together with bereaved families. The vehicle had on it "symbols, ideology, social values, economy and cultural identity." The telephone interview with the Chair of TW further reveals this deep symbolism of food which sometimes is not even expressible in words but has to be contextually decoded, when he argued:

> When I share a meal with you, I am saying we are on one table and we are therefore one, I am also saying I am willing to listen to you, I could also be saying we are brothers and we have more in common, and therefore I can afford to share a meal with you…so I am saying many things.

In a recent study on how online food practices and narratives shape the Italian diaspora in London, Marino (2017) found food as a "malleable resource and a complex construct that not only involves the material act of eating, but calls into question multi-faceted processes and activities, including sharing recipes and discussing a particular dish." The conclusion was that food and food related choices and conversations not only reflected an individual's personality, but rather contributed to the collective identity of a group. The BC chair referred to this as "our way of saying to each other we are welcome in each other's lives." Food materializes the relationship members have with each other.

UFN often holds heated discussions during meetings and is a *Chama* that openly expresses emotions, even of displeasure and extreme joy. Interestingly, the meal time is a time that is used to make amends as it signifies a break from 'serious business discussions'.

In one of the meetings, two members who had a heated disagreement called on each other to "take tea". This exceeds the act of taking tea and is more symbolic of reconciliation.

The place value of food becomes a source of cohesion and a symbolizer of, as well as a catalyst for, organisation. Food then rightfully becomes a type of communication. It is, therefore, not just the food that is of value, but what the food causes - organisation.

4.4 Overt Cognition of God

It is important to note that none of the *Chamas* selected were selected on the basis of religious inclination, but rather, a gender basis. Throughout the data collection process, the subject of God kept coming up and it was difficult to ignore the exploration of why this was a common feature across the *Chamas*. The overt cognition of God is preferred here, to *Chamas* being spiritual or religious. Post-modern organisational thinking labels these two terms as divisive (Cavanagh, 1999; Giacalone & Jurkiewicz, 2010) especially in organisations that are not deemed religious, because of strongly divergent views, and the subjective nature on religious matters. However, the invocation of "God" then necessarily qualifies a subject as religious. Religious, in this paper, will be used to refer to the active (obviously visible and audible) belief in God. Overt Cognition of God then refers to non-deniable verbal and non-verbal communication behavior that was heard and observed, and that proves God occupies a distinct role in the Communicative Constitution of the *Chama*.

Religion in the Social sciences, especially Sociology and Psychology and resultant areas of study like Organisational Behavior, has always been a topic of interest. In organisational theory and organisational communication, the role of religion is not a new subject. Max Weber particularly spurred extensive discussions based on his original 1904/5 German article Die protestantische Ethik und der Geist des Kapitalismus (The Protestant Work Ethic and the spirit of Capitalism), which continues to influence organisational study work through various applications and distillations of his thoughts on the place and influence of religion in organisations (e.g. Overman, 2011). The discussions, however, have been termed as insufficient, and even almost absent, because of the misleading implicit assumption that religious influence in organisation(s) and on individuals is on the decline, especially in the West (Tracey, Phillips, & Lounsbury, 2014).   The place of religion in organisational theory, according to Tracey, Phillips and Lounsbury (ibid.) has, been neglected, despite studies that prove that religion tremendously influences social and collective identity as well as institutional theory (Greenfield & Marks, 2007).

Similarly, from an organisational communication (OC) perspective, not many scholars have ventured into studies on OC and Religion. Onea (2013) refers to religion as a cultural level that has the potential to create communication barriers in an organisation and as a sight for "devastating effects… where problems may occur in the organizational communication." More specific to CCO scholars, discussions do not make mention to specific religion but rather, to concerns on:

> … not only to (a) what people are doing in interaction but also to (b) what leads them to do what they are doing, that is, what animates them in a specific situation or in their daily activities, as well as (c) what speaks or acts through them, that is, what constitutes them and what they constitute as social or organizational agent… (Cooren, Fairhurst, & Huët, 2012)

The *Chamas* under study answer these concerns in one ontological way- their overt cognition of God. They feel, in response to these CCO concerns, it is God who guides their interactions, who leads them, and who speaks to and through them. The *Chamas* admittedly reverence and refer to God as the author of their being, but also as responsible for the tremendous successes they have had. They attribute their unity to God. They attribute their being to God, and He, they collectively argue, is faithful to them. For them, He is real: they speak to and of him and consult him individually and collectively, and He responds to them. They have a communicative relationship with God.

In one of the journal reflections after a *Chama* meeting, the term social-spiritual identity in *Chamas* (Njeru, 2017) was created to refer to the irrefutable place of belief in God as a significant contributor to the Fabric of *Chamas*. To begin with, it contributes by giving the *Chama* members an individual identity which is further reinforced and grown into a collective identity. Even though none of the *Chamas* set out to be a religious *Chama*, and indeed, when some *Chamas* were formed (e.g. TW and UFN), many members were not necessarily Church-going Christians or even openly religious, but the members have influenced each other to find individual and collective identity in God. As the TW Chair says, which resonates with the other *Chamas*:

> We all know we are where we are because of God…We influence each other and stir faith in each other but we do not go to the same Churches…We place our trust in God and we do not even joke about that.

There is a collective identity that can be ascertained through listening to their speech and through observation– an identity that is found in God. They identify themselves as "We are children of God", and refer to God as "their" God, and to the *Chama* as a "God-fearing" *Chama*. They speak from an individual to a *Chama* point of view. It is this relationship with God that determines how they treat each other, because they have an identity as siblings in God. This identity works in reverse, when for example the UFN Chair refers to "… God ni baba yetu… Ametuhelp" (God is our Father, He has helped us). This alludes to the identity they find in each other as equal children of God. The identity in God, as the TW chair mentioned, determines their behavior and contributes to their deeper cohesion:

> We fear God. We can't cheat each other...We can't behave in ways that are not good before God and for each other…The knowledge of who God is to us helps remain together…

The Four *Chamas* each alluded to *transcendence*, especially influenced by the place of God in the *Chama*. This term is borrowed from Maslow's sixth tier of need and human motivation, as discussed by Venter (2012).

Transcendence for Maslow is "…reached when a person seeks to further a cause beyond the self and to experience a communion beyond the boundaries of the self…" (Venter, ibid.). While by reaching out to help each other the *Chama* members are in a way reaching out to pool their resources for their own and also for each other's benefit, it is when they deliberately go out of their way to reach out to a societal need that transcendence demonstrated. They do this and relate it to God, and commit the matter of concern to God, who they believe gives them a higher purpose for living- which is beyond living for themselves.

They do this together and contribute in recreating their Chama through their giving financial and moral support to various churches and social causes that they collectively identify. As they do this, they overtly refer to God as the motivator of their actions, because they feel they have received from God and it is only right for them to give back to God-by giving of themselves to the causes, as mentioned in the phone interviews. In addition, the overt reference to God gives them a purpose for what they do as "doing it for God" as the KP Chair notes. The higher purpose, they constantly remind each other, is doing God's will, who they believe influences (directly or indirectly) the decisions they make or intend to make.

It is for this reason that when they cannot agree on a decision, they postpone it "to pray about it" or "seek God's guidance", as was heard in the meetings. God, they believe, influences their individual and collective thought and decision making processes. The KP Chair clearly states this in reference to their giving themselves beyond the call the duty to various projects in the community before and even after they formed the Chama, when she said that the Chama was formed around the idea of transcendence- they had given of themselves to the growth and success of the school they taught in, and wanted a vehicle that could help them not only help themselves, but also be of greater help to the community that they were serving in. She says of the beginnings of the *Chama*:

> … and because the government cannot pay us, the parents cannot pay us, let's start something that we can hold on to and tell God to bless us. So we started the group. And so far, God has blessed us.

Chama members refer to and invoke God's blessings on each other and on the *Chama*. For the Chama therefore, there is a higher purpose of being than themselves and they attribute that purpose to God.

Thirdly, for the *Chamas*, God is the source of their unity and cohesion, and contributes to it. They are keenly aware that many groups like theirs keep falling apart, and they emphasised this during the FGDs. Interestingly, they all refer to God as being the one to thank for the unity in their present *Chamas*. They refer to Him as the source of unity. It is worth noting that the four *Chamas* begin and end meetings with profound prayer sessions. BC has the longest prayer sessions, as they follow certain parts of the Liturgy of the Catholic Church. Even though they are not all Catholic, they all participate in the singing and dancing, and the elaborate prayers to the Virgin Mary, the Lord's prayer, as well as other prayers. UFN, KP and TW have shorter prayer sessions during *Chama* meetings. These prayer sessions, however, have moments of "prayer requests" where members request that others pray for particular needs a certain member identifies. These could be personal needs of the member, or needs known somewhat to the member, on a pertinent issue of interest.

This session contributes to greater cohesion of the *Chama,* as members "carry each other's burdens by committing them to God", as mentioned by the TW chair. Interestingly, all the *Chamas* have days they deliberately set apart for *Chama* Prayers, during a designated meeting day or away from physical meetings. At the time of the Study, for example, KP was engaged in a 100 day prayer for the country, in the run up to the general election. Prayers and Biblical exhortations take a good part of *Chama* meetings both the physical meetings as well outside of the meetings, and some like UFN and KP have appointed 'pastors', who guide them on the prayer schedules and often share God's word with the *Chamas*. All the *Chamas* were going through particularly specific prayers for members who had children sitting for standard eight and form four exams, and other special and personal prayers that had been requested. As they each pointed out in the FGDs, they know they belong to each other, and God is who they credit for their cohesion. When they share needs together, it gives them some sense of cohesion knowing "they are in this together" and that they are committing each other to God.

In conclusion, in the words of the TW Chair "God is the centre" of the *Chamas*. They all overtly acknowledge God, and for them, He is order and organisation, as much as He helps them create order and oganise. It is because of God that membership is negotiated and activities are coordinated; it is because of God that they get favour and position themselves successfully with other institutions and, they can structure themselves to be a *Chama* worth talking about. For these reasons the intangible fabric- especially the overt cognition of God, is justified as a separate Flow, but also as a coordinating flow, which ensures that the Four Flows work in unison.

4.5 Adopting each other

One of the things that is strikingly prominent of the *Chamas* is their reference of to each other as brothers and sisters, and to the *Chama* as family. In many ways, they transcend a friendship and business relationship boundary, and develop a new family of their own. A family that is cognizant of the formal commitment that they have together, but one where the formal commitment does not outweigh the close relationship they continue to build as *Chama* members. These are traits that are observable, when before a meeting, they greet each other heartily and refer to each other as "brother" or "sister", and in some cases, one younger member of the BC *Chama* referred to the treasurer, a clearly older lady, as "mum". These new-found relationships signify respect, mutuality, understanding and love. This warmth of family is demonstrated in a number of ways.

To begin with, *Chamas* adopt each other and accommodate each other as they are, and birth a language. I noticed from the group meetings that *Chamas* have diverse collective personalities and array of human strengths and weaknesses. As members get to know each other, they leverage on their knowledge of each other to share responsibilities that ensure that the work in the *Chama* gets done. There are jokes, for example on who not to give a certain responsibility because it will never get done or who not to send on behalf of the *Chama* because the message will not get to the recipients as intended. But there is also a sense of collegiality that allows members to balance between familiarity and yet, call each other to account, without losing respect for each other.

As the *Chama* grows, members engage in a continuous process of learning and seeking to understand each other, and as a result, develop a language of their own. It is a language of transaction and a language of being for each other. This contributes tremendously to the fabric that they share as a *Chama*. When they disagree, for instance as experienced in the UFN and KP *Chamas*, they have their own language and style of disagreeing. This style is unique to each *Chama* and it may not be applicable to other *Chamas* that the members belong to, as clarified by a UFN member: "…[we] are a loud group and that is how we get… work done." In the invitation to observe UFN, the contact person was keen to issue a disclaimer urging the observers "not to worry because we seem oddly noisy and loud…but we are fine." UFN would be the typical embracing of order in disorder paradox, as a langue they have adopted. This language is a language born out of their own diversity and knowledge of each other, and together, they create a new family language of transaction. For BC and TW, their language of disagreement and business transaction is not loud, but rather, according to their Chairmen, "diplomatic" and "discursive" respectively. KP's language though loud is also highly consultative. All this notwithstanding, the controlling language for *Chamas* is that they all ought to be in agreement as brothers and sisters, "so that no one says they were not party to something…" as asserted by the KP chair. *Chamas* adopt each other and birth a certain way of organizing and reorganizing themselves using their new language, and can be identified in a certain way, based on the language culture that they build. It must be said that the language of *Chamas* is clear and unique to each and has no ambiguities for them. This language also necessarily yields the freedom to seek clarifications and express unhappiness.

Secondly, when *Chama* members adopt each other, they are cognisant of their equity. This deep sense of equity comes with the constant reminder of their identity together, but also in wishing audible, equal, all-round growth (spiritual, financial, social etc.) for each other. The meetings demonstrate many things: they move together; they invest together; make collective decisions and agree to be similarly guided by the written and unwritten structures they put in place. This also means they have a strong sense of justice and will defend each other, even from each other, if need be. The four *Chamas* allow members to borrow money from the pool and guarantee each other. Where a member has defaulted payment and puts the guarantor in the awkward position of having to pay for the money, the *Chamas* have no kind words, as experienced in both KP and UFN, even though these were isolated cases. *Chama* members members have a very high sense of trust in each other. This trust is a fabric that they would not want to break and actually work hard to defend it by putting structures in place, and constantly discussing and reviewing the structures as need arises. During focus group discussions, it was easy to notice that this trust is also further strengthened when *Chama* members can identify what *they were before* the group and *what they are now,* as they recounted the benefits they had reaped from each other as family. They proudly refer not only to the assets they have acquired, but to the new family and the new friendships.

Thirdly, *Chamas* address a form of 'void' or 'loneliness' that may be covert or overt. These terms are used in a very lose sense here to address what the KP Chair, for instance, was referring to when she said "….And people have to feel that sense of family… and then now how do you feel that sense of family, you communicate by sending two representatives when am bereaved...by calling me when I cannot come for a meeting etc."

This is a covert need- the bereavement has not happened, but they anticipate that at some point it will, and when it does, the *Chama will be there* in some way, to support the bereaved family member and demonstrate love and care. Each of the *Chamas* admitted to a loneliness that causes them to *miss each other* and demand a meeting, when it has been postponed due to unavoidable circumstances. This loneliness will cause them to meet on an agreed date, even when there is no formal agenda for the meeting. The BC team further referred to this loneliness as *being taken care of* by the *Chama*. They variously explained joining the *Chama* because of the "need to belong…as necessity…as welfare…'' There is no doubt that the concern for each other, the need to be there for each other, and the expectation that the *Chama* will be there when one is in need, all form part of an intangible but undeniable fabric. The *Chama* meets the needs of the members at very many levels, which include, but are not limited to, emotional connection. One constantly notices the shared intimacy in these *Chamas* that caused them to be who they as collectives.

Finally, when members adopt each other as *siblings*, carrying out the business of the *Chama* is easy. This can explain why members trust each other, why each *Chama* has made substantial investments, why they create time to meet monthly, and why, despite their differences, they still remain together. They have a social relationship that facilitates easiness of communication. This social relationship is for the observer both complex and simple as symbolised in their choice of communication style, the context of communication, and the general environment they create during their meetings. There are simple references to both verbal and nonverbal communication behaviour that one can refer to, for example when they refer to each other in various affectionate terms that communicate a relaxed to a non-existent social gap between them. During the meetings, for example, the sitting styles that are quite close to each other, the passionate handshakes, their style of greeting each other and of bidding each other farewell, the extended informal meetings beyond the formal meetings, and the reference to each other: by first names, or as brother and sister (noted in all *Chamas*- My brother was prevalent in TW) and in some case cases brother or sister from another mother (noted in UFN) ... or my twin (noted in KP), as well as more affectionate terms (for example my dear, sweetheart especially among the females in KP, UFN and BC).

4.6 Social capital versus Intangible Fabric

  Research in the Sociology of economic development in the last ten to fifteen years has experienced a tremendous amount of output in publications on what scholars refer to as "social capital". Social capital is not a new concept, having been discussed by Hanifan (1916), Durkheim, Weber and Max, and later by Bourdieu and Coleman (in Tzanakis, 2013). Scholars have recently put in a new effort in reviving and applying discussions in various social science related discourses, as well as others, like information technology (Raisinghani, 2008). Cohen and Prusak (2001:4) define social capital as "the stock of active connections among people: the trust, mutual understanding and shared values and behaviors that bind the members of human networks and communities and makes cooperative action possible." Closer to organisational communication scholars, Putnam (2001:22) discusses social capital in terms of what it produces or consequences: "…mutual support, co-operation, trust, and institutional effectiveness…" Organisational Communication writers view social capital as a function of communication.

In other words, many discussions on social capital dwell around the members of a certain social community benefitting from the community, and therefore finding value in contributing to the community due to expected reciprocation.

How is the intangible fabric different from social capital? There are significant similarities. The difference is not in fact in the definitions but rather in the positioning, the intention behind action, and intimacy involved. Putnam (2001) classifies social capital as formal and informal and alludes to even strangers sharing a dimension of it, because of the possibility of reciprocity. The kind of fabric that *Chamas* experience is a fellowship which is intricately woven into their lives not just because of duty, trust and reciprocity. The three dimensions of social fabric discussed here would perhaps not fit in a context with a high social capital, because they are too (collectively) personal. Social fabric encompasses a deliberate, mutual collective construction for the sake of the *Chama*, as well as for the individual, and members are constantly negotiating this as an identity. The intangible fabric is therefore a state of being rather than a by-product or sudden reaction to a phenomenon.

For each of the *Chamas*, the intangible fabric flow in the prayer, food and adoption of each other are not only *things* they passively engage in, but are defining acts that build the *Chama*.In view of the discussion above, the intangible fabric would then qualify as a binding agent to the Four Flows. This is diagrammatically presented in diagram one below, in a comparative illustration between other presentations of FF in literature.

Fig1: A diagrammatic presentation of the Four Flows

Original Four Flows Diagram by McPhee and Zaug, 2000

Adaptation of the original model (Wikimedia Project, 2017)

Adaptation of the Four Flows: Gulbrandsen & Just, 2016
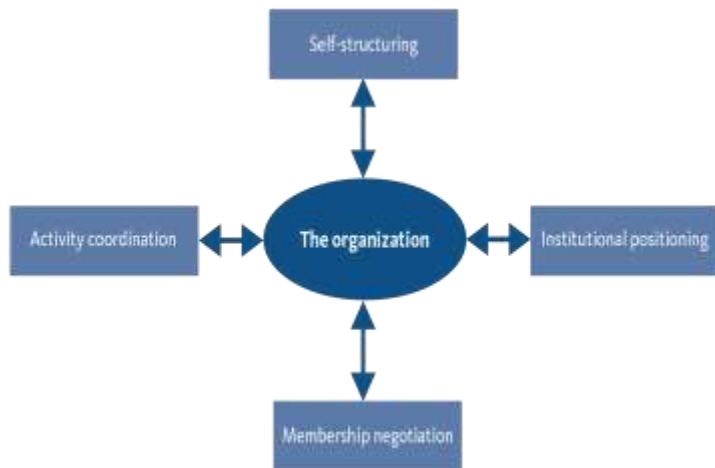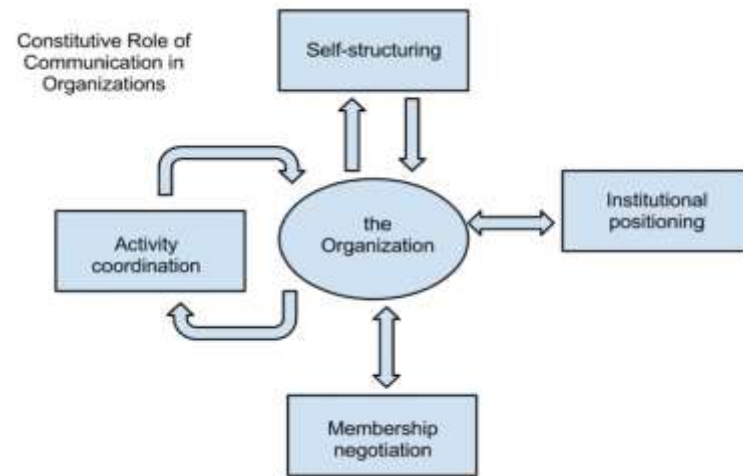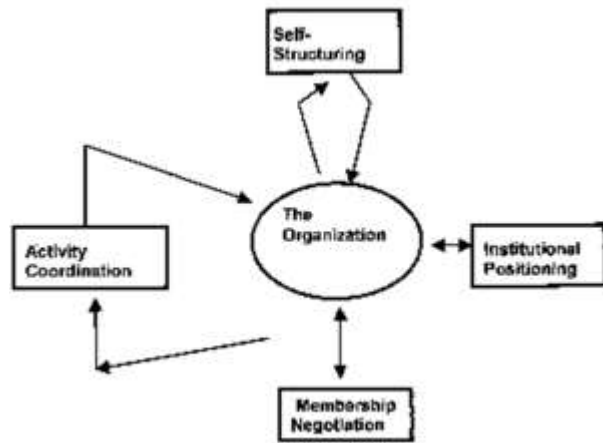
5.0 CONCLUSION

We have deliberately refrained from offering the Intangible Fabric Flow as obvious fit for a fifth flow, because more than anything else, we see it as a binding flow and one that is productive and facilitative of the other four. This fifth flow carries with it substantial weight in keeping the *Chama* together and strengthening its social ties. It is the only Flow that allows a personal choice like religion to reflect on and influence the *Chama*. It also allows the *Chama* to take on a collective transcendental identity. The implication of this is that *Chamas* and organisations in general will benefit from considering and nurturing an intangible fabric which helps them to hold together, beyond the work that they are doing. This stability can bring with it immense rewards brought about by a stable organisation.

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