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Title: The role of informal social security arrangements in providing social protection: A case study of women self-help groups in Kabras Location, Kakamega County (Kenya)

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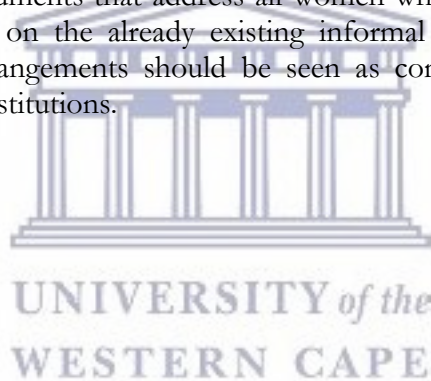
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Abstract

This study investigates the contribution of Women Self Help Groups (WSHG) to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya. It is premised on evidence that shows that in Sub Saharan Africa (SSA), formal social protection provided by the state is inadequate. Given that most social protection programs in SSA are externally funded, the rapidly changing global socio-political environment also poses uncertainties around the sustainability of social protection in the region. The ongoing European refugee crisis for instance is likely to affect the amount of development aid available to developing countries.

With these realities, majority of the poor people in SSA depend on their personal assets to manage risks that they are exposed to. This study employs a range of qualitative techniques to determine how WSHGs provide social protection to poor women in rural Kenya. Through activities such as merry go round, group savings, table banking, risk spreading and welfare assistance, WSHGs were found to be effective in providing crucial safety nets that enabled women to prevent, cope and mitigate risks such as illness and income insecurity and shocks such as death. They also enabled various capabilities for the women involved in them.

Nonetheless, the inadequacy of the benefits provided through WSHGs and exclusion of poorer, economically inactive, single and landless women limited the capacity of WSHGs to effectively deal with poverty, risk and vulnerability. These findings led the researcher to conclude that the limitations of WSHGs underscore the crucial need for the state to provide universal or categorical targeted social protection instruments that address all women who reside in rural Kenya. These should, where possible, build on the already existing informal social protection institutions. Informal social protection arrangements should be seen as complementary social protection strategies rather than parallel institutions.



Declaration

I declare that “The role of informal social security arrangements in providing social protection: A case study of women self-help groups in Kabras Location, Kakamega County (Kenya)” is my own work. It has not been submitted before for any degree or examination in any other university. All the sources that I have used have been duly acknowledged and fully referenced.

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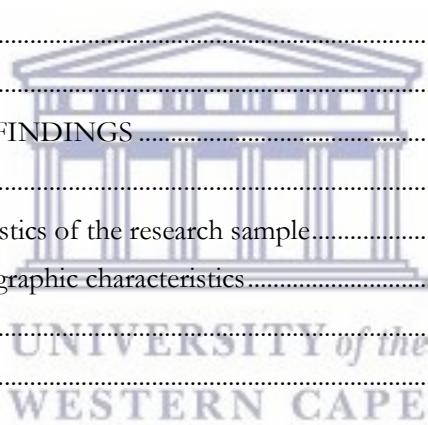
Asanteni sana!



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List of Abbreviations

AIDS	Acquired Immunodeficiency Syndrome
ASCAs	Accumulating Savings and Credit Associations
BTI	Bertelsmann Stiftung's Transformation Index
CDS	Community Development Society
CIDP	County Integrated Development Plan
FAO	Food and Agriculture Organization
GNP	Gross National Product
HDI	Human Development Index
HDR	Human Development Report
HIV	Human Immunodeficiency Virus
ICESCR	International Covenant on Economic Social and Cultural Rights
IFAD	International Fund for Agricultural Development
ILO	International Labour Organization
IMF	International Monetary Fund
KIPPRA	Kenya Institute for Public Policy and Research Analysis
MDGs	Millennium Development Goals
MYWO	Maendeleo ya Wanawake Organization
NGO	Non-Governmental Organizations
NHIF	National Hospital Insurance Fund
NSNP	National Safety Nets Programme
OECD	Organisation for Economic Co-operation and Development
OHCHR	Office of the United Nations High Commissioner for Human Rights
ROSCAS	Rotating Savings and Credit Associations
SAPs	Structural Adjustment Programmes
SDGs	Sustainable Development Goals
SHGs	Self-Help Groups
SRM	Social Risk Management
SSA	Sub-Saharan Africa
UNDP	United Nations Development Programme
UNECA	United Nations Economic Commission for Africa
UNRISD	United Nations Research Institute for Social Development

WEF Women Enterprise Fund
WSHGs Women Self-Help Groups



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1 CHAPTER 1: INTRODUCTION

1.1 Vulnerability context (Sub-Saharan Africa)

Globally, Africa continues to lag behind other regions in terms of poverty eradication. This can be seen from reports such as the 2015 Human Development Report (HDR) that classified forty countries as having a low Human Development Index (HDI), out of which thirty-three were in Africa (UNDP, 2015:210). The report further indicated that although human development indicators improved in these countries between 1990 and 2014, the average annual HDI growth has been relatively slow (UNDP, 2015: 214). Income and gender inequality in Sub-Saharan Africa (SSA) also remain some of the highest globally (IMF, 2015:56). The wellbeing of people in the region is further threatened by recurrent risks such as droughts, conflicts, commodity price fluctuations and health risks just to mention a few (Dercon, 2005:483). These factors combined make Sub-Saharan Africa one of the most impoverished regions in the world (San & Younger, 2009:2).

In light of the above, tackling poverty and vulnerability is an essential concern for Sub-Saharan African countries. From the late 1990s, social protection emerged and gained popularity as a critical tool for dealing with poverty and vulnerability replacing the safety net approach that was increasingly being criticized for being residualist and paternalistic (Devereux & Sabates-Wheeler, 2004). Today, social protection is deemed to be crucial to the attainment of the Sustainable Development Goals (SDGs) such as SDG 1 (poverty eradication), SDGs 2-6 (zero hunger, education, health, gender equality and access to water) and SDG 10 (reduced income inequalities) (Bender & Loewe, 2017). According to Devereux & Sabates-Wheeler, (2004: iii) social protection includes;

“all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups.”

Social protection can be provided through social security (Southern African Development Community, 2008). Social security includes social assistance and social insurance programmes. Social assistance comprises benefits provided to persons with limited means in order to sustain minimum living standards (Mbaexamnotes, 2015). For most existing social assistance programmes, eligibility to such assistance may be based on inability to work, income status, and exclusion from employment just to mention a few (UNRISD, 2010:135). Social insurance programmes are

financed by contributions made by both the employer and employee based on earnings (United Nations Research Institute for Social Development (UNRISD), 2010:135). They may include programmes such as unemployment insurance, old age pensions and disability insurance (Kalusopa, et al., 2012:1). Social protection also takes the form of social allowances. These are universal payments made to persons in designated categories who are exposed to exceptional need, such as children and the aged. Beyond social security and social allowances, social protection also includes social services and developmental social welfare (Southern African Development Community, 2008)

1.2 Social Protection in Sub Saharan Africa

Article 9 of the International Covenant on Economic Social and Cultural Rights (ICESCR) guarantees the right to social security for all (OHCHR, 2017). In spite of most Sub-Saharan African countries having ratified this treaty, social protection coverage is still lowest in the region, with a massive gap between the need for social protection and the capacity to meet those needs (International Labour Organization, 2016). Inadequate social protection coverage in Africa has been a consequence of both global and domestic factors.

Neoliberalism underlies the socio-economic landscape that has shaped the design and implementation of social protection over the last three decades. Neoliberalism, a dominant political ideology that is characterized by market liberalization, free trade and strong private property rights, rests on the assumption that granting freedom to markets best advances human well-being (Spolander, et al., 2014:303). With this philosophical assumption, neo-liberal reforms in the past few decades have been in favour of increased privatization and marketization while paring the welfare state (Rogowski, 2013). Critics of neoliberalism have argued that over the past three decades, neoliberal economic reforms have had severe consequences on poverty in SSA. Neoliberal reforms were accompanied by reduced public expenditure on social welfare programmes as well as large-scale public sector layoffs (Gibbon & Olukoshi, 1996: 61). These worsened the problems associated with poverty in Africa while creating new vulnerabilities. Studies on the impact of structural adjustment policies (SAPs) on health and education have concluded that there is a direct correlation between neoliberal policy reforms and the retrogression in service provision, especially with regards to access to basic services among the poor (Gibbon & Olukoshi, 1996:62). It has been argued that neoliberalism informed the minimalist social protection agenda sponsored and implemented by international financial institutions, consequent to the failure of SAPs in African countries (Adesina, 2011)

Inadequacy of social protection in the SSA region has been explained by different scholars as either a consequence of programme design, implementation or financial constraints. Verpoorten and Verschraegen (2010:312-316) argue that low social protection coverage in SSA is a consequence of the poor design of social protection programmes. They state that substantial elements of social protection arrangements in SSA have been heavily borrowed from European models of social protection which tie social protection coverage to workers in the formal sector of the labour market. Yet, owing to, inter alia, slow rate of economic growth, limited state resources, limited administrative capacities, and low income levels, the mature European welfare state model that is dependent on participation in the formal economy and provides elaborate social insurance, social services and income security programmes cannot be straightforwardly duplicated in Africa.

The modeling of social protection programmes in SSA around the design of the European welfare state poses challenges for the implementation of social protection. As Verpoorten & Verschraegen (2010:314) argue, the institutional framework that supports the implementation of the European welfare state model is either missing or not fully established in most African countries. Moreover, in some cases where the institutions exist, they were set up during the colonial era and thus they embody the concerns and perceptions of the West. Other factors that impede the implementation of comprehensive social protection programmes include lack of government legitimacy in most countries, which undermines the governments' commitment to guaranteeing social rights for the poor and vulnerable. Lastly, workers unions that can demand for the extension of social protection programmes are weak or non-existent in most countries in the region (Verpoorten & Verschraegen 2010:314).

Financing and maintaining stable social protection programmes is a challenge for most developing countries. Consequently, donors play a big role in financing social protection programmes and setting the agenda (Barrientos, 2004:4). In a comparative analysis of social protection spending Bonnet, (2005 cited in Verpoorten & Verschraegen, 2010:316) finds that Africa's average social protection spending as a percentage of Gross National Product (GNP) is 4.3% as compared to 24.8% in Europe and 16.6% in North America. This is in spite of evidence that proves that social protection spending as a share of a country's GNP is directly proportionate to a country's social development (Bonnet, 2005 cited in Verpoorten & Verschraegen, 2010:316). While maintaining welfare programmes is indeed expensive and challenging for most developing countries, Devereux (2011) argues that budget constraints and their implication on social protection spending are exaggerated and that often social policy priorities are a political choice.

The consequence of the above-described factors is that an overwhelming majority of Africans especially those who are in the informal economy remain unprotected. The inadequacy and lack of social protection in SSA have devastating consequences. Often, it further exacerbates the risks associated with poverty. Yet expanding social protection coverage and adequacy of social protection benefits remains elusive and continues to be a subject of interest for both academics and policymakers.

Importantly, more recently, the growing acknowledgement of the potential of social protection to address poverty has seen the evolution of social protection from a fragmented assortment of informal systems, aid funded humanitarian support, Non-Governmental Organizations (NGO) initiatives and civil servants' social insurance schemes in the 1970s, to permanent social protection programmes for the poor and vulnerable, among them cash transfers with elements of human development (Barrientos & Hulme, 2008:12). In the past decade alone, regular cash transfers and programmes targeted at the poor have had positive impacts on a range of well-being indicators for millions of poor and vulnerable people (Devereux, 2011).

Nonetheless, moving forward, uncertainties with regards to the sustainability of state-sponsored social protection in developing countries, including those in SSA abound. This is especially so in light of the rapidly changing global socio-political attitudes, positions, processes and events that raise questions around solidarity with the poor and vulnerable. To begin with, the speculated decrease in foreign aid is likely to have a negative impact on countries reliant on aid for the provision of basic services (Control Risks, 2016). The ongoing European refugee crisis is likely to affect the amount of development aid available to developing countries. Taking advantage of the OECD directive that permits the expenditure of development aid on domestic refugees, it is estimated that the amount of development aid that is spent on the refugee crisis in some European countries has more than doubled in the past year (Jones, 2016). The “diversion” of development aid to addressing the refugee crisis at home may jeopardize efforts to address poverty in developing countries (Siegfried, 2015).

Furthermore, the Trump presidency, with its trade policies that are in favour of protectionism is likely to have the consequence of increased cost of exportation. While Africa is not explicitly a target in this shifting United States foreign policy, the uncertainties surrounding the future of US trade policy may deter investors from investing in developing countries thus affecting opportunities for economic growth and in turn social protection financing in SSA (Elliott, 2016).

1.3 The potential of informal social security

The challenges presented above paint a somewhat gloomy picture of the possibilities of expanding social protection to all in developing countries. It is clear that the poor are often left on their own and are forced to be self-reliant when faced with various threats to their livelihoods. As such, the need to explore alternatives to realizing the right to social protection cannot be understated. Developing countries have to pursue policies and strategies that make use of their own locally available resources to achieve development outcomes.

Limited social protection coverage has led majority of people in Africa to rely on personal security that is forged through socially constructed ties of kinship, friendship or patrons (Verpoorten & Verschraegen, 2010:316). Increasingly, informal social security arrangements have developed as a response to needs that are not met through formal schemes (Kaseke, 2013:2). Informal social security comprises actions that are not guided by legal regulations, but rather by groups or individuals to minimize risks and cope with difficult situations (Oduro, 2010:3). While these arrangements are strongly predicated on African traditional values such as Ubuntu (a South African term that stresses the value of human interdependence), and Harambee (a Swahili word that means pulling together), Kaseke, et al., (2008:5) state that informal social security arrangements are not merely an embodiment of African values but also serve a critical role of filling the gap that is not covered by formal social security systems. In that regard, and given the challenges in expanding formal social security coverage, they posit that it is paramount to consider the possibilities and opportunities for public policy interventions in informal social security arrangements as a way of providing a coordinated and comprehensive social security response.

Importantly, in highlighting the opportunities that abound in informal social security arrangements for social protection of the poor, we must not exaggerate its potential, nor negate the state's responsibility towards the poor. Less than 5% of the world's population can depend on their personal assets to manage risks that they are exposed to (Brunori & O'Reilly, 2010:16). Furthermore, moving the poor out of poverty requires the creation of opportunities that promote inclusive growth, equity and human development, all of which can only be effectively accomplished through macro-level interventions. As such, the government holds the ultimate responsibility for ensuring the realization of social security for its citizens but can undertake this responsibility in collaboration with other actors (Dekker, 2008:120 and Kaseke, et al., 2008:11). Indeed, at the macro level, states must pursue social protection through redistributive macroeconomic policies such as tax policy and public expenditure on social services. That said, at the micro level, informal social security arrangements are a valuable resource that can be

strengthened to assist households and communities to meet their basic needs and protect against loss and deprivation in times of crisis.

Dekker (2005:195 and 2008:125) posits that strengthening informal schemes by developing linkages between formal and informal arrangements enables informal schemes to improve their risk prevention, management and coping strategies. Indeed, informal arrangements provide social security, but at the same time suffer from some constraints that make them unable to adequately provide protection for those excluded from formal systems (Dekker, 2005:110). He adds that this calls for more in-depth research to advise the formulation of policy. Verpoorten and Verschraegen (2010:311) further argue that very few studies systematically analyse the possible linkages between formal and informal social protection systems in developing countries and the overall contribution of informal social security arrangements to the levels of protection of the population.

Drawing from the discussion above, it is clear that the government plays a key role in providing formal social security but there exists opportunities for state initiatives to be complemented by informal strategies. This study aims to empirically determine the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya. The findings of this study will contribute to the wider body of literature on feasible social security options in Africa. The study also aims to provide recommendations on possible ways of strengthening informal social protection arrangements.

1.4 Contextualization of the study

1.4.1 Kenya: The vulnerability context

Kenya is an East African country with a population of approximately forty-six (46) million people (World Bank, 2015). Nearly half of this population is living in poverty and this figure has been growing steadily over the years. According to the Kenya Institute for Public Policy and Research Analysis (KIPPRA), the number of people living below the poverty line has increased from 18.2 million people in 2007 to 19.5 million in 2010. Poverty is more prevalent in rural areas which account for 56.4% of all poor people in the total population compared to 36.2% in urban areas (KIPPRA 2013:19)

With regards to exposure to risk and vulnerability of the population, at least 10 million Kenyans are estimated to suffer from chronic food insecurity and a lack of proper nutrition (IFAD, 2015:1). Officially the unemployment rate is 21%, however some analysts estimate the real unemployment

rate to be as high as 40% (Bertelsmann Stiftung's Transformation Index 2016:25).¹ Majority of Kenyans are employed in low-wage, precarious informal sector jobs (United Nations Economic Commission for Africa (UNECA), 2016:16). Health shocks affecting Kenyan households include HIV/AIDS, (although prevalence rates have dropped significantly from 10.3% to 3.3% between 1996 and 2014); low life expectancy (estimated at 57 years in 2009) and an under-five mortality rate of 52 as of 2014 (UNECA, 2016:17). The wellbeing of majority of Kenya's poor is further compounded by cyclic natural disasters such as droughts, floods and landslides which significantly disrupt people's lives and decrease their capacities to effectively tackle poverty (UNDP, 2004).

1.4.2 Kenya's social policy responses

Since independence (1963), Kenya has pursued a range of social policies to enhance the welfare and provide social protection for its citizens. Most of the policies adopted reflect a commitment to capitalist development with high economic growth (Zezeza, 1991:35). Unfortunately, preoccupation with economic growth has until recently led to the relegation of issues of redistribution and social justice.

At independence, Kenya inherited a deeply unequal state in terms of resources and service distribution (Friedrich-Ebert-Stiftung, 2012:12). Although the State endorsed the ideology of African socialism, the development blueprint, Sessional Paper Number 10 of 1965 (African Socialism and Its Application to Kenya) was mostly liberal (Fahnbulleh, 2006:37). In practice, policy makers endorsed a *laissez-faire* approach to development. The next few decades after the adoption of this Paper saw the establishment of a free market economy and investment in key infrastructure such as harbours, roads, railways and telecommunications to drive economic growth. The envisaged trickle-down effect of economic growth to human development failed to take place. Moreover, the infrastructural development was largely unequal, often targeting tea and coffee growing areas while exploiting or neglecting others (Friedrich-Ebert-Stiftung, 2012:12-13).

In the 1970s it was apparent that economic growth had failed to yield human development. Problems of poverty, inequality and unemployment persisted and had in fact deepened (Zezeza, 1991:37). This reality necessitated the change in strategy to a basic needs approach to development. The basic need approach was intended to ensure equity through the subsidization of basic services and creation of income earning opportunities (Zezeza, 1991:38). Through this approach, the National Hospital Insurance Fund (NHIF) was established, albeit for formal sector employees

¹ Unemployment rate in a specific reference period counts people who are willing and able to work and have looked for a job in the past four weeks leading to the survey. Real unemployment includes the underemployed, the marginally attached, and discouraged workers (Amadeo, 2018)

Wamai (2009:139-140). With regards to education, the government introduced free primary education in 1978 (Oketch & Rolleston, 2007: 11). This was accompanied by expansion of education infrastructure. Although these policies were not entirely successful in addressing inequalities and poverty, this period was widely perceived to be the golden era in light of the economic and social gains were experienced (Rono, 2002:82). This relatively successful period was short lived. In the 1980s, as part of the Structural Adjustment Programmes (SAPs) and the neoliberal policies that accompanied them, social spending was drastically reduced. Cost-sharing in the provision of public services was introduced which served to further marginalize the poor (Friedrich-Ebert-Stiftung, 2012:13).

Until the 2000s, social policies focused on the management and delivery of social services. Social protection interventions directly targeting the poor to protect them against livelihood risks and vulnerability were limited. The global adoption of a rights-based approach to development through the Millennium Development Goals (MDGs) domestically led to a shift in the approach to social policy. Notably, it facilitated the adoption of Vision 2030, a development blueprint with three key pillars: economic, social and political. The vision 2030 social pillar sets out to promote equitable development by focusing on the following areas; water and sanitation, education, health, gender youth sports and culture, housing and urbanization, equity and poverty reduction (Government of Kenya, 2008:16).

The social protection aims captured in the vision 2030 social pillar were further consolidated by the new constitution of Kenya that was promulgated in 2010. The constitution provides a sound legal and institutional framework for the implementation of social protection. Article 43 of the constitution guarantees the right to highest standard of health, accessible and adequate housing, adequate food, clean and safe water and social security (Government of Kenya, 2010). This constitution also addresses inequalities through budgeting process. Article 204 provides guidelines for the allocation of resources to address regional inequalities.

Indeed, the constitutional recognition of the right to social security has led to the adoption of a more comprehensive approach to social protection. In 2011, the national social protection policy was adopted. It envisions the provision of comprehensive social security, social insurance and social assistance for all (National Gender and Equality Commission, 2014:10-12). Through the constitution, a number of laws have been enacted and social policy programmes directly targeting the ultra-poor and vulnerable been initiated. For instance, the Social Assistance Act of 2013 has seen the introduction of social assistance programmes through the National Safety Nets Programme (NSNP) among them Cash Transfer for Orphans and Vulnerable Children, Older

Persons Cash Transfer, Persons With Severe Disabilities Cash Transfer and Hunger Safety Net Programme that have been implemented since 2008 (Department of Social Protection, 2016).

The Constitution notwithstanding, the organization of social protection in Kenya mirrors some characteristics of what Esping Andersen (1999) describes as the liberal welfare regime. This regime features a prominent role of the market where formal labour market participation is vital to accessing social security. With regards to social assistance programmes, targeted means testing approaches are favoured over universal approaches. As a result, only 13% of Kenyans are covered by the available social protection measures (Hakijamii, 2014:20). Given these fundamental challenges, Gough (2013) more accurately describes Kenya's welfare regime as an informal regime. According to Gough, (2013), informal welfare regimes are characterized by a capitalist mode of production that co-exists with other forms of production such as direct production and informal labour markets. The welfare outcomes are also not solely determined by the interplay between the State, market and family, but rather, there exists informal groups, such as communities that add another actor to the welfare mix. This more accurately captures the reality of social protection in Kenya.

Indeed, Kenya's current social protection policy indicates that there are at least three hundred thousand (300,000) informal community associations such as Rotating Savings and Credit Associations (ROSCAS), Self-Help Groups (SHGs) and cultural associations. These alongside extended family networks provide significant social security to many Kenyan households including food, education, health, funeral assistance and loans among others. The policy sets an objective to support informal schemes that enhance welfare. It also requires that the government undertakes research on viable strategies for expanding social security coverage to informal sector workers and their dependants (National Gender and Equality Commission, 2014).

1.4.3 Women self-help groups in Kenya

Women Self-Help Groups (WSHGs) as informal social protection institutions are of special interest to this research. For this reason, it is paramount to look at the history of the women self-help movement. According to Chitere (1988), the origins of the women self-help movement in Kenya can be traced back to the training centres set up by European women in the colonial era. These were meant to train African women on weaving and spinning. Trained women were expected to serve as teachers in their communities. From these training centres, women's clubs emerged in communities. Some were set up with the aid of government and others through the self-initiatives of trained women. In the 1950s, *Maendeleo ya Wanawake* Organization (MYWO) (Organisation for Development of Women), an organization with a mandate to coordinate the

growing women's movement was set up. Women's clubs across the country were organized based on the *Maendeleo Ya Wanawake* constitutional framework. This entailed members having a committee, paying annual subscriptions (some of which were sent to the MYWO headquarters) and opening a savings account. Women clubs were viewed as a way of providing informal education for African women, improving their standard of living and as a means of producing better housewives and mothers. MYWO was seen as a means of influencing public policy by voicing the concerns and aspirations of women.

Chitere, (1988) further posits that in the post-independence period, the focus of women self-help groups shifted from welfare and home improvement activities to economic empowerment. In the 1960s, independent groups, not linked to the MYWO framework emerged. Members of these groups contributed money for each other on a merry go round basis, bought utensils, assisted each other with farm work, built houses and met each other's basic needs. These groups overshadowed the MYWO clubs which mostly comprised enlightened women. There was however limited support from the government to WSHGs during this period. While the number of self-help groups increased, women self-help activity declined immediately after independence because of lack of government support.

In the 1970s however, the women self-help movement was revamped because of support provided by both state and non-state actors. Groups were formed with the expectation of receiving assistance from the government and NGOs. Chitere (1988) notes that the government provided assistance in the form of farm inputs such as fertilizer and seeds. It also started giving grants to WSHGs and employed staff to work with these groups. The Women's Bureau, set up in 1975 was required to train women and encourage income generating activities. WSHGs activities were also encouraged through NGO support. Chitere (1988) argues that this assistance encouraged dependence. With no proper education, no technical skills and limited visits from officials from the Department of Social Services, most group projects failed.

Presently, WSHGs are widespread in Kenya, deeply entrenched in the local culture, allowing women to face problems collectively rather than individually. MYWO is still the giant umbrella organization of WSHGs. It galvanizes women's voices around political agendas. It has however been criticized for being used by political regimes to mobilize women for political ends (Mbugua, 2017:1). There however exists other WSHGs that have been formed and operate independently from the MYWO framework. Popularly known as "*chama*" a Swahili word that means an association, these groups endeavour to pull resources to help each other grow economically (Njoroge, 2015). Whereas the Department of Social Services encourages the registration of such

self-help groups, no official disaggregated figures of the number of registered women self-help groups in the country was found while conducting this study. Nonetheless, the registration of WSHGs gives them legal status which in turn enables them to transact as legal entities and own property (Oyugi, 2012). It also enables the groups to access government funding and support (Green Circles, 2016).

Several programmes have been established by the government to provide financial support to WSHGs. These include the Women Enterprise Fund (WEF) which gives loans to groups comprising ten or more members (Njoroge, 2015). The Uwezo Fund is also another programme that provides enterprise funds for women groups, youth groups and groups of persons with disabilities (Ministry of Devolution and Planning, 2017). WSHGs also receive support in varied forms from NGOs. Banks and microfinance institutions have also developed products tailored for WSHGs (Njoroge, 2015). These factors combined have promoted the exponential growth of WSHGs in Kenya.

Other than pursuing activities that promote the economic well-being of their participants, WSHGs also provide assistance to their members when they are ill or bereaved (Njoroge, 2015). In so doing, WSHGs enhance the capacities of their members to cope with risks and shocks. They also promote the productive and income generating capacities of their members. In this regard, (Muiruri, 2013:65) contends that informal social networks offer the poor protection from shocks and guarantee a minimum standard of living. This argument underpins the focus of this study.

1.5 Problem statement, Research questions, Aims and Objectives of the study

1.5.1 Problem statement

The literature presented thus far demonstrates a positive acknowledgment that informal social security mechanisms are a critical strategy of dealing with poverty in SSA. Regrettably, Devereux and Getu, (2013) maintain that little attention is given by governments in SSA to informal social protection systems. This is despite the fact that majority of people living in rural areas as well as those in the informal sector form the bulk of the population in these countries and rely on these informal social protection systems. The possibility of creating complementary linkages between formal and informal systems is rarely considered by donor agencies and policy makers alike. Instead, Devereux and Getu (2013) argue that more emphasis is placed on formal social protection strategies. Given the limited capacity of most developing country settings to roll out comprehensive state-funded formal social protection, there is sufficient impetus to explore alternative strategies of extending protection for the poor.

As will be demonstrated in the literature review section, some studies have been done to examine the contribution of WSHGs to women's socio-economic empowerment (Gathuni, 2015 and Okello, 2014). This study is distinct in that it will look at the activities of WSHGs but from a social protection lens. That is, their contribution to mitigating risk, vulnerability and chronic poverty. Whereas many studies (Nyataya, 2016, Singh, et al., 2011 and Mehta, et al., 2011) reviewed have proposed ways of strengthening WSHGs, these proposals mostly relate to the administrative functions of these groups and not their social protection functions. Muiruri (2013:65) explores the mechanisms through which self-help groups, Rotating Savings and Credit Associations (ROSCAs) and Welfare Societies provide social protection to their members in Mathare slums, Nairobi, Kenya. This research is designed with a similar intention but with specific focus on WSHGs in Kabras location, Kakamega County, Kenya.

1.5.2 Research questions

Given the research problem identified above, the following research questions will be addressed in this study:

1. What are the risks and shocks experienced by women in self-help groups and their households in Kabras location, Kakamega County, Kenya?
2. How do the activities, arrangements and operations of WSHGs in Kabras location, Kakamega County, Kenya assist their members in preventing, mitigating and coping with risk/shocks and vulnerability in their households?
3. What are the freedoms and capabilities realized by women in self-help groups in Kabras location, Kakamega County, Kenya as a result of their engagement in WSHGs?

1.5.3 Aim of the study

The overall aim of this study is to empirically determine the contribution of women self-help groups to social protection at the level of the household, in rural settings in Kabras location, thereby contributing to the wider body of literature on feasible social security options for Sub-Saharan Africa.

1.5.4 Objectives of the study

The specific objectives of this study are:

1. To establish the risks and shocks that women in self-help groups and households are exposed to in Kabras location, Kakamega County, Kenya.

2. To examine the activities, arrangements, and operations of women in self-help groups in Kabras location, that assist their members in preventing, mitigating and coping with risks/shocks and vulnerability in their households.
3. To explore the freedoms and capabilities realized by women in Kabras location, as a result of their engagement in women in self-help groups.

1.6 Structure of the thesis

To address the above-identified research objectives and answer the research questions, the rest of this thesis is organized as follows: Chapter 2 is a review of relevant literature to the research problem being investigated. The review shall involve a discussion of relevant conceptualizations of social protection by various scholars and key development actors. The chapter also discusses different perspectives on informal social protection including its merits and demerits. It further explores suggestions for strengthening informal social protection. An analysis of different empirical studies on informal social protection institutions is also provided. The review shall be followed by a presentation of the conceptual framework that underpins this study. Chapter 3 focuses on an in-depth description of the research design, including the choice of participants and a discussion of the methods used in data collection and analysis. Chapter four is mainly a presentation of the research findings which is purely a description of the results presented under various themes as per the research questions. Chapter five is a discussion of the findings, which shall be done within the context of the literature review and conceptual framework presented in chapter two. This chapter also includes conclusions and recommendations arrived at by the researcher.

2 CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

The goal of this literature review is to situate this study within the broader body of literature on informal social protection. The review process involves a discussion on different conceptualizations of social protection by various scholars and key development actors. The review also presents different perspectives on informal social protection including its merits and limitations. It explores various suggestions for strengthening informal social protection. An analysis of different empirical studies on informal social protection institutions is also done to assess existing evidence of their contribution to social protection. Overall, this review is done with the aim of identifying literary gaps, empirical evidence and academic arguments on informal social protection, in order to determine ways in which this study can meaningfully contribute to the existing body of knowledge regarding social protection.

This chapter also entails a discussion of the Capability Approach, a theoretical framework which shall act as a guide for conducting this study, by setting clear parameters around the scope of the research, guiding the data collection process and providing a framework for the collected evidence.

2.2 Operational definitions of social protection, key concepts and actors

Different governments, scholars and development agencies have varied definitions of social protection, which guide their approach to the design and implementation of social protection programmes. World Bank conceptualizes social protection as Social Risk Management (SRM). The Bank perceives social protection as public interventions targeting critically poor households in order to enable them to manage risks better (Brunori & O'Reilly, 2010:14). While in the definition that the World Bank provides, social protection is conceptualized as public intervention, the SRM framework places the responsibility for provision of social protection on multiple actors including; individuals, households, communities, NGOs, market, government and international organizations, based on their ability to manage different risks. Other definitions such as the one adopted by the Organisation for Economic Co-operation and Development (OECD) are silent on the question of who is responsible for the implementation of social protection. The OECD for instance, only defines social protection as strategies that are aimed at improving the capacities of the poor and vulnerable to break out of the poverty cycle and enhance their resilience to risks and shocks (OECD, 2009:12).

Other definitions explicitly place the ultimate responsibility for social protection on the state. For example, the International Labour Organization's (ILO) social protection floor framework advocates for minimum universal guarantees to be made available throughout an individual's life cycle including access to basic health, income and basic goods and services (ILO, 2017). ILO's conceptualization of social protection alludes to interventions that can only be implemented by the state to a large extent. In a similar vein, the Food and Agriculture Organization (FAO) in its definition includes market interventions such as workplace protections and sectoral policies in areas such as education, health, nutrition and agriculture as social protection instruments (Brunori & O'Reilly, 2010:14).

The above definitions demonstrate a dichotomy among social protection proponents, based on the objective of social protection and actors involved in its implementation. This dichotomy has been well captured by Devereux and Sabates Wheeler (2007) who have labelled the two main camps among social protection proponents as the instrumentalists and the activists. For instrumentalists, social protection is about risk management to compensate for market failures and incomplete insurance until such a time when the market will play a more prominent role in providing social insurance. For activists, poverty, inequality and vulnerability are a manifestation of deeper problems of structural inequity and social injustice. As such, social protection must be pursued as an inviolable right (Devereux & Sabates-Wheeler, 2007:1).

This dichotomy presents research with a set of complications. On the one hand, regarding social protection as a right positions government as the duty bearer and citizens as the rights holders. However, in impoverished countries with limited state capacities to fulfill this right, what kinds of social protections are feasible for citizens to enjoy? On the other hand, regarding social protection as social risk management means that only the symptoms rather than the underlying causes of poverty and vulnerability are addressed. Furthermore, this approach's sole reliance on the market for distribution of resources makes it non-viable in developing countries, given the current reality of widespread unemployment.

Devereux & Sabates-Wheeler, (2004: iii) propose a definition that attempts to address some of these concerns. They define social protection as:

“all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups.”

For the purposes of this study, this definition is considered the most appropriate, for two reasons. First, Devereux & Sabates-Wheeler's definition not only captures all of the objectives of social

protection, but also goes beyond the management of risks to include attention to the injustices and inequalities that result in such vulnerability and poverty among marginalized groups. Secondly, the definition includes both public and private actors as key players in implementing social protection. This is especially important in the African context of informal welfare regimes. This definition has been echoed by Kaseke (2000 cited in Dekker 2005:120) who explicitly acknowledges the role of multiple actors by defining social protection as an intricate, interrelated system comprising NGOs, the state, traditional and semi-formal institutions that mobilize and operate to provide social security to individuals in various contingencies and to varying degrees. Tostensen (2008:5-6) goes further to identify four social security institutions in developing countries. These are state-based institutions, often modelled around the formal sector of the economy, market based institutions providing commercial insurance, membership based/ civil society structures which are much smaller and formed based on mutual interest, and kinship based social security which is support provided to extended members of the family by other family members.

As already mentioned in Chapter 1 of this thesis, Article 43 of the constitution of Kenya guarantees the right to the highest standard of health, accessible and adequate housing, adequate food, clean and safe water and social security (Government of Kenya, 2010). This study, while acknowledging the role of the state in the provision of social protection, shall focus on the complementary role that informal activities and non-state actors play that contribute towards social protection.

2.3 Perspectives on informal social protection

An overwhelming body of literature suggests that the failure of market and public institutions to protect the poor and vulnerable in developing countries has led to the rapid development of informal and semi-formal mechanisms by communities to insure against risk and vulnerability (Kaseke, 2013; Oduro, 2010; Kaseke et al, 2008 and Verpoorten and Verschraegen, 2010). Dekker (2005:126) and Kaseke (2013:2) identify two main categories of informal social protection in Africa, namely kinship based and neighbourhood based social security arrangements. Dekker (2005:106) describes the former as social protection that is provided by members of the same family related by blood, while the latter refers to mutual aid arrangements formed by people in the same community. The focus of this paper is on the latter.

Discussing mutual aid arrangements as community-based risk management arrangements, Bhattamishra & Barrett, (2008:3-4) define them as social groupings of individuals who are linked by either ethnicity, occupation, religion, close residence or historical ties who pool resources for protection against various risks using strategies that are informally coordinated. These mutual aid

arrangements take the form of Burial Societies, Rotating Savings and Credit Associations (ROSCAs) and Self Help Groups (SHGs). They pool resources using one basic principle; each member pays a fixed sum of money at agreed intervals to a common pool where each member can then withdraw a lump sum equivalent to their own contribution multiplied by the number of members in the group, which ensures that each member has access to a continuously replenishing pool of funds (Tostensen, 2008:6).

Arguments as to whether or not informal, community-based risk pooling mechanisms constitute social protection abound. Devereux and Sebates (2004) identify four dimensions of social protection as protective, preventive, promotive and transformative. Informal mechanisms can be seen to fulfil an aspect of the protective, preventive and promotive dimensions. As Kaseke (2013:4) argues, community granaries for instance, where everyone contributes their harvest in times of plenty may provide protection against hunger during a drought. ROSCAs and burial associations serve a preventive function in the sense that proceeds from ROSCAs are often used to access services such health care, while burial societies prevent destitution in the event of death. Furthermore, he states that ROSCAs serve a promotive function, in the sense that they increase the productive and earning capacity of their members. Proceeds from these arrangements can be used to acquire assets and improve the welfare of the members (Kaseke, 2013:5).

Tostensen, (2008:6) supports Devereux and Sebates' and Kaseke's view that informal social security fulfil various dimensions of social protection. He argues that whereas most mutual aid arrangements may not be established as social security institutions, money withdrawn from such arrangements often goes towards dealing with contingencies such as illnesses and death as well as supporting investment and consumption, thus empowering the poor to deal with risks and vulnerability.

Many other scholars caution against the limitations of mutual aid arrangements as a form of social security. While state-based social security institutions rely on state legislation to compel compliance and market-based social security institutions rely on market incentives, mutual aid social security institutions such as ROSCAs and SHGs often rely on mutual interest and peer pressure from fellow members for compliance with set rules and regulations (Tostensen, 2008:5). This poses serious challenges with regards to enforcement of rules. When members fail to comply with contributions for instance, it can have serious ramifications on the available pool of resources, thereby affecting the amounts available for withdrawal and consequently the risks protected and social security provided. This limitation renders this system unreliable. On the other hand however,

it can be argued that the need to preserve social norms, fear of embarrassment and peer pressure provide some level of incentive for compliance.

Secondly, informal social security arrangements are inefficient in insuring against covariate shocks. Bhattamishra & Barrett, (2008: ii) observe that shocks can either be classified as covariate or idiosyncratic. Idiosyncratic shocks mean that a single household's experience of a shock is unrelated to a neighbour's experience. An example of an idiosyncratic shock would be death. Covariate on the other hand means that many households in a particular locality are affected by a particular shock, for instance in the case of a drought that leads to crop yield failure. Bhattamishra & Barrett, (2008:1-2) argue that while mutual aid arrangements can to a great extent aid households in managing idiosyncratic shocks, covariate shocks require an externally coordinated response involving interventions from the government, financial markets or NGOs.

Exclusion is also a major downside associated with mutual aid social security arrangements. They are susceptible to what Portes (1998:15) describes as negative social capital. He argues that strong ties that bring about benefits to individuals belonging to a group also prevent others from accessing those benefits. In other words, an inclusive group is also an exclusive group. Bhattamishra & Barrett, (2008:46) explain that several empirical studies have found that the poorest individuals in a community often find themselves excluded from informal risk pooling networks. For example, a study conducted in Ethiopia among a pastoralist community that receives asset transfers found that transfers only protect against loss for recipients above a certain asset threshold. This is because poorer pastoralists are excluded from social insurance networks and as such do not receive any other transfers that come with membership to such networks (Santos and Barret 2006 cited in Bhattamishra & Barrett, 2008:46). Dercon et al (2008 cited in Bhattamishra & Barrett, 2008) adds that households that are better off have larger networks and tend to belong to more mutual insurance groups. This is inevitable, given that mutual aid arrangements are predicated on principles of reciprocity. Rationally, less poor households respond to poverty traps by forming mutual aid groups with households that have similar resources. Because poorer households have less capacity to reciprocate, they become undesirable insurance partners (Santos and Barrett 2006 cited in Bhattamishra & Barrett, 2008:47)

The inadvertent consequence of these mutual aid arrangements is that in some cases they exclude marginalized and vulnerable groups that are also unable to access formal social protection. The eligibility criteria for membership to mutual aid arrangements may exclude certain groups in society (Oduro, 2010:24). Membership to informal social security networks is voluntary but is based on homogeneity of members using a set criteria. Often, this criteria may mean that individuals who

are different in communities such as the poorest of the poor, women and religious minorities cannot access such arrangements. As such, mutual aid arrangements are unreliable for individuals who are in dire need of protection. In this case, therefore, formal protection becomes necessary as these excluded groups are central to the goals of social protection.

2.4 Rights based approach to social protection versus community driven social protection

Informal social security arrangements as the main form of social protection in low-income countries are criticized for absolving the state from taking responsibility for the poor. This argument is particularly resonant with those who take the rights based approach to social protection and therefore consider it an entitlement that citizens have every right to claim from their governments (Holmes & Lwanga-Ntale, 2012:13). As Ferguson, (2015) rightfully observes, over the past few years, there has been an increased demand for direct transfers to the poor by the state as a means of redistributing wealth. This phenomena coincides with a diminishing demand for labour that has resulted in widespread unemployment. As a result, a part of the population has been excluded from the labour market which is the primary form of distribution under the neoliberal arrangement. Ferguson further points out that increasingly, new political mobilizations are emerging, centred around the idea that wealth should be shared among all in society, not as a philanthropic or humanitarian act nor as an exchange for labour, but simply because all human beings are entitled to their “share” as occupants of the planet. In other words, as a right (Ferguson, 2015:47-58).

With such emerging possibilities around social protection, it may appear as though informal social protection mechanisms are unnecessary. State driven initiatives are indeed the ideal vehicle for social protection because of the state’s ability to fulfil the transformative function of social protection. Using different distributive mechanisms among different marginalized groups, the state has potential to provide universal social protection of uniform coverage in an equitable manner (UNRISD 2010:139). Nonetheless, Ferguson (2015:58) questions the possibility of replicating universal social protection programmes such as cash transfers in countries with dismal resources and less well performing state apparatus. This is mostly because universal programmes have been successful in countries with strong economies that produce massive wealth and with comparatively better state capacities. However, he also points out that contrary to popular belief, cost is hardly ever an obstacle to the realization of such universal social protection programmes (Ferguson 2015:211).

In Kenya, while state led social protection programmes have been rolled out over the years, they often do not cater for the entire targeted population and there are concerns around adequacy of such benefits (Hakijamii, 2014). As a result, informal institutions still play a significant role in the provision of social protection among most households. While it has been argued that the dominance of informal social protection institutions cannot achieve sustained poverty reduction (UNRISD 2010:139), Devereux and Getu (2013: iii) suggest the creation of complementary linkages between formal and informal social security institutions. These linkages can best be established based on a comprehensive understanding of informal institutions. This thesis is an attempt to generate evidence that will facilitate such an in depth understanding of informal social security institutions.

2.5 Linking informal social protection to formal institutions

Various authors have made suggestions for bridging the gap between formal and informal social security. Kaseke, et al., (2008:10) note that most informal institutions such as ROSCAs, burial societies and self-help groups are already linked to formal institutions such as banks. These formal institutions can be encouraged to provide financial arrangements that are tailor made to the needs of informal social security institutions and to yield higher returns. They also suggest government interventions in informal social security arrangements such as training to enhance members' management skills, provision of technical assistance to enable them manage risk better and provision of subsidies to enhance their financial base (Kaseke, et al., 2008:10).

These are sentiments echoed by (Dekker, 2008:121) who outlines that the government can play the role of facilitator and promoter. This it accomplishes by (i) guiding informal social security schemes on design and management issues relating to administration, information management systems, benefits packages and affiliation among others; (ii) enabling informal schemes to broaden their protective scope by linking them with formal systems (iii) monitoring and evaluating the performance of informal schemes and providing legislation for the transparent and efficient administration of these schemes. Lastly, the state can co-finance informal schemes by providing subsidies. Oduro (2010:23-24), adds that formal cash transfers from the State to vulnerable members of the society also expand social protection because they enable these groups to form and participate in informal mutual aid arrangements. Formal transfers also assist in improving the credit worthiness of group members thereby allowing them to easily access loans. Dekker (2008:125) however cautions against the over involvement of the State in informal social security schemes and over-bureaucratisation of these schemes which may inhibit participation.

Both Dekker (2008:127) and (Kaseke, et al., 2008:7) advise that it is important to realize that not all informal social security arrangements are equally amenable to linkage to formal systems. For instance, because they are based on reciprocity and a contribution-benefit system, mutual aid arrangements can more easily be integrated to formal institutions compared to kinship ties. They also add that informal mechanisms may contradict development objectives. For instance, some informal arrangements may be supportive of practices such as child labour or place undue pressures on certain groups such as women. (Kaseke, et al., 2008:14-15 and Oduro, 2010:23). Measures should be taken to mitigate these possible challenges in integrating informal and formal social protection.

2.6 A review of empirical studies on the role of informal social security in expanding social protection

Thompson and Posel (2002) investigated risk management strategies used by burial societies in South Africa. By conducting a small scale exploratory research on several burial societies, the study found that funeral risk mitigation is achieved through (i) mutual assistance (i.e. rotational contributions or collection of condolence funds), (ii) provision of funeral benefits (through payment of a sum assured, provision of funeral services or both) and (iii) risk spreading (that is membership to several societies to mitigate the risk of insufficient benefits and the risk of failure of a society). The study found that failure of reciprocity, misuse of money, administrative inefficiency, non-payment of contributions and fraudulent claims are key challenges that limit the effectiveness of these mutual aid arrangements. The authors also identified procedures adopted by burial societies to manage risks, among them accounting procedures, underwriting procedures, benefit design, insurance, claims management procedures, investment procedures, organization and skills development.

Using descriptive research design Gathuni (2015) conducted a study on the social impact of women self-help groups (WSHGs) in Murera Sub location Kiambu County, Kenya. The study sample comprised 150 women who were active participants in WSHGs. The study found that SHGs had a positive social impact on women. Money withdrawn from SHGs was mostly spent on school fees, health bills and food. These findings support Kaseke's (2013) view that mutual aid arrangements have protective, preventive, promotive and transformative elements of social protection. The study also found that Sunday meetings were unpopular among some respondents who explained that these meetings took away time that would have been spent with their families.

Nyataya, (2016) provides more insight into the operational activities of WSHGs through a descriptive cum exploratory research on WSHGs in Kisii County, Kenya. The study found that the key motivation for forming WSHGs is to meet basic needs and improve the socio economic status of the participants. The study explored some of the activities that WSHGs engaged in, including merry go rounds, savings and cultural activities. These were however merely described. The study did not provide an analysis of how these activities affected the welfare of women or assisted them in risk mitigation. The study also found that group effectiveness was threatened by internal threats such as leadership issues, poor attendance, irregular payments and external threats such as interference from husbands and politicians. On strengthening the WSHGs, the study found that improving their leadership by having educated women as group leaders was perceived to enhance the efficiency of the groups.

Similarly, Okello (2014) investigated the characteristics of WSHGs in Trans Nzoia County, Kenya. She found that key activities that WSHGs engage in include savings, loaning and loan repayments. The study also established that WSHGs have both economic and social benefits for the participants. Economic benefits identified include increased income of members. These findings are similar to those of (Mehta, et al., 2011) who conducted a descriptive study on social and economic impact of WSHG in Jammu region, India. They too found that WSHGs socially improved interactions and communication of participants while economically leading to their increased savings, assets and enhanced access to credit.

In a qualitative study on the different forms of informal social security institutions in Mathare slums, Nairobi Kenya, Muiruri, (2013) found that dwellers of Mathare slums in Nairobi Kenya depend heavily on informal social protection networks. These included family networks, neighbourhood networks, welfare social groups, ROSCAs and Accumulating Savings and Credit Associations (ASCAs). These groups mainly focused on savings and credit to tackle poverty. Muiruri (2013) concluded that these informal institutions offer both material and emotional support to their members, protect them against shocks and risks and guarantee a minimum standard of living. However, because of the socio economic challenges that they face including members defaulting payment, she argues that it is critical that more sustainable and dependable formal social protection institutions be established. These should however build on existing informal models as opposed to importing standardised models. Informal institutions can serve as an entry point for these formal arrangements or as conduits through which women organize themselves to access government support.

Bakshi (1995 cited in Singh, et al., 2011:96) looking at the organization structure of WSHGs in Kerala, India and their linkage to external institutions, found that grassroots SHGs were federated into Area Development Societies and then linked to Community Development Society (CDS) at the town level. The CDS addressed issues relating to health, poverty, housing and education through a bottom up needs based process. This presents a model of linking SHG to formal structures. Nonetheless, Singh, et al., (2011:95) caution that any external support provided requires the recognition and usage of the capacities of local people and must at all costs avoid the imposition of external priorities.

Singh, et al., (2011:95) through a review of different studies on WSHGs in India also considered determinants of the success or failure of WSHGs. In this review, a study by Jain (1995 cited in Singh, et al., 2011:95) identified group homogeneity, transparency and participation as critical elements at the formation stage of SHGs. Jain (1995 cited in Singh, et al., 2011:95) argues that full participation of members at all levels, transforms members from beneficiaries to active participants in their own development. Suguna (2006 cited in Singh, et al., 2011:95) explains that group homogeneity is crucial to its success because people in the same income and social strata display the same coping strategies in times of stress and are thus able to offer mutual. With regards to self-help group administration, setting of clear goals including meeting schedules, regular updating and clearly understood delegation are key to group success (Johnson and Johnson 2006 cited in Singh, et al., 2011:95).

2.7 Conclusion of the literature review

Whether implemented by the State or non-State actors, a clear pattern emanating from the discussion in this literature review is that the overarching goal of social protection is to empower vulnerable groups to overcome chronic poverty by tackling and reducing their vulnerability to risks and addressing social injustices and inequities.

This review establishes that informal mutual aid arrangements in developing countries provide crucial social protection for those excluded from formal institutions. Evidence from various empirical studies support the fact that WSHGs provide social and economic benefits to group members and their families. A glaringly under researched area from the reviewed literature is on the activities undertaken by these groups and how they enable WSHG members to tackle poverty, manage risks and vulnerabilities. Similarly, the review finds little evidence on how external affiliation promotes or undermines the protection provided through these social networks.

The viability of mutual aid arrangements as conduits for delivering social protection calls for in depth understanding of informal arrangements, their workings and limitations. This includes an investigation into the activities that enable them to deal with poverty, vulnerability and shocks. It is in this regard that the current study seeks to empirically determine the contribution of women self-help groups to social protection at the level of the household, in rural settings in Kabras location. This will include an investigation into their activities, arrangements, and operations that assist in the prevention and mitigation of risks and vulnerabilities faced by their members and their households.

2.8 Conceptual framework

2.8.1 What is a conceptual framework?

Miles & Huberman, (1994:18) explain that a conceptual framework is a graphic or narrative representation of the key factors, concepts and variables and the presumed relationships among them to be studied within a research project. The conceptual framework provides a map for the study, as well as the rationale for developing the identified research questions (Fulton and Krainovich-Miller 2010 cited in Green, 2013:35). This section presents the Capability Approach, which shall act as a guide for conducting this study by limiting the scope of the research, guiding the data collection process and providing a framework for reviewing evidence collected.

2.8.2 The Capability Approach

The Capability Approach was developed by Amartya Sen as an evaluative framework for well-being, social arrangements, policy design and proposals on how to improve society (Robeyns, 2005:94). The approach concentrates on the information that needs to be considered when evaluating social policies and conducting well-being assessments (Robeyns, 2005:94). Sen argues that evaluations and assessments of policies and wellbeing should focus on what people are able to do and be, and on removing barriers to the attainment of the quality of life that individuals have reason to value (Robeyns, 2005:94).

Sen defines what people are able to be and do as functionings. These are the achievements of a person (Ibrahim, 2006). They are distinguished from capabilities which are the real opportunities that one has to achieve their valued functionings (Robeyns, 2005:104). According to the capability approach, development should be conceptualized in terms of people's capability to function; that is, the effective opportunities that one has to undertake the activities that they want to engage in and be who they want to be (Robeyns, 2005:95). In view of this therefore, development is seen as the expansion of people's capabilities to achieve their valued functionings (Ibrahim, 2006:297).

2.8.3 The Capability Approach and self-help analysis

Two concepts of the capability approach make it suitable for analysis of women self-help groups. These are agency and freedom.

2.8.3.1 Freedom and women self-help groups

According to Sen, a capability set, defined as the potential functionings that an individual could achieve represents an individual's freedom (Robeyns, 2005: and Sen, 1990:44). In Sen (1999:36–39) five instrumental freedoms are identified as the requisite means for accessing various capabilities. These are; (i) Political freedoms which relate to free and fair elections, free press and ability to participate in political processes. Absence of political freedom would be signified by features such as constraints to voting and constraints to accessing information (Khosla, 2002:7). (ii) Economic facilities: Freedom for economic security is symbolized by factors such as access to credit, access to markets and freedom to seek employment outside the home especially in the case of women (Khosla, 2002:7) (iii) Social opportunities: Freedom for social opportunities is indicated by factors such as access to basic education, health, social services, child care. Absence of this freedom would be symbolized by no access to medicine, no access to basic services such as water etc. (Khosla, 2002:8) (iv) Transparency guarantees which entails the ability to have transparent engagements in business with government and among fellow citizens is indicated by factors such as absence of corruption, mechanism for seeking justice and access to police protection (Khosla, 2002:8) (v) Protective Security: Refers to safety nets that guarantee one's security such as unemployment insurance or relief support that protect one from extreme deprivation (Khosla, 2002:8). Sen argues that development needs to be evaluated with regards to the extent to which it enhances people's freedoms (Ibrahim, 2006:399).

These five instrumental freedoms are directly linked to self-help groups. Ibrahim (2006:400) argues that self-help groups can be seen to increase the substantive freedoms of their members. According to Ibrahim (2006:400), self-help initiatives allow the poor to voice their concerns which relate to political freedoms. Economically, self-help initiatives generate income for the poor while expanding their access to credit which relates to economic freedoms. Economic freedoms can guarantee social opportunities. Self-help groups largely depend on principles of reciprocity and trust as their transparency guarantees and lastly, they help the poor to improve their protective security through providing mutual assistance in crises (Ibrahim, 2006:400).

2.8.3.2 Agency and self-help groups

Agency and freedom are interrelated and mutually reinforcing. Enhanced freedoms allow the exercise of agency while agency allows for the expansion of freedoms (Ibrahim 2006:400). That said, Sen acknowledges that the exercise of agency can be constrained by other factors such as social arrangements (Magsino, 2010:2). While freedoms described above are critical for accessing capabilities, agency is necessary for the utilization of these freedoms to achieve valued functionings. Sen views human beings as active agents in the promotion of not only their well-being but also in effecting change in their communities (Sen, 1999:19). Human agency within the capability approach can therefore be understood as the exercise of an individual's freedom (Magsino, 2010:2).

Agency lies at the core of self-help groups. With market failures, State withdrawal and NGO inefficiencies, often, in developing countries the poor are left to cope with poverty using their own resources. Ibrahim (2006:398) argues that contrary to stereotypical opinions, the poor are not passive but rather they undertake various strategies to cope with poverty. This can be described as an act of agency.

2.8.3.3 Collective capabilities and collective agency

While the focus of the capability approach is on the individual and individual capabilities, it is important to note that in developing contexts, the use and exercise of human capabilities occurs in a collective setting (Ibrahim, 2006:397). With limited possessions and little access to capital, the poor collectively initiate self-help groups to enhance their individual and communal well-being. This act of undertaking collective action for capability expansion has been described by Ibrahim (2006:411) as collective agency. Comim and Kuklys (2002:15 cited in Ibrahim 2006:403) also discuss the concept of collective capabilities as the capabilities that are only achievable through social interaction. Ibrahim (2006: 398) stresses that collective capabilities are the functioning bundles that an individual can only acquire through their participation in a collectivity. Collective capabilities can then be converted into collective functionings which are the functionings realized through collective action. The attainment of collective functionings effectively enhance individual well-being and endowments thus widening individual capabilities and creating an effective capability building circle in poor communities (Ibrahim, 2006:411).

2.8.4 The Capability Approach: An analytical framework for Women Self Help Group Evaluation

It has been argued that within the capability approach, development is viewed as the process of expanding capabilities of individuals to achieve the lives that they have reason to value. Women Self Help Groups can be seen as institutions through which poor women try to expand their capabilities. The relationship outlined above demonstrates that access to individual capabilities is enhanced or limited by freedoms or lack thereof. Agency is necessary for the expansion of freedoms or the utilization of available freedoms to access various capabilities. The activities that WSHGs engage in in order to enhance their well-being represent their agency. If collective agency is effective, it can result in the expansion of the capabilities of group members, thus creating collective capabilities. Collective capabilities can be converted into collective functionings although this process is influenced by external factors such as the political environment, market factors, social and environmental context. Collective functionings enhance the well-being of individuals as well as fostering the accumulation of new endowments. This further widens individual capabilities. This relationship is as illustrated below:

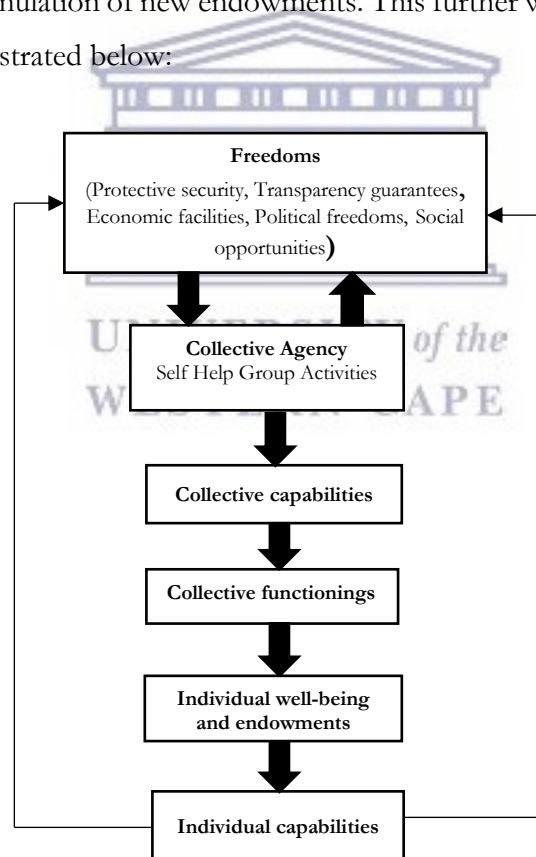


Figure 1: Framework for Women Self Help Groups and Capability Expansion. Adapted from (Ibrahim, 2006:410): A framework for collective Capabilities.

In this study, freedoms or more precisely the lack thereof represent the risks and vulnerabilities that individuals and households are exposed to. Agency is reflected in the activities of WSHGs geared towards enhancing their well-being. Lastly, the enhanced collective or individual capabilities as well as achieved functionings represent the informal social security that has been provided through collective action.



3 CHAPTER 3: RESEARCH DESIGN AND METHODOLOGY

3.1 Study design

A research design refers to the manner in which the evidence needed to answer the research question(s) is collected and analysed. It covers all aspects of research from the minute details of data collection to the choice of data analysis techniques (Flick, 2009:128). A qualitative research design was adopted for this study. This is because the study lies within the interpretivist paradigm. The interpretivist paradigm holds that reality is socially constructed and centres on how human beings make sense of their reality. Research within this paradigm focuses on understanding human experiences. As such, the methodologies applied have to centre on understanding how human beings make sense of their subjective reality (Snape & Spencer, 2003:7). This research seeks empirically determine the contribution of women self-help groups to social protection at the level of the household. Therefore, qualitative methods were especially appropriate as they allowed for the in-depth exploration and understanding of the participants' experiences as they relate to the research questions. A qualitative approach also allowed the researcher to gain an "insider perspective" of women self-help groups from the research participants (Mitchel, 2005:9).

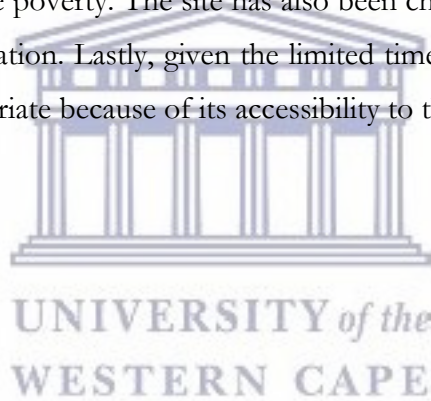
3.2 Study site

This study was conducted in Kabras location in Kakamega County, Kenya. Kabras location also administratively known as Malava Sub County is situated in Kakamega County in Western Kenya. According to the first County Integrated Development Plan (CIDP) 2013-2017, the projected population of Kabras location by 2017 was two hundred and fifty thousand, five hundred and ninety (250,590). (County Government of Kakamega, 2013:28).

The 2013-2017 Kakamega County development blueprint (County Government of Kakamega, 2013:30-65) identifies some of the major development challenges in the County to include population pressure which has resulted in reduced farm productivity due to increased sub division of land. Secondly, only 5.9% of the population has access to piped water. 53.1% of the County population accesses water from unprotected springs while the rest of the county depends on water fetched from roof catchments, shallow wells and boreholes. These expose the County dwellers to the risk of contracting water borne diseases. The County's food poverty rate is estimated at 47%. This is above the national average of 45.8%. Kakamega County also has an unemployment rate is 22.04%. This high unemployment rate has resulted in a high dependency ratio as the few employed family members care for both their immediate and extended family members. Overall, the poverty

rate in the County is 51.3% compared to the national average of 45.9%. HIV prevalence rate in the County is high at 6.6% which is also higher than the national average of 5.6%. Whereas these statistics are have not been disaggregated by locations in the county, they are reminiscent of the situation in Kabras location.

The above described risks and vulnerabilities that dwellers of Kakamega County are exposed to made Kabras location a suitable study site for this research. The situation painted in the previous paragraph is indicative of a failure by the State and the County government to adequately meet some of the needs of the population. This begs the question: what alternative strategies pursued by the community to cope with the various risks that they are exposed to? Women are especially of interest in this research because they are widely considered a vulnerable group. The Kakamega CIDP (2013:57) notes that women form majority of the farm work force but own less than 1% of the family wealth. The CIDP (2013:37) also states that the County has at least twenty thousand (20,000) registered women self-help groups and youth groups suggesting self-initiative by the vulnerable women to overcome poverty. The site has also been chosen based on the researcher's personal connection to the location. Lastly, given the limited time available for undertaking this research, the location is appropriate because of its accessibility to the researcher.



Study area: Kabras location, Kakamega County, Kenya

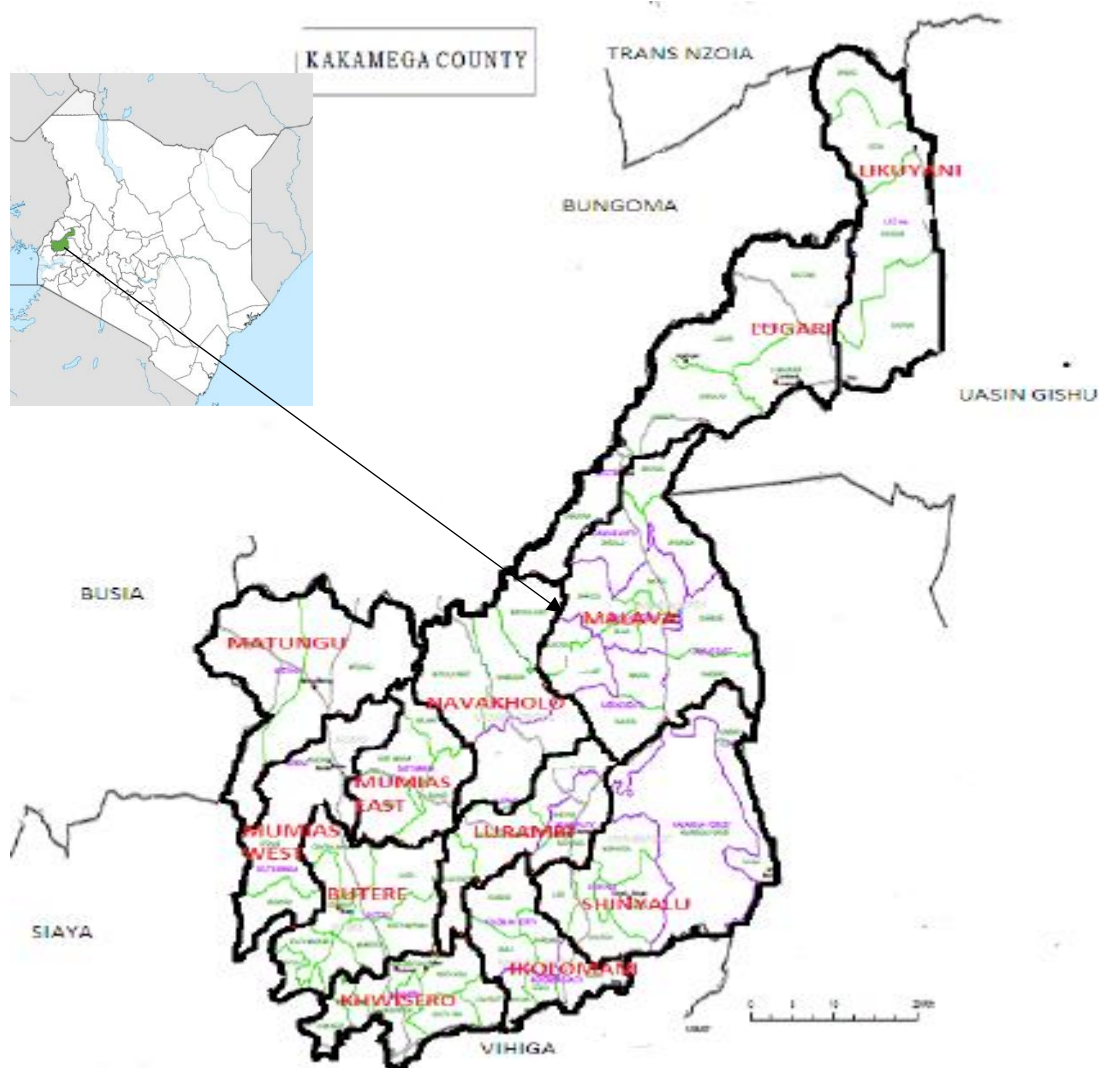


Figure 2: Study site (Source: First Kakamega County Integrated Development Plan 2013-2017)

3.3 Study sample

Sampling refers to the selection of the units to be studied from the defined study population (Hardon, et al., 2004). Based on the research questions posed, women who were part of one or more self-help group(s) were determined to be the relevant population for this study.

As is the practice in qualitative research, the sample size was not pre-determined; rather sampling continued until the quality of information that was being obtained during the data collection process indicated that a saturation point had been reached. Specifically, saturation was reached when observations, focus group discussions and individual interviews ceased to yield new information. A total of three observations, three focus group discussions and fifteen individual interviews were conducted.

3.4 Sampling method

The sampling process entailed the identification of information-rich cases, ones that would enable the researcher learn a lot about the questions being investigated in this research. Therefore, purposeful sampling was used. Purposeful sampling is a form of non-probability sampling where the researcher relies on their experience, previous research findings or their ingenuity in determining the study sample (Mitchel, 2005:69).

In this study, the researcher in collaboration with some members of the community who have practical knowledge of the study site identified women who belonged to women's self-help groups. In selecting these participants, several considerations were made. First, it was paramount that participants be involved in the informal economy to sustain their livelihoods. Secondly, sampled participants generally had low living standards based on observations of other community members, the researcher's judgment as well as socioeconomic indicators such as type of household, household possessions and household income among others. This was especially important because the study aimed to establish how women with limited means used their collective agency to cope with various risks and vulnerabilities.

3.5 Data collection instruments

Qualitative tools that were used in this study include individual interviewing guides to gather information on individual perspectives on themes being explored in this research; focus group discussion guides to gain an understanding of shared meanings on the topic being researched, as well as participant observation through attending WSHGs meetings.

3.5.1 Participant Observation

Participant observation is a form of data collection method that involves the researcher embedding himself/herself in the context that is being studied (Guest, et al., 2017:77). This method was considered useful in this study in that it allowed first-hand experience of how women self-help groups are run. Being a woman, and therefore an insider meant that I, the researcher, was able to engage in this observation. This was important since some aspects of the self-help group under observation could only be visible to insiders, i.e. to women who are involved in the groups. Participant observation was the first step in the data collection process. It involved attending meetings of three women self-help groups. The researcher observed as members held discussions and carried out group activities while taking notes. Through this process, the researcher gained an understanding of the activities conducted by women self-help groups. This process also allowed

the researcher to pick up on some clues that needed to be followed up when conducting focus group discussions and individual interviews (Guest, et al., 2017:80).

3.5.2 Focus Group Discussions (FGDs)

Focus Group discussions are purposeful discussions on a specific topic with a group of people (Guest, et al., 2013:224). Focus group discussions are an appropriate way of collecting data on phenomena that are inherently shared, such as self-help groups (Guest, et al., and 2013:225). In this study, the researcher held two different focus group discussions. These were conducted in an open-ended manner. The aim of holding focus group discussions was to collect information on shared views on women self-help groups by group members. Focus group discussions were also useful in that they elicited responses between group members, what Guest, et al., (2013:224) refers to as cognitive triggers. Discussions from focus group discussions also provided pointers on areas that needed to be explored further when conducting individual interviews. One of the focus group discussions held comprised six participants while the other one comprised eight participants. Each focus group discussion had at least one or more group officials (for example, Chairperson, secretary and treasurer) and some group members.

3.5.3 Unstructured In-depth Individual Interviews

Unstructured in-depth individual interviews involve purposeful, in-depth conversations to understand the meanings and interpretations that participants assign to the phenomena that is being studied (Warren, 2001:83).

Fifteen in-depth individual interviews were held in this study. Individual interview participants were members of at least one women self-help group but needed not to have necessarily taken part in a focus group discussion. These interviews provided the researcher with in-depth information on the participants' experiences as members of self-help groups within the community.

3.5.4 Demographic questionnaire

All participants that took part in this study filled a demographic questionnaire that captured their demographic data such as age, household size, monthly income, access to formal social protection among others.

3.6 Data Analysis

Qualitative data analysis is the categorization and interpretation of visual or audio material in order to generate statements that make meaning out of the implicit and explicit aspects of the data

collected (Flick, 2013:5). Braun and Clarke's (2006) thematic analysis approach was adopted in the analysis of the data collected in this research. Thematic data analysis is a method that involves the identification, analysis and reporting of themes within data (Braun & Clarke, 2006:84). Braun and Clarke (2006) identify six phases in thematic data analysis as described below;

Familiarizing with the data: This is the first step in data analysis. It involves the reading and re-reading the data actively while searching for patterns and meanings in the data (Braun & Clarke, 2006:87-88). As the main person collecting data for this project, the process of conducting interviews allowed for familiarization with the data. This process involved taking of interview notes on potential analytic interests. Data familiarization was also accomplished via listening and re-listening to the audio recordings in the process of transcribing.

Generating initial codes: This is the second step in thematic data analysis. It involves the identification of codes in the data collected. Codes are the most basic elements of the data collected that can be assessed in a meaningful way in relation to the phenomenon being studied. They identify interesting features about the data in relation to the subject being studied (Braun & Clarke, 2006:88). The process of coding can either be data-driven or theory-driven (inductive/deductive). In data-driven coding the derived codes depend on the data, but in the latter, the coding is done with specific questions in mind that the researcher wishes to code around (Braun & Clarke, 2006:88). This study employed the latter. Codes were developed based on a pre-existing coding frame for specific research questions. The coding process was aided by Atlas TI, a computer software for qualitative data analysis.

Searching for themes: This step involves combining different codes into themes. Themes differ from codes in that they are broader (Braun & Clarke, 2006:89). In this research, themes were identified based on their prevalence in the data set or because of their significance to the research question.

Reviewing themes: This is a deeper level of generating themes. Here, the researcher questions whether to separate, combine, discard or refine the themes developed in stage three above (Braun & Clarke, 2006:91). To accomplish this in the current research, the themes developed in the above section were checked against the coded excerpts as well as the overall data set to ensure that the themes developed were relevant to the research subject.

Defining and naming themes: In this step, the researcher provides clear names for themes and identifies working definitions for those names. A complete story of the data needs to emanate from the themes (Braun & Clarke, 2006:92). In this research, the themes identified were grouped

as per the research questions posed to enable the development of a coherent story of the findings that met the research objectives.

Producing the report: This step involves the translation of the analysis into a report. This must go beyond a description that conveys the results and include an analysis that is supported by empirical evidence (Braun & Clarke, 2006:93). The drafting of the report for this thesis was done in two stages. The first stage involved the generation of a descriptive report, based on the themes identified. This descriptive report (Chapter 4) conveyed the findings of the study. It relayed the surface meanings of the data that had been analyzed, showing patterns in the data and responding to the research questions. Vivid examples of quotations were used to elaborate the points being discussed within each theme and sub-theme.

This first stage was then followed by an analysis of the findings (Chapter 5) where an attempt was made to make meanings out of the patterns identified. This analysis was carried out within the context of the capability approach and other relevant literature.

3.7 Reflexivity statement

Reflexivity is concerned with a researcher's reflection of their influence on the research project (Dowling, 2012). Finlay (2014) suggests five lenses through which a qualitative researcher can evaluate their influences on a research project. These are strategic reflexivity which focuses on the methodological aspects of the research project, contextual/discursive reflexivity which examines situational and cross-cultural elements in conducting the research, embodied reflexivity which is concerned with the non-verbal communication between the interviewer and participants, relational reflexivity which is the relational dynamics between the researcher and participant that result in particular kinds of answers, and ethical reflexivity which is concerned with context-specific ethical challenges in the course of undertaking the research project. Below is my reflection on how this research process was coloured by both my realities and that of the research participants.

3.7.1 Strategic reflexivity

Methodological consciousness was of utmost importance in conducting this research. This was because the framing of the research questions as well as some interview questions were derived from the capability approach whose language is very theoretical. This kind of language turned out to be too abstract for the research participants. One notable example was my realization, after conducting the first interview that the participant, when asked about what capabilities she had in her community to achieve her desired functionings, did not understand the question. In this regard, I had to make strategic decisions to translate the interview questions into colloquial language that

was also appropriate for the respective participant's age and/or education level in order to obtain rich data. For example, because functionings are understood in this study to be the things that one is able to be or do and capabilities as the real opportunities that one has to achieve desired functionings, in conversational English, the question was phrased as follows:

“What opportunities do you have in this community to achieve that good life that you were talking about earlier?”

Translated in to Swahili, this question was asked as follows:

“Uko na nafasi zipi katika hii jamii kutimiza matakwa yako amabyo umeniiza hapo awali?”

While conducting interviews, I closely monitored the responses I was getting from participants and adjusted my questions and vocabulary accordingly without losing the meaning. This question, for instance, when necessary, had to be further translated in to conversational Swahili with ‘lighter’ vocabulary to facilitate free and open communication with the interview participants. As such, in colloquial Swahili, the question was asked as follows:

“Hapa unapoishi, kwa maoni yako, ni nafasi zipi unaona zinaweza kukuwezesha upate maisha unayotaka/unayotamani, maisha amabyo umekuma ukiniiza hapo awali?”

To further understand the capabilities and functionings that were specifically created via the participant's involvement in WSHGs involvement, later on in the interviews, the question on capabilities was broken down as follows:

“What are you able to do now that you couldn't do before you joined a women self-help group?”

3.7.2 Contextual/Discursive reflexivity

Being a young university student, living and studying in a different country and conducting research on women living in rural Kenya presented its own set of relational challenges. This is because on the one hand, I am a member of this community which made me an insider, but my perceived achievements also made me an outsider. To some extent, this had an impact on the information that the research participants felt safe to divulge. For older participants, they felt the pressure to impress me with their knowledge, while younger participants felt intimidated and tended to minimize their insecurities. I found that a quick informal chat with participants prior to the interviews on our shared experiences as women or as members of the same community helped to overcome this challenge. In retrospect, this “friendship” created a more conversational tone that allowed for a more organic interview.

Secondly, to most women in this community, my level of education made them consider me an expert. Some participants were therefore shy to share information. Rephrasing the same question and repeating their answers to affirm my understanding of their responses helped them to open up more.

3.7.3 Embodied reflexivity

Non-verbal communication was also crucial to the data collection process. Within this community, there exists certain norms and traditions on how women are expected to carry themselves. These for example relate to women being passive and in some rare cases, not being allowed to wear trousers. Women who fail to adhere to these norms are often shunned by community members. Knowing this to be the case, while in the field, I dressed down, in skirts and dresses, as a strategy to be more acceptable to the community. I also had to watch my tone while addressing women of different age groups. Furthermore, I took caution to avoid mixing Swahili and English while conducting the interviews.

Having been brought up surrounded by women who were denied opportunities such as education, my assumptions about women in rural areas have always focused on their victimization rather than their agency. Yet, the crux of this study was to interrogate women's agency through self-help groups in the face of failing state systems. Because of my personal assumptions, I had to question how I interviewed my participants and the lens with which I looked at their responses in my analysis.

3.7.4 Ethical reflexivity

Negotiating ethical consent among illiterate participants posed a significant challenge in this study. For illiterate participants, the information on the informed consent form had to be read out loud to them and if understood and agreed upon, written consent could only be obtained by the researcher writing on behalf of the participant. Another significant ethical concern arose from the fact that in the selection of research participants, I was assisted by community members who had practical experience of the community and understood the participant selection criteria for the study. The underlying risk with this approach was that in cases where the individuals assisting me with the purposeful sampling held positions of influence in the community, it was possible for participants to feel coerced into taking part in the study. Holding interviews without the presence of these recruiters allowed the participants some degree of freedom in expressing themselves. Furthermore, after the first few interviews, it was easy to locate other participants through the already interviewed

participants. Lastly, all participants were informed of their right to voluntarily participate in the study as well as their right to withdraw without any consequences.

3.8 Limitations of the study

A major limitation of this study was the fact that the interviews and focus groups discussions had to be translated to English for data analysis and reporting. The translation of the audio recordings to English could potentially result in the loss of meaning, thus affecting the accuracy of data collected. The researcher rigorously transcribed the responses verbatim and stayed as close as possible to the data at the first level of analysis, to prevent the loss of meaning or out of context interpretation of the data collected. For further accuracy, the transcripts and English translations were reviewed by another native Swahili speaker before the data were analysed.

3.9 Ethical considerations

Ethical approval to conduct this study was granted by the University of the Western Cape's Economic and Management Sciences (EMS) Faculty's Post Graduate Research Board and the Senate Research Committee. The following ethical considerations were observed;

- Both verbal and written informed consent of respondents was obtained before the interviews and focus group discussions were conducted
- Participants were informed that participation in the study was voluntary and no form of coercion was to be used
- At any point of the research, participants were informed of their right to withdraw from the research
- The researcher ensured the privacy of participants by keeping the identity of participants anonymous as well as that of any sensitive information provided

4 CHAPTER 4: RESEARCH FINDINGS

4.1 Introduction

This chapter is a discussion of the findings from the data collected in the process of conducting this research. It begins with a presentation of the demographic profile of the sample from which the data were collected. This is followed by a presentation of the research findings based on the questions that the thesis set out to address. The chapter concludes with a diagrammatic summary of the findings.

4.2 Demographic characteristics of the research sample

The findings of this thesis were derived from a sample with the following demographic characteristics:

Table 1: Summary of demographic characteristics

Demographic variable	Characteristics	Frequency
Economic activity	Small-scale business	12
	Small-scale business and farming	7
	Farming	2
	Unemployed	2
	Cook	1
	Tailor	1
	Income(Monthly) in Kes	0-1,000
*USD 1= Kes 102 (Oanda, 2017)	1,001-5,000	4
	5,001-10,000	5
	10,001-15,000	3
	15,001-20,000	0
	Above 20,000	4
Household size	1-3	2
	4-6	12
	7-10	11

Demographic variable	Characteristics	Frequency
Number of children	1-3	13
	4-6	10
	7-10	2
Access to formal social protection	Yes (NHIF)	5
	No	20
No. of SHG that participants belonged to	1	7
	2	8
	3	5
	4	3
	5	1
	6	1

4.2.1 Summary of demographic characteristics

Thirty-one women took part in this study. As evidenced from the table above, the sample comprised of women in the informal sector of the economy. Most participants were either involved in small businesses, small-scale farming, low-income manual jobs or were housewives. Majority of the participants interviewed earned a monthly income of between one thousand and five thousand Kenyan shillings (USD1-USD50). Most participants belonged to households with four to ten members. This is high, considering the fact that the national average household size in Kenya is estimated at 4.4 (Munene, 2004:15). All the women interviewed had children, with majority having one to six children. Except five, all the participants interviewed had no access to formal social protection in the form of social security or social assistance. Those with formal social protection were enrolled under the National Hospital Insurance Fund (NHIF). Lastly, nearly 60% of the women interviewed belonged to more than one self-help group.

4.3 Research findings

Recalling the discussion in chapter one of this thesis, the aim of this study is to empirically determine the contribution of women self-help groups to social protection at the level of the household in rural settings Kabras location, Kakamega County, Kenya. To meet this objective, the study set out to answer the following research questions:

1. What are the risks and shocks experienced by women in self-help groups and their households in Kabras location, Kakamega County, Kenya?
2. How do the activities, arrangements and operations of WSHGs in Kabras location, Kakamega County, Kenya assist their members in preventing, mitigating and coping with risk/shocks and vulnerability in their households?
3. What are the freedoms and capabilities realized by women in self-help groups in Kabras location, Kakamega County, Kenya as a result of their engagement in WSHGs?

The following section is a systematic presentation of the research findings, themed according to the questions posed above.

What are the risks and shocks experienced by women in self-help groups and their households of in Kabras location, Kakamega County, Kenya?

According to (Oxfam, 2002) shocks are unforeseen events that undermine the livelihoods of households. They may include the death of a household member who is economically active, retrenchment, the effect of hazards like floods, drought or other extreme weather conditions. Risks on the other hand are uncertain events that can damage wellbeing (Ludi & Bird, 2007:1). While shocks are unexpected, risks are expected to happen but uncertainties of risks pertain to their timing and severity. Risks diminish the capacity of the poor to build capital. By adopting various survival strategies to deal with risks, poor people's assets decline making it harder to escape poverty (Sabates Wheeler and Haddad, 2005 cited in Ludi & Bird, 2007:3). Shocks are a driver of poverty. The occurrence of a shock causes individuals to fall into different kinds of poverty (Ludi & Bird, 2007:3). This study identified the following as the risks and shocks experienced by women in self-help groups and their households in Kabras location.

4.3.1 Risks

4.3.1.1 Income insecurity

Income insecurity among the women in Kabras location provided a major impetus to join self-help groups. Income insecurity arose from several factors. First was the lack of employment. Some of the participants interviewed did not have any source of income. This rendered them dependent on their husbands for money. For these women, WSHGs were seen as a means of accessing a lump sum amount of money at regular intervals through merry go round savings. This is made clear in the excerpt below.

“You know, I thought it was good to join a self-help group, because you cannot rely on your husband every day. Even if they give you money, it is never enough. So when your

husband gives you Kes.50 to buy food, you only use Kes.40 and save the Kes.10. That Kes.10, per day, by Thursday, it is Kes.50 and you can take that to the group. But you know, if you have a salary, there is no point of joining a group.” (FGD 2)

Income insecurity among women in self-help groups was also due to unreliable incomes from small businesses that the women operated. As can be seen from one participant’s account below, business failures resulting in the loss of invested money was a source of income insecurity.

“Sometimes, I may come here for work and there are no clients or there is no electricity and yet I do not have any other source of income, so I have to go home, take my chicken and sell them, in order for me to buy two tins of maize that I can mill and feed my family for one week. I could sell one chicken for Kes.500, from that money I can buy two tins of maize, some sugar, cooking oil, kerosene and things like that.” (P.1)

Income insecurity among women in Kabras location was observed to contribute to their vulnerability to poverty. It decapitalized the women by forcing them to sell off their assets in order to cope with the risk of income insecurity. This further diminished their risk coping capacity.

4.3.1.2 Illness

Illness was also found to be a major risk among women living in Kabras location. Illness was regarded as a risk by women in this community because of the loss of income that resulted from paying hospital bills. As already pointed out in the demographic characteristics presented above, most women did not have access to health insurance. This increased the burden of meeting medical expenses. Some women, as the participant quoted below explained that they had to obtain loans from friends in order to pay hospital bills.

“Well, my life is okay now, but at some point things were really hard because in one month, my child was involved in an accident and the other one also had a problem and I couldn’t repay my bank loan...The first one was involved in a car accident and the second one, had an injury. At home, I had a sick child. I got high blood pressure. I didn’t know how to find money to deal with all of that. And my husband doesn’t have money, because he is not good at looking for money. He can only weed sugarcane or maize. I had so many debts at that point.” (P.2)

4.3.1.3 Fluctuating commodity prices

Fluctuating prices of key commodities, especially food items, was found to be a major risk affecting women in SHGs and their households in Kabras location. These price fluctuations affected both the women’s earning capacities as well as their purchasing power. One participant described how the maize harvest season affected her earnings as follows:

“My challenges are that, like now, there aren’t so many people at my posho mill. It makes me wonder where they are getting their food from. That is my problem. But otherwise during the drought, business is good because I sell a lot. You make good money. But now, I do not make good money...it is a problem because I am used to spending a lot of money but now, I don’t have enough money to spend.” (P.7)

For women engaged in small-scale businesses of seasonal food items, an oversupply of a commodity such as maize led to a reduction in prices. This in turn resulted in their reduced earnings and hence their reduced purchasing power.

4.3.1.4 Food insecurity

The price fluctuations of food commodities described above were found to have a direct consequence on food security at the household level. When faced with reduced earning capacities and reduced purchasing power, most women stated that they had to make adjustments to their food consumption habits at the household level. As one participant pointed out;

“You have to adjust, you do not buy the things that you used to buy when you had too much money. If you used to take meat, you reduce the frequency, maybe once a week instead of twice a week. The same for fish. Or you can go for two weeks without buying meat. You get your vegetables from the farm.” (P.7)

While food security was found to be a consequence of fluctuating commodity prices, for most women, it was predominantly a consequence of changing seasons and lack of adequate land to grow food crops. Most women explained that the lack of adequate land to grow food forced them to buy food across the year. The risk of food insecurity was further compounded by the low incomes that women in Kabras location made, as well as their large households.

4.3.2 Shocks

4.3.2.1 Death

The death of a close family member among women in Kabras location was considered to be a major shock. This was especially so because of its effect on the family income in cases where the deceased was an economically active family member. Take for example this text explaining the financial stress experienced by one participant after the death of her husband.

“I as the chairlady, my husband passed away. When he died, he left me with ten children. So I decided to look for my fellow women so we can establish a group...my husband passed away when my children were not educated. The group is like my husband, my father and my mother.” (P.7)

The death of a close relative was also regarded as a shock by most women because of the financial stress it caused the affected family in the form of funeral expenses. Most respondents indicated that these costs depleted the family's resources or forced them into debt.

How do the activities, arrangements and operations of WSHGs in Kabras location, Kakamega County, Kenya assist their members in preventing, mitigating and coping with risk/shocks and vulnerability in their households?

Among other strategies adopted by women in Kabras location to deal with the risks and shocks that affected them and their households, forming or joining women self-help groups was observed to be a significant strategy. In these self-help groups, women undertook various activities. This research focused on uncovering self-help group activities, arrangements and operations and how they assisted women to prevent, cope or mitigate the risks and shocks that affected them. According to Holzman et al., (2003:7) prevention strategies entail measures that are taken prior to the occurrence of a risk or a shock in order to reduce the chances of the risk or shock from occurring. Mitigation strategies involve strategies aimed at lessening the severity of the effects of a risk, while coping strategies are the activities taken to reduce the impact of a shock or a risk once it has occurred (Holzman, et al., 2003:7). The following section is a description of the activities of self-help groups, their arrangements and operations and how these activities helped women to prevent, mitigate and cope with risks and shocks affecting them and their households.

4.3.3 Merry go round

Merry go round was described as a rotational savings activity, and it was undertaken by all groups that the interviewed participants belonged to. It involved the contribution of money in a rotational manner at specified intervals. The contributions could either be flexible or fixed. For flexible merry go round arrangements, members set a minimum amount of money that each member was required to contribute, but no maximum. This arrangement allowed members to give contributions that they could afford. However, when their turn came, they also received the same amount that they gave to fellow members. Fixed arrangements on the other hand, involved each member contributing a specified amount of money at set intervals i.e. monthly. The money was then given to one group member at a time. At the end of one cycle, each member would have received a lump sum equivalent to the amount contributed by each member and the number of members in a group. As one participant explained, merry go rounds were deemed to be a crucial saving activity carried out by self-help groups.

“I cannot save money in my house. But when I give Kes. 100 to one person and give another one Kes.100, when they come to my house, I can do something with

that money. I think the group is beneficial because, if acting alone--say we give Kes.200 per week, I cannot save that Kes.200 ... But if I give it to the group--I will work very hard to look for money and give it to the group so that when they come to my home, I have a big share that I can use to run my projects.” (P.17)

Because of the little income that the interviewed participants made, they found it difficult to save money on their own. Most women explained that they would spend their would be savings to cover their day to day needs. However, merry go round was viewed as a means of saving money through fellow members with the guarantee that by virtue of their membership to the group, they would return the money after a stipulated period of time. This lump sum could then be channelled into more productive activities such as businesses or the acquisition of productive assets thus preventing income insecurity. One participant explained the use of merry go round savings as follows;

“So if there are ten of us, we may decide to each give Kes.500 to one person at a time every week. That can also boost you when you are stuck. You can also use that money to boost your business, to repay your loan.” (P.8)

Through the merry go round activity, self-help groups provided access to money on a regular basis. Among other uses, this money was used to meet daily household needs.

4.3.4 Table banking

Table banking was reported by many women as the anchor of many other activities operated by women self-help groups in Kabras location. Table banking is an informal banking activity carried out by self-help groups for purposes of saving and accessing credit. Typically, the table banking kitty is set up through each group member contributing a specified amount of money called a share, which is placed on the table during meetings. On a weekly basis, members are allowed to get a loan from this kitty. These loans are then repaid within a week with a ten percent interest. In the event that a member cannot repay the principal, (the sum of money borrowed, also referred to members as the “mother money”), they have to keep repaying the interest until such a time when they are able to return the principal. One participant described the table banking operation as follows;

“So let’s say there are twenty members in a group, we will discuss and decide to give about Kes.500, we call that shares, from that Kes.500, people can borrow money and repay it with interest. So if it is time to repay, maybe after one week, the interest is one percent, for group members. When they bring back the interest, the money multiplies, when it is a big amount, we can have another project.” (P.6)

Some groups allowed non-members to also borrow from the table banking kitty but at a higher interest rate. This was however an unpopular practice. At the end of the year, most groups would either opt to share the interest accumulated in the kitty or invest it in a project.

Table banking loans were found to have little effect on preventing income insecurity. They were mostly regarded as small loans designed to meet small day to day financial needs. In cases where the table banking shares multiplied to a big amount, most groups opted to share the interest rather than use it to give members loans or invest it. For most groups, members were sceptical of the possibility of other members repaying their table banking loans given that the money was raised by the group. One participant explained;

“Last year we had around Kes.130, 000. We told the group members to start a project with the money and they refused, we also told them that the money would be enough to give loans among ourselves, like Kes.30, 000 but they refused and said that they cannot. Because they were worried that because it is table banking money, they will not pay on time. They can take the money and fail to return it.” (P.5)

Participants noted that table banking was critical in sustaining the merry go round savings, because should a member fail to contribute towards merry go round, they would be allowed to take a loan from the table banking kitty and repay it in future. Furthermore, members who failed to make all their merry go round contributions at the end of a cycle would not be given their table banking shares at the end of the year.

Table banking, to some extent assisted with the prevention of food security. One group interviewed explained that during the planting season, members often obtained loans from the table banking kitty in order to purchase seeds and fertilizer. Table banking was also crucial in averting the loss of assets for women in self-help groups. It provided quick access to petty cash that could be used to provide for the family when a member's source of regular income was compromised.

4.3.5 Accessing credit

This study found self-help groups to be conduits for accessing loans from banks and microfinance institutions. For instance, one participant shared her motivation to join a self-help group as follows:

“There is a woman I met, and she told me because I was struggling to pay school fees, she told me that if I joined a group, they can help me, they can give me lump sum money at once, I can pay school fees for the whole year and I can repay the loan slowly...so we take a loan through the group...from the bank.” (P.5)

Given their limited means as individuals, women in Kabras location did not have the capacity to access bank loans. As such, some groups were established solely for the purpose of accessing loans from banks and microfinance institutions. Within the group, women guaranteed each other's loans. They also followed up to ensure that all members repaid their loans. Bank loans and table banking were mutually reinforcing activities. Should an individual not have the money to pay their monthly loan repayments, they would get a table banking loan to offset their bank loans. Self-help groups therefore allowed women to have access to bigger amounts of money that could be channelled into more profitable investments or cover larger expenses like school fees.

It was however, observed that while bank loans were more accessible to women in self-help groups, the amount that each woman could access from the bank was dependent on the shares that they had saved in the bank. Women could only access loans that were thrice their shares. This meant that women with more bank savings had access to bigger loans while those with little bank savings could only access smaller loans. Thus, women in higher income brackets enjoyed better financial security. Nonetheless, although women in the smaller income brackets could only access small loans, over time, if the loans were invested in profitable ventures, their incomes would increase and consequently their financial security. This is how one participant described it:

“I was told that if I needed a Kes.30, 000 loan, I at least needed Kes. 3,000 worth of shares. So I started with Kes.30, 000 because I had Kes.3000. I used to repay the loan at Kes 3,000 per month, for twelve months. By the time I was done, my shares had increased, I took a Kes 60,000 loan. Again I repaid the loan. Now I have a loan worth Kes. 150,000.” (P.5)

4.3.6 Group savings

Some self-help groups in Kabras location also engaged in saving activities. These were organized differently, by different groups. For some, savings were incorporated into their merry go round activity. In such cases, members gave an extra amount of money alongside their merry go round contributions. This extra amount would go towards their group savings. Savings were made with the goal of investing the money into a profitable project, and to graduate from small business projects to bigger enterprises. The case described below is an example of group savings activities:

“When we visit someone--we usually meet twice per month, as in, we just take a break for a week then we meet the next week. So we have the merry go round, it is your money, so if you feel like ‘giving’ someone Kes. 2000, they will return the same amount to you. But I told you, we give Kes 100 extra. Kes. 50, goes to the ‘table’ that will be added to the merry go round money. The other remaining Kes.50 from the Kes.100 that is what we save...We have saved money at the bank and when the savings got to Kes. 100,000, we saw instead of the money lying idle in the bank, we decided to do a project with it. That is why we withdrew the money and decided to

buy cattle. So after we bought the cattle and took care of them for some months, we decided to sell them and invest the money in sugarcane farming. So we rented farms and now we have sugarcane plantations. We are about to harvest.” (P.18)

Savings also took the form of emergency funds. Some groups operated an emergency fund kitty where members deposited money regularly. As described in the quote below, in the event of a shock such as death, the treasurer would withdraw the emergency funds and give them to the affected member. The emergency fund kitty would then be reimbursed by members later on.

“We also have an emergency fund. Our treasurer keeps the money. When one is faced with a problem and members are not available, we withdraw from our emergency fund and people will reimburse later on...We give Kes.50 every week. Sometimes it grows until it gets to Kes.50, 000. So if you say that you have a problem at any time, the treasurer will give you the money.” (P.8)

Non-monetary savings were also a feature of some groups. This took the form of contributions of maize or beans after the harvest season. These contributions would be stored until a member was faced with a shock such as death. They would then be given to the bereaved member. For other groups, the contributions were a means of dealing with food insecurity. Food contributions were re-sold to members at low prices during dry seasons when food prices went up, as in the case described below:

“What they usually do, during a bumper maize or beans harvest, members are asked to contribute one tin of beans and three tins of maize, this is stored in the granary. So during a drought, when maize was being sold at Kes.150, to group members like to assist each other--it will be sold at Kes. 100. They will take from the group granary and sell it at Kes.100. That way, people who lack are assisted.” (P.17)

4.3.7 Assistance/Welfare

The provision of assistance to self-help group members faced with various risks or shocks was a common activity found in all of the groups. Often, this was described by members as the welfare aspect of the group. Welfare/assistance programmes by self-help groups to their members assisted them to cope with risks and shocks that affected them and their households. The most frequently observed forms of welfare were funeral assistance and illness assistance.

4.3.7.1 Funeral assistance

This was the most predominant form of assistance provided by all of the self-help groups. Women self-help groups in Kabras provided funeral assistance to a member upon the death of their father, mother, father-in-law, mother-in-law, husband and children. Funeral assistance was most easily provided because of the indisputable nature of the shock, as well as its cost implications for the bereaved family. One member explained:

“Mostly we help the bereaved because it is something that is obvious. Because the information will be passed out and everyone will know.” (P.11)

Funeral assistance provided by most self-help groups took the form of monetary contributions of a stipulated amount of money that would be given to the bereaved member. From the groups interviewed, this amount ranged between one hundred to three hundred Kenyan shillings (Kes100- Kes 300, or USD 1-USD3) per member. In most cases, this amount was given upon the occurrence of death.

Table banking loans were crucial to dealing with the risk of death. This was found to be especially so when a death occurred at a time when members did not have money to contribute towards the bereaved member. It was also useful when members were faced with multiple shocks and were unable to provide assistance from their own resources. In such cases, the table banking kitty came in handy, in that members could take a table banking loan to provide assistance to the bereaved member and repay the loan later with interest. Some groups also explained that they withdrew from the table banking kitty to provide assistance to a bereaved member:

“We just take a portion, first we look at how much we have. Because the treasurer must have some money at all times. So after we see how much we have, we take some, and members contribute some more.” (FGD 2)

Apart from monetary assistance, some members also explained that they gave food parcels, for example maize, beans, rice, sugar, and tea leaves to the bereaved member. Others provided both food parcels and financial assistance, and also assisted with chores during the burial. One member described the funeral assistance provided as follows:

We each contribute Kes.100. We also contribute 500grams of sugar each. We give some beans and rice. When the body is brought from the mortuary, we go and cook, and feed the guests. Then the Kes.100 we give it to our bereaved member as a way of consoling them....Mostly, your husband, your father and your child. Your father in law I mean. Or your own father. Both sides. (FGD 2)

For some groups, food parcels were collected once the shock had occurred, while for others, they were collected after the harvest season. This would be stored until a member faced the shock of death. Should the shock not occur, the food would be sold and the money shared among members at the end of the year.

4.3.7.2 Illness and childbearing assistance

Self-help groups also provided assistance when a member or their close family member such as a child or husband became ill. While some groups had a set amount to be contributed by each member in the event of an illness, most of the conversations held for the purposes of this research,

depicted mixed opinions towards providing illness related assistance. Some groups felt that such assistance should be provided by fellow members at will. As such, in these groups, members were under no obligation to assist an ill member or their relatives. Other groups set conditions that needed to be met before a member received such assistance. These conditions included the severity of the illness, which could be proven if a member was admitted in hospital. Some other groups needed proof that the member was unable to afford the medical bills before they could offer any assistance as a group. Illness-related assistance was in most cases non-refundable monetary assistance towards medical expenses incurred. As described in the quote below, in some cases the assistance could also be offered as a loan:

“If one is admitted at the hospital, you may be unable to afford the hospital bill. The group members will sit down and agree. They may decide to raise half of the bill and let you raise the rest. Or they can decide to raise half and the other half they will raise but you will have to pay it back.” (P.16)

Effective risk/shock coping mechanisms ought to reduce the probability of selling assets, dissaving or borrowing in order to offset medical bills or cover funeral costs. Yet, evidence gathered in this study revealed that in spite of the assistance provided, some affected members still incurred debt while dealing with some of the risks and shocks that affected them. This happened mostly when one was faced with multiple risks. In fact, when asked about the adequacy of such assistance, one participant noted that given their limited resources, the assistance provided was not intended to meet all the costs incurred but rather was a show of solidarity with the affected member. Evidently, by providing this assistance, self-help groups merely reduced the financial burden of the affected individual but did not reduce the impacts of such risks and shocks. While women still incurred debts to cope with some risks and shocks, the table banking activity enabled them to access credit much more easily, at little or no interest and with flexible repayment terms.

Nearly all self-help groups provided assistance to members after the birth of a child. In such cases, members would each contribute Kes.100 that would then be used to purchase a towel and clothes for the new born baby. Some groups also bought food for the mother.

4.3.8 Risk spreading

Risk spreading was a mitigation measure achieved by WSHGs in Kabras location through the recruitment of new group members and joining of several groups. Several groups were observed to intentionally seek new members in order to increase their resources. Since the amount of assistance in times of crisis was based on the number of people contributing, a larger pool of members meant participants would receive more assistance when faced with various risks. More membership would also result in more money in the table banking kitty and consequently access

to more credit by members. Increased membership was also pursued by members in order to increase their merry go round pool of funds. This measure was found to be mostly adopted by groups whose merry go round contributions were very low.

While seeking to increase their membership, self-help groups employed relatively thorough vetting processes prior to the recruitment of new members. For instance, new members could only be introduced to the group by an existing member. In one meeting that the researcher attended, a prospective member was asked questions relating to their economic activity, where they stayed and their marital status. The researcher was then informed that some members of the group would be sent to verify the truthfulness of the information provided by the prospective member. Such information was deemed to be relevant, in that it indicated the prospective member's ability to contribute towards group activities, therefore reducing the chance of attracting defaulters. Young unmarried women or women living in rented houses were considered high risk and were therefore shunned and excluded by most groups. Women living in rented houses were considered to be a potential flight risk after obtaining a loan from the group or from a bank through the group. Being married and having children provided some form of assurance that the prospective member would not flee with the group's money. One participant in a focus group discussion explained their vetting process as follows:

Respondent: "So if I know you, you can request me and tell me that you want to join the group, at least I know your background, so by the time I present you to the group, you will be assessed, they will ask questions like whether you have a business, where you come from, whether you stay on your land or you live in a rental house, if you want an external loan, who are your guarantors, so after that we send someone, other than I who introduced you, someone else has to come and verify your information." (P.6)

Interviewer: "What if one said that they do not have a business, will you deny them entry into the group?"

Respondent: "One may say that, but if they are employed, as a civil servant, we will allow them. But if one does not have a business and they do not have surety. If you look at them, they do not look like they can repay a loan, so we cannot allow such a person." (P.6)

A thorough vetting process when recruiting new members was viewed as a means of ensuring with certainty that members would reciprocate merry go round contributions, repay table banking and bank loans and give contributions towards funeral and illness assistance when it was needed. Overall, the recruitment of additional members was viewed as a risk mitigation strategy because it enabled group members to spread the risks and benefits that emanated from being in a self-help group.

It was also observed that most of the women interviewed in the process of conducting this study belonged to more than one self-help group. Belonging to several groups allowed a woman to receive assistance from several groups when faced with a risk/shock. It also enabled them to access credit from different groups, therefore mitigating both the severity of the impacts of some risks such as illness, as well as shocks such as death and income insecurity. However, it must be noted that an individual's ability to join several groups as a reinsurance strategy was largely constrained by their resources. Because most activities were based on reciprocity, the more groups one joined the more the financial responsibilities they took up. These responsibilities involved making more frequent merry go round contributions, giving more table banking shares and assisting fellow members in times of crisis. All of which could only be accomplished if a member had a steady source of income. This clearly demonstrates the exclusion of poorer women from risk-spreading strategies.

What are the freedoms and capabilities realized by women in self-help groups in Kabras location, Kakamega County, Kenya as a result of their engagement in women self-help groups?

The capability approach identifies five freedoms as being instrumental to accessing various capabilities. These are political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. This section shall identify the freedoms realized by women consequent to their engagement in self-help groups in Kabras location. Secondly, this section shall also highlight the capabilities that women in Kabras location realize by virtue of their engagement in self-help groups. In Chapter 2, capabilities were defined as real opportunities that one has to achieve their valued functionings (Robeyns, 2005:104). Functionings are what one is able to be and do. For women in Kabras location, their valued functionings can be seen as the direct opposite of the risks and shocks that affect them. These include food security, income security and increased capacity to cope with risks such as illness, commodity price fluctuations and shocks such as death. As such, the capabilities highlighted here, are what the study found to be the real opportunities created by self-help groups for women to overcome the risks and shocks that affected them.

4.3.9 Self-help groups and freedoms

Whereas the capability approach identifies five fundamental freedoms, this study found that women self-help groups in Kabras location contributed directly towards the expansion of three instrumental freedoms, described below.

4.3.9.1 Economic facilities

Economic facilities refer to the freedom to achieve economic security and are evidenced by factors such as access to credit, access to markets and freedom to seek employment outside the home especially in the case of women (Khosla, 2002:7). As evidenced by the excerpt below, this study found that self-help groups, to a great extent enabled women to achieve some degree of economic freedom.

“Without these groups, in my opinion, I would not be running my business. I also have a bar. So most of the time, I also pump my money there. And when I look at how far the bar has come, at least I can say that the group has helped me in so many ways. Because the bar is very challenging. You must have different brands, at least when I get that money, I can buy all brands. Then I have to also employ people. Maybe at the end of the month--sometimes business is not good, I will ask my group to lend me table banking money or use my merry go round money to pay my employees. That is why I think the groups have really helped me.” (P.6)

The findings in response to the second research question of this inquiry, further illustrated how self-help groups enabled women to access credit from banks and micro financial institutions. These are credit facilities that individually, these women would not have been able to access. Self-help groups were also found to enable women start, operate and sustain small businesses, thus allowing them access to self-employment outside the home.

4.3.9.2 Social opportunities

Freedom for social opportunities is indicated by factors such as access to basic education, health, social services and childcare. Absence of this freedom is symbolized by lack of access to medicine, or basic services such as water etc. (Khosla, 2002:8). It was found that the money that women saved in self-help groups either through table banking or merry go round, was partly used to access various social services such as education for their children and healthcare for themselves and their households. Accessing services such as healthcare, was further enhanced by self-help groups through the assistance that they provided in the form of illness assistance. Self-help groups also enabled women to access loans for school fees, which allowed them to send their children to school.

4.3.9.3 Protective security

Protective security refers to safety nets that guarantee one's security, such as unemployment insurance or relief support that protect one from extreme deprivation (Khosla, 2002:8). With regards to protective security, WSHGs were found to offer some safety nets, albeit to a small

extent. In the event of a shock or a risk, most women self-help groups provided assistance after the shock had occurred. Often, this involved monetary contributions and in some cases food contributions that were given to the affected member. This was also limited to risks such as death and illnesses. Furthermore, for some groups, the illness assistance provided was tied to certain conditions such as the severity of the illness or proof of financial need. As has already been mentioned, often, these contributions were inadequate. In fact, they were seen as a sign of solidarity with the affected member rather than a safety net. Protective security in the form of insurance was non-existent in all self-help group arrangements. This posed major limitations on the amount of money that the groups could offer to cushion their members against deprivation in the event of adversity, as well as their ability to cater for multiple risks if they occurred simultaneously or in close succession.

4.3.10 Self-help groups and capabilities

Women self-help groups were seen to significantly contribute to the expansion of the capabilities of the women who were involved in them and their households. For instance, self-help groups improved the chances of women to access credit. These loans enabled various capabilities for women in self-help groups and their households. Some women indicated that while group table banking loans were small and could only be used to meet small expenses, bank loans enabled them to start businesses or even send their children to school. Similarly, small table banking loans were instrumental in enabling women to purchase farm inputs thus contributing to their food security. As one participant explained,

“You know table banking, especially in March and April, when it is planting season, the table banking kitty could run empty, because everyone needs money, to buy fertilizer, to cultivate the land among other things. Table banking was opened to help us. The treasurer cannot have Kes.20, 000 and yet I haven’t cultivated my land. They have to give me that money, I use it to cultivate my land and will figure out how to pay it later.” (P.1)

Illness and funeral assistance provided by self-help groups were found to enhance the capacities of women to better cope with tragedies such as illness and death. While it has already been mentioned that this assistance was inadequate, individual women joined various groups as a means of accessing more assistance. In so doing, their capacity to deal with risks and shocks was enhanced. There was no strong evidence suggesting a link between self-help groups and increased capacities of women to deal with fluctuating commodity prices.

Important to mention is the fact that the capabilities discussed here were realized differently by different categories of women. Poorer women with little income had limited capabilities because

they were limited in their ability to spread risks and access credit. Poorer women were entirely excluded from participating in WSHGs through the vetting processes. In cases where they participated in WSHGs, they only had access to merry go round savings that were equivalent to their contributions. They could also only access credit from lending institutions based on their meagre savings.

Overall, it can be argued that through collective action, women self-help groups expanded the economic and social freedoms of their members, and to some extent, their protective security. These freedoms provided them with various opportunities. For example, access to credit enabled women to start businesses, table banking loans enabled women to purchase farm inputs, illness assistance enabled women to access health care for themselves and their households. These capabilities enabled women to achieve various valuable functionings. The freedom to access credit through self-help groups for example, provided women with the capability to be economically active, which in turn enhanced their personal financial security. This cycle is illustrated below.

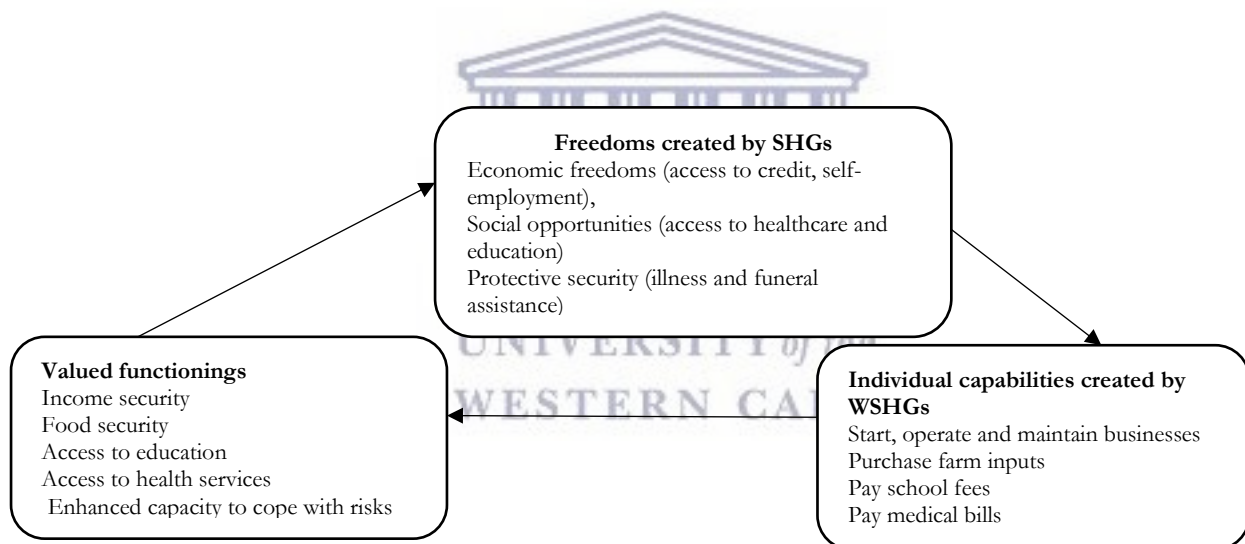


Figure 3: Self-help groups, freedoms and capabilities

4.4 Conclusion

In conclusion, this study found that the major risks and shocks affecting women in self-help groups in Kabras location were death, illness, income insecurity, illness, fluctuating commodity prices, food insecurity and death. Women in self-help groups undertook various activities that helped them to either cope, mitigate or prevent these risks and shocks. These included table banking, merry go round, accessing loans from formal institutions, group saving and welfare programmes. These activities to varying extents enhanced the capacities of women to deal with various risks and shocks that they faced. Despite all of the capabilities and freedoms that were enhanced by involvement in women self-help groups, these did not extend to women’s participation in political

processes or transparency guarantees. The findings of this research have been summarized in the diagram below.

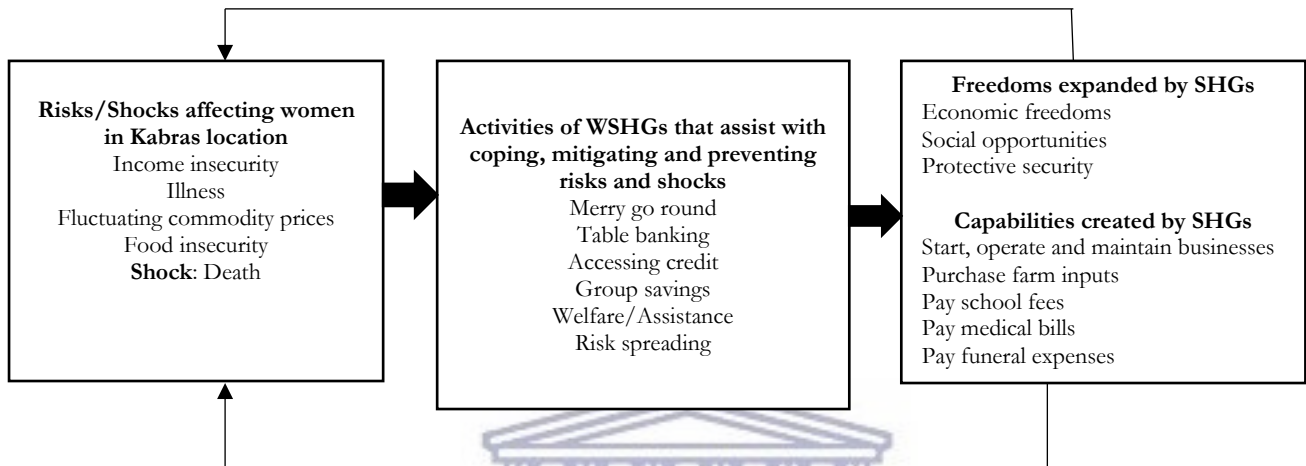


Figure 4: Summary of research findings



5 CHAPTER 5: DISCUSSION AND CONCLUSIONS

This study aimed to empirically determine the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya. The findings of this research suggest that women self-help groups offer social protection to their members and their households, albeit to a moderate degree. Importantly, the findings suggest that social protection that is generated by involvement in WSHGs, is dependent on the degree of each woman's personal financial capacity. Women with greater access to financial capital are able to maximise their involvement in self-help groups because they are able to engage in a wide range of self-help activities, thus spreading their risk. Poorer women on the other hand, have less capacity to spread risks.

This chapter of the research will provide an in depth analysis and interpretation of the research findings within the context of the capability approach and other themes explored in the literature review. The chapter shall then draw conclusions and provide recommendations.

5.1 Women self-help groups as social protection institutions

This study adopted Devereux's and Sebates-Wheeler's definition of social protection, whereby the objective of social protection was defined to be the reduction of economic and social vulnerability of the poor, vulnerable and marginalized groups. The findings of this study established that women self-help groups contributed to reduced economic and social vulnerability of the women involved in them and their households. Self-help groups were found to contribute to the reduction of women's exposure to income insecurity by enabling investment. They were also found to contribute to the resilience of women and their households, by increasing their capacity to overcome risks such as illnesses and food insecurity, and shocks such as death. The findings of this research are consistent with Tostensen's (2008:6) argument that mutual aid arrangements often assist their members to deal with contingencies such as illnesses and death, and that they support investment and consumption, thus empowering the poor to deal with risks and vulnerability. Similarly, Mehta et al (2011), Nyataya (2016) and Okello (2014) found that women self-help groups provided economic benefits to their participants, including increased savings, assets and access to credit.

In addition to meeting the objectives of social protection, women self-help groups were found to fulfil the protective and promotive dimensions of social protection identified by Devereux and Sebates-Wheeler as (2004:11). Women self-help groups mainly contributed towards the protective

dimension of social protection. Funeral assistance provided in the form of money and food, as well as illness assistance, provided relief from deprivation that could potentially occur in the absence of such assistance from self-help groups. In this study, self-help groups were found to also contribute towards the promotive dimensions of social protection by expanding the economic opportunities of their members. Self-help groups facilitated access to credit and reproductive assets for their members, thus enabling some participants to enhance their economic status. Similar results were seen in Kaseke (2013:5), where mutual aid arrangements were found to protect their members against hunger, through contributions made in times of plentiful harvest. He also found that they served the promotive function of increasing the productive and earning capacities of their members.

This study also found that women self-help groups contributed to the expansion of capabilities of their members. Self-help groups were found to be effective in enabling a capability creating circle that facilitated the realization of various functionings for their participants (Ibrahim, 2006:400). For example, the women self-help groups created collective capabilities such as access to credit from banks, that in turn created individual capabilities such as the ability to start businesses or pay school fees. Capabilities were also enhanced by women individually, through activities such as re-insurance that was facilitated by joining several self-help groups. These capabilities enabled women to achieve various functionings for themselves and their households.

The study also established that women self-help groups were effective in expanding the social and economic freedoms of their members. They were observed to increase access to credit and self-employment opportunities for their members, thereby expanding their economic freedoms. They also enabled access to social services such as health and education, thus expanding social freedoms. Whereas it is the agency of women through their self-help group activities that created these freedoms, these enhanced freedoms further allowed women to exercise their agency in order to attain valued functionings.

The above described connection between self-help groups and capabilities and freedoms, reinforces the argument by Ibrahim (2006) that self-help groups contribute to the creation of collective capabilities and the expansion of individual freedoms. According to the capability approach, the assessment of the quality of life that an individual leads ought to be measured in terms of their capability to function (Sen, 1989:43). The capability approach also views development as the expansion of freedoms. Sen argues that development needs to be evaluated with regards to the extent to which it enhances people's freedoms (Ibrahim, 2006:399). Freedoms offer individuals with opportunities to achieve various valued functionings. In this regard, self-

help groups were seen to be effective in enhancing freedoms and removing barriers to the realization of capabilities.

Somewhat surprisingly, women self-help groups were found to have intricate measures to safeguard themselves from ending up with financially risky members. They pursued risk-spreading strategies that included increasing membership through regular recruitment of new members, and safeguarded the objectives and interests of their self-help groups by employing thorough vetting mechanisms of prospective members. The vetting process included cross examinations and investigations of the prospective member's background before they were admitted to the group. This is contrary to studies that indicate that mutual aid arrangements purely rely on peer pressure to enforce compliance with set rules and regulations (Tostensen 2008:5). Thorough vetting of prospective members enabled self-help groups to prevent challenges relating to members defaulting payments. These strategies were also shown to have exclusionary effects, which are discussed in the section below that reflects on the limitations of women self-help groups.

In light of the above discussion therefore, this study goes to reinforce the fact that self-help groups can be viewed as social protection institutions providing some form of social protection to vulnerable women and their households in Kabras location.

5.2 Limitations of women self-help groups as social protection institutions

While it has been established that women self-help groups offer some degree of social protection to their members, some of the findings of this research put to question the degree of their effectiveness as social protection institutions. To begin with, this study established that all forms of assistance provided by WSHGs after the occurrence of a risk/shock were inadequate. Monetary contributions and food parcels provided to members to assist them with coping with risks were offered as a sign of solidarity rather than a means to cushion members from further deprivation. WSHGs in the study setting were not found to have risk insurance programmes where members could make regular contributions with guaranteed compensation upon the occurrence of a risk. Thomson & Posel (2002) found that elaborate risk insurance programmes enabled burial societies in South Africa to provide comprehensive funeral benefits upon the occurrence of a death. Without elaborate risk insurance mechanisms WSHGs were found to be unable to effectively mitigate risks.

Women self-help groups also had limited capacities to contribute towards the transformative elements of social protection. In this study, as much as commodity price fluctuations were identified as a major risk affecting women and their households, self-help groups had no activities

geared towards mitigating this risk. Often, households had to adjust their lifestyles by way of changing their dietary plans or borrowing money to deal with this risk. This finding underscores the shortcomings of informal social security institutions and reinforces the fact that the state, using various distributive mechanisms, ought to provide social protection in an equitable manner to fulfil the transformative function (UNRISD 2010:139). Unarguably, for risks that are caused by macro-economic factors, such as commodity price fluctuations, women self-help groups are inadequate forms of social protection.

In addition to being unable to address the transformative elements of social protection, women self-help groups were found to minimally contribute towards freedoms such as political freedoms and transparency guarantees identified within the capability approach. Involvement in self-help groups in Kabras was not in any way found to be linked to women's participation in political processes. Similarly, self-help groups were not found to be linked to transparency guarantees such as contributing towards transparent business engagements, reducing corruption or improving justice seeking mechanisms. These are freedoms that can only be guaranteed by the state. This finding therefore further stresses the crucial role of the state in providing social protection.

This study established that the capacity of women self-help groups to provide assistance towards multiple risks was very limited. When a member was faced with multiple risks such as illness of several household members, women self-help groups were unable to provide adequate assistance to their members to enable them to deal with those risks. This, coupled with the limited capacity of self-help groups to deal with risks such as commodity price fluctuations, is consistent with Bhattamishra's & Barrett's (2008:1-2) conclusion that lower level social security arrangements are inefficient in insuring against covariate risks. They argue that while mutual aid arrangements can aid in insuring households against idiosyncratic shocks, covariate shocks require interventions from governments and NGOs.

This study affirmed findings by Santos and Barret (2006), Dercon (2008) and Bhattamishra & Barrett, (2008) who explain that because poor households have less capacity to reciprocate, they are undesirable social insurance partners. First, the thorough vetting of prospective members inadvertently enabled the exclusion of poorer, economically inactive, single and landless women. Having a source of income was a major consideration for self-help groups prior to admitting a new member. This process also excluded unmarried women who were shunned by most self-help groups. Secondly, the protection enjoyed by individual group members was equivalent to a member's financial capacity. For example one could only obtain group table banking loans that were three times the size of their shares. Moreover, while groups facilitated access to bank loans,

the amount accessible to individual members was based on their bank savings. The self-help group only guaranteed the loans. In this regard, members with more resources benefited more from the group compared to their less endowed counterparts. Similar findings were seen in a study on asset transfers among pastoralists in Ethiopia, which found that asset transfers only protected pastoralists who were above a certain asset threshold (Santos & Barret, 2006). This was because poorer pastoralists were excluded from other social insurance networks and as such did not have access to any other transfers that were associated with membership from such networks.

The exclusionary nature of WSHGs underscores the need for the creation of predictable, sustainable, inclusive and universal, formal social protection programmes in environments of generalized poverty. As evidenced by the findings of this study, informal social protection institutions do not capture the most vulnerable women. The state must therefore provide universal or categorical targeted social protection instruments that address all women who reside in rural Kenya. In so doing, it will enhance all poor women's potential to expand capabilities and freedoms and therefore functionings, through such self-initiated activities as self-help groups.

A surprising finding made in this research was that while women self-help groups were selective in the recruitment of new members, and therefore potentially exclusionary of poorer, economically inactive women, as a whole, they reflected a heterogeneous mix of women's financial capacities. This was made possible by flexible merry go round schemes where no minimum amount was set but rather, members could contribute what they could afford and in turn, their fellow members would reciprocate the same amount. Perhaps, this stemmed from the mutual understanding of the unstable nature of the informal businesses that the women operated, which could not guarantee stable incomes. Muiruri (2013:65) also found that informal social protection institutions in Mathare slums, Nairobi showed some degree of inclusiveness. She argues that formal social protection interventions should build on these positive aspects as opposed to importing standardized social protection models that do not fit the reality in developing country settings.

Equally surprising was the conditional provision of illness related assistance by women self-help groups in this study. This was interesting because it is a feature more commonly observed in formal, targeted social protection instruments. Specifically, it is associated with formal means testing social security programmes that set criteria to be met before one can qualify for assistance (Qingyue, et al., 2010). This study found that for some groups, illness related assistance could only be provided upon proof of the severity of the illness, i.e. when a member or their relative was admitted in hospital or if a member could prove their inability to pay the hospital bills. This is a major downside of the security offered by women self-help groups. The formal national hospital

insurance fund provides a better cover given the fact that it provides health cover for illnesses irrespective of the severity of the illness or the member's ability to meet the medical costs (National Hospital Insurance Fund, 2017).

5.3 Linkages between self-help groups and formal institutions

A major link found between women self-help groups and formal institutions was the connection between self-help groups and lending institutions such as banks and micro finance institutions. By allowing self-help group members to access loans as a collective and act as each other's guarantors, these institutions were seen to support expansion of the capabilities and freedoms of women in self-help groups. Given their meagre incomes and assets, individually, the research participants would not be able to access such loans. Kaseke, et al., (2008:10) recommends that formal institutions can support informal social security institutions by providing flexible financial arrangements that are tailor made for their needs. This was clearly evident in this study.

5.4 Limitations of the study

The results of this study may be limited in their representation of the social security provided by women self-help groups to their members and households in Kabras location, in Kenya, because they only present women's perspectives. The perspectives of other household members on the contribution of women self-help groups in providing social protection for their households was not considered. Members of households were not included in the study. The study also did not include the experiences of women who had been excluded from joining a self-help group, nor did it explore how non-compliant members are removed from the groups. Future studies can strive to gain a more rounded understanding, by including perspectives from other members of households that benefit from women self-help groups. Furthermore, a study of the experiences of women who were excluded or expelled from WSHGs would enhance understanding on the cost of not having non formal or formal social protection to marginalized and vulnerable groups.

5.5 Conclusions

The findings of this study have implications for the understanding of how women self-help groups function as social security institutions. Self-help groups promote the financial well-being of their members and their households. They also improve their capacities to cope with risks and shocks. For women with limited access to formal social protection, these benefits, although minimal are critical safety nets that cushion them from extreme deprivation. The role of women self-help groups can therefore not be ignored in development practice. If development is to be viewed as

the expansion of freedoms, and capabilities, women self-help groups are in fact key development agents. They demonstrate the agency of vulnerable communities coming together to address issues that matter to them. Governments and development practitioners ought to build on the economic freedoms that women self-help groups generate for their members, by fostering stable economic environments and promoting access to capital and markets for small businesses that women in self-help groups operate. These will most likely enhance women's earning capacities, thereby boosting their participation in self-help activities and contributing to the capability circle that is built through self-help groups.

The study also delineates the boundaries and limitations of what women self-help groups can do as informal social security institutions. For example, self-help groups were found to be unable to run complex programmes of social insurance. This grossly limits their capacities to handle multiple risks. They are also incapable of protecting their members from macro level risks. An example in this study was commodity price fluctuations. These findings caution against the over estimation of the potential of informal social security institutions. For this reason, this study reiterates the fact that a rights-based approach is still crucial to the realization of the right to social protection. Besides, comprehensive formal social protection programmes can augment the benefits realized from women self-help groups and promote the inclusivity of these informal social security arrangements. Cash transfer programmes for instance, can allow economically inactive women to become desirable insurance partners and consequently enable them to benefit from informal social security schemes (Oduro 2010:23-24).

On linkages to formal institutions, it was found that self-help groups were more linked to private institutions such as banks and microfinance institutions compared to the state. While these institutions provided flexible terms for women in self-help groups to access credit, there is an underlying risk of exploitation as they seek to advance their corporate interests. Governments need to take a more prominent role in regulating the linkages between corporate institutions and women self-help groups, to protect and optimize the gains for women who are engaged in informal social security arrangements, especially those operated by marginalized groups. Further, state institutions may make even better, and safer partners to women self-help groups than corporate institutions who are driven by their bottom line, and should thus pursue partnerships with these informal social security institutions. In Kenya, there exists state programmes that provide credit to women for enterprise. For instance, there is Uwezo Fund, which promotes access to credit for enterprise for women, youth and persons with disabilities (Ministry of Devolution and Planning, 2017), and the Women Enterprise Fund, which provides access to credit for women to start and expand their

businesses (Government of Kenya, 2017). While these are commendable initiatives, their conspicuous absence in women's narratives in this study, is indicative of their limited reach.

Conclusively, the questions explored in this study were founded on the argument that in the face of limited state capacities to provide social protection, poor people are not passive but rather, undertake various strategies to cope with poverty and vulnerability. The study therefore, through several qualitative techniques, sought to understand the contribution of women self-help groups to social protection. Women self-help groups were found to provide crucial safety nets to their members and their households. They are, however riddled with limitations relating to the adequacy of the security that they provide and their effectiveness as social protection institutions. These limitations mostly stem from their constrained financial capacities. The benefits and inadequacies of women self-help groups in Kabras location led the researcher to conclude that the effectiveness of self-help groups can be enhanced by state interventions. As such, they should be seen as complementary rather than parallel social protection institutions.



6 References

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7 APPENDICES

7.1 APPENDIX 1: Demographic questionnaire

DEMOGRAPHIC DETAILS QUESTIONNAIRE FOR FOCUS GROUP/INDIVIDUAL INTERVIEW/PARTICIPANT OBSERVATION

Interviewee number/Name.....

Age of participant.....

Main economic activity.....

Sources of income.....

Monthly income.....

Household size.....

Number of children.....

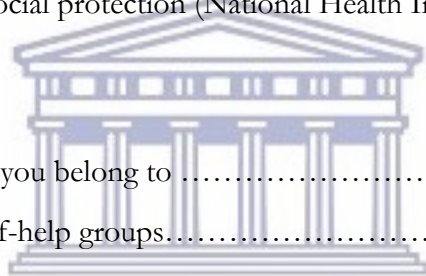
Access to any form of formal social protection (National Health Insurance, Social grants etc)

Yes

No

How many self-help groups do you belong to.....

Length of time belonging to self-help groups.....



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7.2 APPENDIX 2: Individual interview guide

INDIVIDUAL INTERVIEW DISCUSSION GUIDE

Study topic: The role of informal social security arrangements in providing social protection: a case of women self-help groups in Kabras location, Kakamega County (Kenya)

Instructions for conducting the individual interview

1. **Introduction of the study to the interviewee:** Thank you for agreeing to participate in this study. This research project is being conducted as part of my course requirements for the completion of a masters degree in development studies. This research intends to explore the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya. The interview shall take between 45 minutes to one hour.
2. **Interviewee Consent:** The interviewee will be provided with a copy of the information sheet on the study. The researcher shall go through and explain to the interviewee all the items on the information sheet and the informed consent form in the native language. The interviewee shall be asked to sign a consent form to participate in the interview. One copy of the informed consent form shall be given to interviewee and a second copy shall be kept by the researcher. The interviewee shall be informed of the audio-taping which will be used for data collection.
3. **Demographic data:** Anonymous demographic data from the interviewee shall be collected. The interviewee shall be asked to complete a simple questionnaire prepared for this purpose. If the interviewee is unable to read and write, the researcher shall assist her in filling in the demographic data form.
4. **Rules:**
 - There are no right or wrong answers
 - Feel free to ask me a question to clarify anything that you do not understand

Discussion guide

PART I

1. Tell me about yourself, what do you consider to be a good life for yourself and your family?
 - 1.1. The life that you are living right now, how different is it from the life that you desire for yourself and your family?
 - 1.2. What opportunities do you have in this community to achieve that good life that you are talking about?
 - 1.3. What efforts are you making to achieve that good life?
 - 1.4. What things are preventing you from achieving that good life in this community?

Probes for discussion

- Economic barriers to wellbeing: employment, access to credit etc
- Social barriers to wellbeing: access to basic education, health, social services, child care
- Protective security: such as access to support in the event of a crisis, guarantees in case of incapacitation or deprivation

PART II

2. Suppose you are faced with a problem, say, crop failure or loss of a relative or an illness, how do you deal with it? What do you do in the event of a shock?
 - 2.1. What challenges do you experience when dealing with these risks?
 - 2.2. How do you overcome these challenges?

PART III

3. You are a member of a women self-help group; tell me about this group (s).
 - 3.1. Why did you join a self-help group? If the interviewee is a member of more than one group, both will be discussed
 - 3.2. What are some of the activities that you engage in in your self-help group? (If the interviewee is a member of more than one group, both will be discussed.)
 - 3.3. Could you explain to me how the group is organized? How you conduct your business?

PART IV

4. Thinking about the shocks and stresses that you face, how has the self-help group helped you to deal with some of these shocks and stresses?
5. What are you able to do now that you couldn't do before you joined a women self-help group?
6. Thinking back on the desirable life you described, the life that you wish to live, how has the self-help group helped you (or not) in that regard?

Probes for discussion

- Asset acquisition?
- Social acceptance?
- Access to credit/loans?
- Payment of loans
- Access to social services? Education, health etc

7. Of all the things we have discussed today, how would you say the self-help group has improved your life as an individual or that of your family and relatives?

**More areas will be probed further based on the responses from focus group discussions.*

Conclusion

- Thank you for participating. This has been a very successful discussion
- Your opinions will be a valuable asset to the study
- I hope you have found the discussion interesting
- If there is anything you are unhappy with or wish to complain about, please speak to me later or contact my supervisor (contact provided on information sheet)

- I would like to remind you that any comments featuring in this research will be anonymous



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7.3 APPENDIX 3: Focus group discussion guide

FOCUS GROUP DISCUSSION GUIDE

Study topic: The role of informal social security arrangements in providing social protection: a case of women self-help groups in Kabras location, Kakamega County (Kenya)

Instructions for conducting the focus group discussion

5. **Introduction of the study to participants:** Thank you for agreeing to participate in this study. This research project is being conducted as part of my course requirements for the completion of a master's degree in development studies. This research intends to explore the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya. The discussion shall take between 45 minutes to one hour.
6. **Participant Consent:** Participants will be provided with a copy of the information sheet on the study. The researcher shall go through and explain to the participants all the items on the information sheet and the informed consent form in the native language. Participants shall be asked to sign a consent form before taking part in the focus group discussion. One copy of the informed consent form shall be given to participants and a second copy shall be kept by the researcher. Consent will be sought from participants to audio-tape the FGDs that will be used for data collection, and the voluntary nature of the study will be emphasized.
7. **Demographic data:** Anonymous demographic data from focus group participants shall be collected. Simple questionnaires prepared for this purpose will be handed out and then collected at the end of the focus group discussion. For participants who are unable to read and write, the researcher shall assist them in filling in the demographic data forms.
8. **Ground rules:**

Ground rules will be negotiated with participants at the start of each FGD, where the researcher and participants will give inputs on the rules they want to govern the discussion. The researcher will give the following input:

- The most important rule is that only one person speaks at a time. There may be a temptation to jump in when someone is talking but please wait until they have finished.
- There are no right or wrong answers
- You do not have to speak in any particular order
- When you do have something to say, please do so. There are many of you in the group and it is important that I obtain the views of each of you
- You do not have to agree with the views of other people in the group

Discussion guide

Warm up question

2. First, I'd like everyone to introduce themselves. Can you tell us your name?

PART I

3. I am just going to give you a couple of minutes to think about your experience living in this community as daughters, mothers, wives and providers. As individuals and in your homes what do you consider to be a good life for yourselves and your families?
 - a. What opportunities do you have in this community to achieve that good life that you are talking about?
 - b. What efforts are you making to achieve that good life?
 - c. What things are preventing you from achieving that good life in this community?

Probes for discussion

- Economic barriers: such as employment, access to credit etc
- Social barriers: access to basic education, health, social services, child care
- Protective security: Access to protection in the event of a crisis such as incapacitation or deprivation

PART II

4. How many women self-help groups would you say are there in this community?
 - a. What are some of the meanings that people attach to being in a women self-help group in this community?
 - b. What difference do you think self-help groups have made in this community?
5. Now let's talk about your self-help group, why did you establish this group. And for those that only joined the group, what motivated you to join a women self help group?
 - a. What are some of the activities that you do as a group?
 - b. Can anyone explain to me how the group is organized? How do you conduct your business?
 - c. What are some of the issues you face as a group in conducting these activities?
 - d. If you consider your self-help group successful, what do you think is behind its success?
 - e. If you consider your self-help group unsuccessful, what do you think limits its impact? What would you want to change about it?

Probes for discussion

- Group Constitution?
- Rotational savings program? How it works?
- Any other savings scheme? How it works?
- Assistance to members in times of crisis?
- Any social activities that the group undertakes?
- Any political activities that the group undertakes?
- Any connection to external institutions such as banks or NGOs?

PART III

6. How would you rate your self-help group in terms of its ability to provide you with security and protection in times of crisis?
 - a. What is it that you are able to do now as members of a self-help group that you couldn't do before you joined the group?
 - b. Thinking back on the barriers to a good life that you said you face in your households, how do you think the self-help group has helped you to deal with some of these challenges?

Probes for discussion

- Asset acquisition?
- Social acceptance?
- Access to credit/loans?
- Payment of loans
- Access to social services? Education, health etc
- Access to basic commodities? Food, shelter, clothing?

PART IV

7. Of all the things we have discussed today, how would you say the self-help group has improved your life as an individual or that of your family and relatives?

Conclusion

- Thank you for participating. This has been a very successful discussion
- Your opinions will be a valuable asset to the study
- I hope you have found the discussion interesting
- If there is anything you are unhappy with or wish to complain about, please speak to me later or contact my supervisor (contact provided on information sheet)
- I would like to remind you that any comments featuring in this study will be anonymous
- Before you leave, please hand in your completed personal details questionnaire

7.4 APPENDIX 4: Participant observation guide

Participant Observation Guide

Study topic: The role of informal social security arrangements in providing social protection: a case of women self-help groups in Kabras location, Kakamega County (Kenya)

Purpose

The aim of attending and observing women self-help group meetings is to experience the activities, arrangements, and operations of women self-help groups. Observation shall also allow the researcher to follow up on clues picked up during the observation in a focus group discussion.

Introduction of the study to participants: Thank you for agreeing to participate in this study. This research project is being conducted as part of my course requirements for the completion of a degree in development studies. This research intends to explore the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya.

Participant Consent: Participants will be provided with a copy of the information sheet on the study. The researcher shall go through and explain to the participants all the items on the information sheet and the informed consent form. Participants shall be asked to sign a consent form before taking part in the focus group discussion. One copy of the informed consent form shall be given to participants and a second copy shall be kept by the researcher.

Demographic data: Anonymous demographic data from focus group participants shall be collected. Simple questionnaires prepared for this purpose will be handed out and then collected at the end of the meeting. For participants who are unable to read and write, the researcher shall assist them in filling in the demographic data forms.

Ground rules:

- The most important rule is that participants shall conduct their meeting as usual as though the researcher were not present.

Field Notes Guide (To be used as a guide although observations at the field should not be limited to the items on this guide)

DATE

SITE/ LOCATION.....

STARTING TIME

ENDING TIME.....

Observation	Comments
Number of participants	
Nature of the discussions (Agenda)	
Roles and responsibilities of different group members	
Decision making	



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7.5 APPENDIX 5: Consent form



University of the Western Cape

*Private Bag X17, Bellville 7535, Cape Town, South Africa
Telephone : (021) 959 3858/6 Fax: (021) 959 3865
E-mail: pkippie@uwc.ac.za or spenderis@uwc.ac.za*

Letter of consent: To participate in a Focus Group Discussion/Individual Interview/Participant Observation exercise

I....., have had the opportunity to ask any questions related to this study, and received satisfactory answers to my questions, and any additional details I wanted.

I agree to take part in this research.

I understand that my participation in this study is voluntary. I am free not to participate and have the right to withdraw from the study at any time, without having to explain myself.

I am aware that the information I provide in the focus group discussion might result in research which may be published, but my name may be/ not be used (circle appropriate).

I understand that my signature on this form indicates that I understand the information on the information sheet regarding the structure of the questions.

I have read the information regarding this research study on Women Self Help Groups.

I agree to answer the questions to the best of my ability.

I understand that if I don't want my name to be used that this will be ensured by the researcher.

I may also refuse to answer any questions that I don't want to answer.

By signing this letter, I give free and informed consent to participate in this research study.

Date:.....

Participant Name:.....

Participant Signature:.....

Interviewer name: PHOENE MESA OWARE

Interviewer Signature:.....

7.6 APPENDIX 6: Translated (Swahili) consent form



Sanduku la Posta Private Bag X17, Bellville 7535, Cape Town, South Africa
Simu :(021) 959 3858/6 Faksi: (021) 959 3865
E-mail: pkippie@uwc.ac.za or spenderis@uwc.ac.za

Barua ya kibali: Kushiriki katika Majadiliano ya Kundi/ Mahojiano ya Mtu binafsi / Zoezi la kuchunguza washiriki kwa njia ya kuwatazama

Mimi.....,nimekuwa na fursa ya kuuliza maswali yoyote kuhusiana na utafiti huu, na kupokea majibu ya kuridhisha kwa maswali yangu, na maelezo yoyote ya ziada niliyotaka.

Nakubali kushiriki katika utafiti huu.

Ninaelewa kuwa kushiriki kwangu katika utafiti huu ni kwa hiari. Mimi niko huru kutoshiriki na nina haki ya kujiondoa kwenye utafiti wakati wowote, bila ya kujieleza.

Ninafahamu kwamba maelezo ambayo mimi nitatoa katika mjadala wa kikundi yanaweza kutumika katika utafiti ambao unaweza kuchapishwa, lakini jina langu linaweza kutumika / lisitumike (chukua chaguo linalokufaa).

Ninaelewa kuwa sahihi yangu kwenye fomu hii inaonyesha kuwa ninaelewa habari kwenye karatasi hii kuhusu muundo wa maswali.

Nimesoma fomu ya maelezo kuhusu utafiti huu juu ya Vikundi vya Wanawake.

Nakubali kujibu maswali kwa kadri ya uwezo wangu.

Ninaelewa kwamba kama sitaki jina langu litumiwe kuwa faragha yangu itahakikishwa na mtafiti.

Naweza pia kukataa kujibu maswali yoyote ambayo sitaki kujibu.

By signing this letter, I give free and informed consent to participate in this research study.

Kwa kutia sahihi kwenye barua hii, natoa kibali cha bure kushiriki katika utafiti huu.

Tarehe.....

Jina la mshiriki:.....

Sahihi ya mshiriki:.....

Jina la mtafiti: PHOENE MESA OWARE

Sahihi ya mtafiti:.....

7.7 APPENDIX 7: Participant Information sheet



University of the Western Cape

Private Bag X17, Bellville 7535, Cape Town, South Africa

Telephone : (021) 959 3858/6 Fax: (021) 959 3865

E-mail: pkippic@uwc.ac.za or spenderis@uwc.ac.za

INFORMATION SHEET FOR INTERVIEWEES (FOCUS GROUP DISCUSSION/INDIVIDUAL INTERVIEW/PARTICIPANT OBSERVATION)

Project Title:

The role of informal social security arrangements in providing social protection: A case study of women self-help groups in Kabras location, Kakamega County (Kenya)

What is this study about?

This research project is being conducted by Phoebe Mesa Oware, a student at the University of the Western Cape. You are invited to participate in this project as a member of a Women Self Help Group residing in Kabras Location. The purpose of this research is to determine the contribution of women self-help groups to social protection at the level of the household in rural settings in Kabras location, Kakamega County, Kenya.

What will I be asked to do if I agree to participate?

You will be asked to share information on the risks and shocks that you and your household face; the activities, arrangements, and operations of the self-help group that assist you in preventing, mitigating and coping with these risks and how the women self-help group has helped you and your household to improve your well-being. The interview will take about 20 - 30 minutes and it will take place within your community.

Would my participation in this study be kept confidential?

All your personal information will be kept confidential and will remain anonymous if that is your choice. You will be required to sign a consent form to protect your privacy and confidentiality while participating in this study. The researcher shall not reveal the identity of the participants and will safeguard the confidential information obtained in the course of the study.

What are the risks of this research?

There are no risks involved in participating in this research project. From the beginning, aims and objectives will be clear.

What are the benefits of this research?

There are no material benefits for the interviewee but it will create an awareness and understanding of the contribution of women self-help groups to the interviewee's social security.

Do I have to be in this research and may I stop participating at any time?

Your participation in this research is completely voluntary. You may choose not to participate and to stop participating at any time you want. If you stop or decide not to participate, you will not lose anything.

Is any assistance available if I am negatively affected by participating in this study?

There are no negative effects that could happen from participating in this study.

Do I need to bring anything to the interview?

You may bring your self-help group constitution and any other group documents that you feel free to share with the interviewer. These may be useful in recalling some details about the operations of the group.

What if I have questions?

This research is being conducted by Phoebe Mesa Oware a student at the University of the Western Cape. Her contact number is +254 71 778 3575.

If you have any questions about the research study itself, please contact Prof Yanga Zembe at The Institute for Social Development (ISD), University of the Western Cape, her telephone number +27 82 454 8611.

Should you have any questions regarding this study and your rights as a research participant or if you wish to report any problems you have experienced related to the study, please contact:

Dr Sharon Penderis
Acting Director
Institute for Social Development
School of Government
University of the Western Cape
Private Bag X17
Bellville 7535

This research has been approved by the University of the Western Cape's Senate Research Committee and Ethics Committee.

7.8 APPENDIX 8: Translated (Swahili) information sheet



University of the Western Cape

FOMU YA MAELEZO YA WASHIRIKI KATIKA MAJADILIANO YA KUNDI/ MAHOJIANO YA MTU BINAFSI / ZOEZI LA KUCHUNGUZA WASHIRIKI KWA NJIA YA KUWATAZAMA

Jina la mradi:

Utafiti huu unatazamia kuchunguza mchango wa vikundi vya wanawake katika kuboresha maisha ya wanawake na jamaa zao, eneo la Kabras, Kata la Kakamega, Kenya.

Utafiti huu ni wa nini?

Utafiti huu unafanywa na Phoebe Mesa Oware ambaye ni mwanafunzi katika chuo kikuu cha Western Cape. Unaalikwa kujiunga na mradi huu kama mwanamke mkaazi wa eneo la Kabras abaye ni mwanachama katika Kikundi cha Wanawake. Madhumuni ya utafiti huu ni kudhibiti mchango wa vikundi vya wanawake katika ustawi wa wanawake wanaoijiunga na vikundi hivi pamoja na jamaa zao.

Je, nitaulizwa kufanya nini ikiwa nikubali kushiriki?

Utatakiwa kutoa habari juu ya hatari ambazo wewe na jamaa yako mnakabiliana nazo katika jamii hii. Pia utatakiwa kuelezea shughuli, mipangilio, na uendeshaji wa vikundi vya wamama na jinsi shughuli hizi zinawawezesha kukabiliana na hatari zinazowakumba kwa njia ya kuzuia au kupunguza atahri zinazotokana na hatari hizi. Utaulizwa maswali kuhusu jinsi vikundi vya wanawake vimekusaidia wewe na familia yako kustawi. Mahojiano yatachukua kati ya dakika ishirini na thelathini na yatafanyika ukiwa kwa jamii yako.

Je! Ushiriki wangu katika utafiti huu utahifadhiwa siri?

Melezo yako yote ya kibinafsi yatahifadhiwa siri na hayatatambulika ikiwa ni chaguo chako. Utahitaji kusahihi fomu ya idhini ili kulinda faragha yako na usiri wako wakati unashiriki katika utafiti huu. Mtafiti hatatafunua utambulisho wa washiriki na atalinda matokeo ya siri yatakayopatikana wakati wa utafiti huu.

Je, ni hatari gani zinazohusiana na utafiti huu?

Hakuna hatari zozote zinatazamiwa kutokana na kushiriki kwako katika mradi huu. Kutoka mwanzo, malengo ya utafiti huu yatakuwa wazi.

Je, ni faida zipi zinaweza tokana na utafiti huu?

Hakuna faida ya nyenzo kwa mhojiwa lakini matokeo ya utafiti huu yatajenga ufahamu wa mchango wa vikundi vya wanawake kenye ustawi wa wanawake na jamaa zao.

Je, ni lazima niwe katika utafiti huu wakati wote? Na pia naweza kuacha kushiriki wakati wowote?

Ushiriki wako katika utafiti huu ni kwa hiari kabisa. Unaweza kuchagua kutoshiriki wakati wowote unaotaka. Iwapo utaamua kuacha kushiriki, hutapoteza chochote.

Je, kuna Msaada wowote unaopatikana ikiwa ninaathiriwa kutokana na kushiriki kwangu katika utafiti huu?

Hakuna madhara ambayo yanaweza kutokea kutokana na kushiriki kwako katika utafiti huu.

Je, ninahitaji kuleta chochote kwenye mahojiano?

Unaweza kuleta katiba ya kikundi chako na nyaraka zingine za kikundi ambazo unajisikia huru kuonyesha mtafiti. Nyaraka hizi zinaweza kuwa muhimu kwa kukuwezesha kukumbuka baadhi ya maelezo kuhusu shughuli za kikundi.

Kama nina maswali, niyaelekeze wapi?

Utafiti huu unafanywa na Phoebe Mesa Oware mwanafunzi katika Chuo Kikuu cha Western Cape. Nambari yake ya kuwasiliana ni +254 71 758 3742.

Iwapo una maswali yoyote kuhusu utafiti huu, tafadhali wasiliana na Prof Yanga Zembe katika Taasisi ya Maendeleo ya Jamii (ISD), Chuo Kikuu cha Western Cape, nambari yake ya simu +27 82 454 8611.

Iwapo una maswali yoyote kuhusu utafiti huu na haki zako kama mshiriki kwenyewe utafiti huu au unataka kutoa ripoti yoyote ya matatizo uliyokumbana nayo yanayohusiana na utafiti huu, tafadhali wasiliana na:

Dr Sharon Penderis
Kaimu mkurugenzi
Taasisi ya Maendeleo ya Jamii (ISD)
School of Government
University of the Western Cape
Sanduku La Posta, Private Bag X17
Bellville 7535

Utafiti huu umeidhinishwa na Kamati ya Utafiti wa Seneti ya Chuo Kikuu cha Western Cape na Kamati ya Maadili.