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**URBAN POVERTY AND THE SURVIVAL STRATEGIES
OF THE URBAN POOR
IN KENYA**

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Peter Ngau
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**A SURVEY OF HOUSEHOLD SURVIVAL AND COPING STRATEGIES OF
THE URBAN POOR IN NAIROBI AND MOMBASA, KENYA**

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1.0 Introduction

Sub-Sahara Africa is faced with rapid increase in urban poverty. According to the World Development Report (1990), Sub-Sahara Africa is the only major region of the world where the incidence of poverty increased over the last decade (World Bank, 1990). Recent surveys indicate that the incidence of poverty in many Sub-Saharan cities has been increasing rapidly (Onibokun, 1991; UNICEF, 1987; Odiege and Syagga, 1990; KCO, 1992). As urban poverty increases, the poor are being pushed further into living under more appalling conditions. Living and working conditions are deteriorating because cities are unable to sustain healthy urban development.

In Kenya as in many other countries of Sub-Sahara Africa, there are relatively few institutions and policies to address these problems. There is no explicit social policy on poverty alleviation. The poor are expected to be supported through the traditional family and kinship networks. However, these support systems have largely disappeared in urban areas. Non-governmental and community-based organizations have emerged to provide for some vulnerable groups, but their capacity is severely limited and their activities are uncoordinated. Furthermore their approach to poverty alleviation is supply oriented: aid driven by what is available rather than by what is needed most; the poor are viewed as clients and are targeted as passive and monolithic groups. However, in these cities the poor people are not just passive. They more often initiate a variety of coping strategies to deal with their hardships.

There is an emerging recognition of the potential contribution of the efforts of the urban poor themselves in solving their own problems. In addition, there is a considerable interest among community based organizations, Non-Governmental Organizations (NGOs), government agencies and international organizations in promoting sustainable development measures which incorporate the active participation of the local people. But there is lack of understanding among policy makers and organizations about the day-to-day strategies of survival of the urban poor. This study of **urban poverty and survival strategies of the urban poor** being

undertaken in Kenya aims to fill the above information gap and provide the basis for appropriate policy formulation and response to the increasing problem of the urban poverty in Kenya's urban informal settlements.

1.2 Statement of the Problem and Objectives

The social-economic conditions of the urban poor have worsened during the past few years of economic recession and price liberalization in Kenya. The purpose is to identify the ability of urban poor households to respond to the conditions created by both macro-economic and micro-economic changes and policy reform: both short-term and possible long term effects. As Kenya government embarks on policy to implement the IMF/World Bank recommended Structural Adjustment Programmes (SAPs), questions should be raised concerning the extent to which these programmes can be implemented without first establishing some "safety nets" to cater for potential and actual vulnerable groups among the urban poor. However, safety nets cannot be put in place in the absence of comprehensive social policy. It is expected that the results of this survey will contribute towards the formulation of viable social policy which will have positive long-term effect on the process of alleviating poverty.

From a policy perspective, understanding micro-level coping strategies is essential to ensure that possible and actual interventions would strengthen local peoples initiatives and be effective in minimizing welfare losses. This is of particular importance in the urban context where poor households may have been severely effected by SAPS, and particularly the recent prize liberalization in Kenya.

Table 5.4 (a)

Price Changes of Selected Items between 1991 and 1994

Item	qty	Jan 91	Jul 91	Dec 91	Jan 92	Jul 92	Dec 92	Jan 93	July 93	Dec 93	Jan 94	Feb 94	Mar 94	April 94
Bone meat	1 Kg	40.00	45.00	45.00	50.00	60.00	70.00	70.00	90.00	90.00	100.00	110.00	120.00	130.00
Sugar	1 Kg	12.50	13.65	13.95	13.95	25.00	25.00	27.00	40.00	40.00	35.00	35.00	35.00	45.00
Wheat flour	2 Kg	21.10	25.00	25.00	25.00	25.00	27.00	35.00	54.00	58.00	60.00	60.00	60.00	60.00
Cooking fat	2 Kg	48.00	48.00	58.00	68.25	68.25	98.00	118.00	155.00	165.00	177.00	185.00	185.00	185.00
Eggs	1 Tray	50.00	55.00	60.00	60.00	65.00	75.00	100.00	112.00	120.00	130.00	135.00	150.00	150.00
Omo	500 g	22.00	22.00	25.00	28.85	28.85	34.50	34.50	66.00	68.00	75.00	77.00	77.00	77.00
Maize Flour	2 Kg	22.40	22.40	23.00	23.00	25.00	25.00	25.00	28.40	45.00	45.00	45.00	45.00	45.00
Fresh milk	1/2 Litre	3.90	4.10	4.10	4.10	4.75	7.00	8.00	10.50	10.50	10.50	13.50	13.50	13.50
Maize grain	1 Kg	6.50	6.50	6.50	6.50	7.00	7.00	7.00	11.00	12.00	15.00	17.00	17.00	17.50
Grade 2 rice	1 Kg	16.00	16.00	16.00	16.50	25.00	25.00	27.00	30.00	35.00	30.00	30.00	30.00	30.00
Bread	500 g	6.15	6.15	6.95	6.95	6.95	7.50	7.50	15.00	15.00	15.00	16.00	16.00	16.00
Tea leaves	250 g	12.05	13.50	14.50	14.50	21.00	30.25	35.00	35.00	38.00	45.00	48.00	51.00	51.00
Salt	1 Kg	4.00	4.10	4.40	7.00	8.00	10.00	10.00	11.00	13.00	14.00	15.00	16.00	16.00
Bar soap	1 Bar	12.00	13.50	14.10	14.10	17.00	22.00	25.00	38.00	42.00	42.00	48.00	52.00	60.00
Toilet roll	1 Roll	5.50	6.50	6.50	7.00	7.00	7.00	8.50	10.50	10.50	12.00	12.00	12.00	12.00
Newspaper	1 paper	6.00	6.00	7.00	7.00	9.00	10.00	10.00	12.00	12.00	12.00	12.00	15.00	15.00

NB

1. The prices for 1994 were gathered from Mathare during the survey.
2. The prices for Jan 1991- Dec 1993 were from the researchers price change records over the years.
3. The table doesn't indicate price changes for vegetables and fruits although they are very important in the diet since it is very hard to create a standard measure for them.
4. Since the prices aren't nationally standardized, the picture created should not be take as countrywide.

Fig: 5.1 (a)

Price Changes of Selected Domestic Items between 1991 and 1994

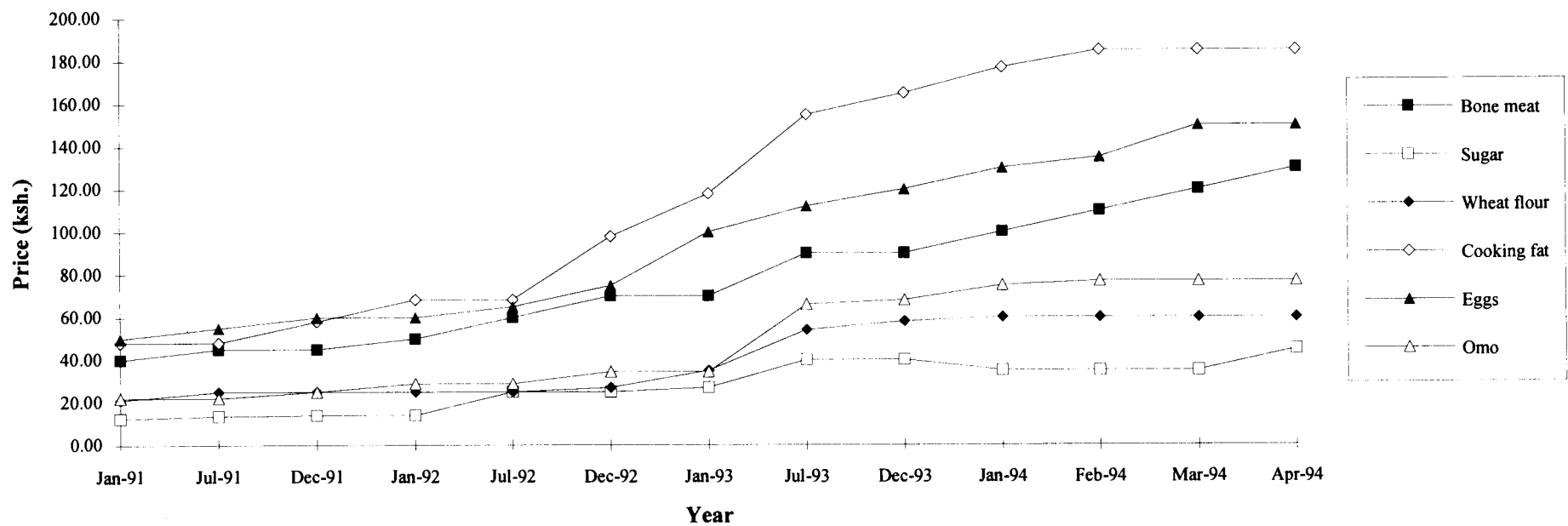


Fig: 5.1 (b)

Price Changes of Selected Domestic Items between 1991 and 1994

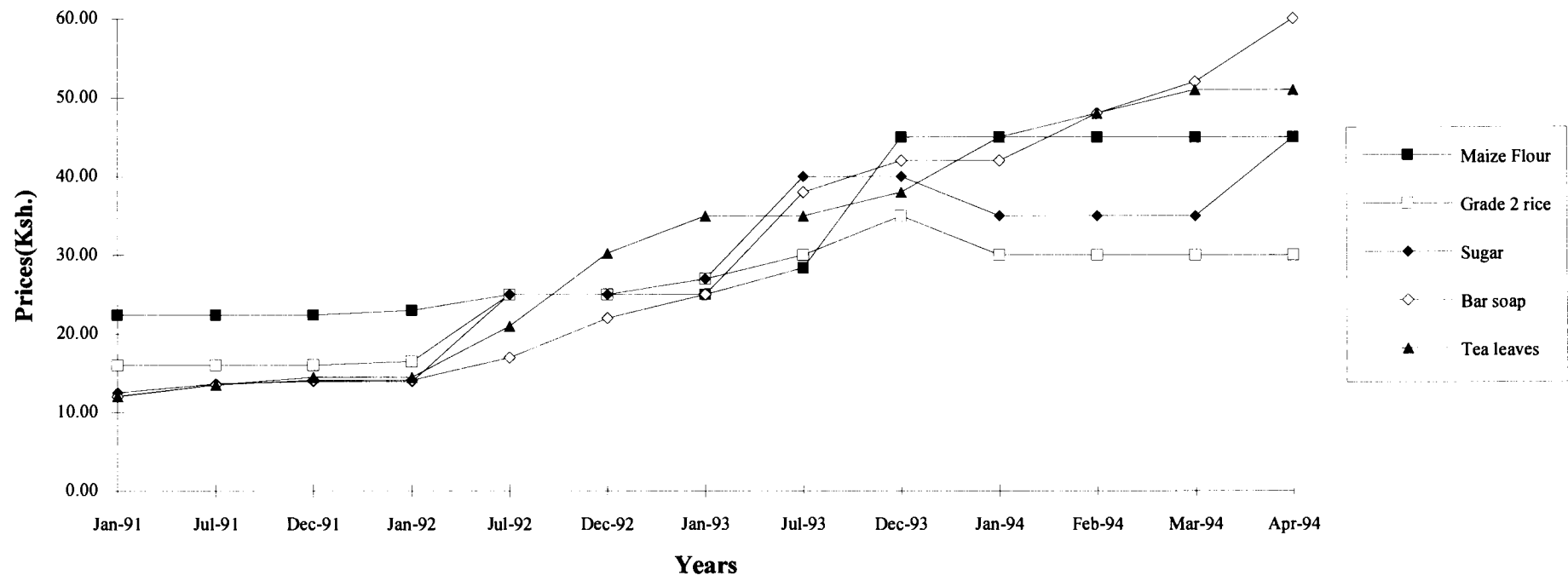


Fig: 5.1 (c)

Price Changes for Selected Domestic Items between 1991 and 1994

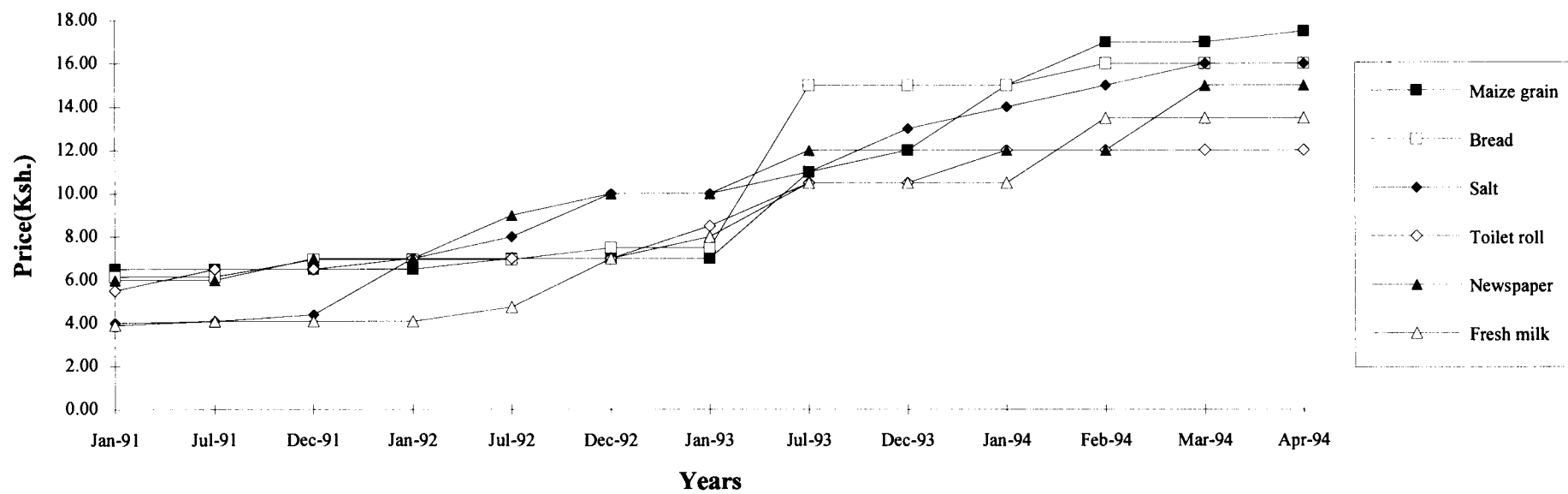


Table 5.5.1(i)

What the Poor Pay in Buying in Small Quantities Compared to buying in Larger Quantities

Group	Item	Super Market /wholesale		Avg. Retail Price (mathare)		What the Poor Pay	
		Unit	Price (Ksh.)	Unit	Price (Ksh.)	combination	Total Price
Foods	Cooking Fat	1 kg	92.00	100 g	10.50	2 Kg @ 100g price	210.00
		2 Kg	165.00	250 g	25.00	2 Kg @ 250g price	200.00
				500 g	49.00	2 Kg @ 500g price	196.00
				1 kg	97.00	2 Kg @ 1 Kg price	194.00
				2 kg	185.00	2 Kg @ 2 Kg price	185.00
	Maize flour (factory)	2 kg	42.00	1 Kg	23.00	2 Kg @ 1 kg price	46.00
				2 Kg	45.00		
	Maize flour (milled)			1/4 Kg tin	5.50	2 Kg @ 1/4 Kg tin price	44.00
				1/2 Kg tin	10.50	2 Kg @ 1/2Kg tin price	44.00
				1 Kg	21.00	2 Kg @ 1 Kg tin price	42.00
				2 Kg	40.00	2 Kg @ 2 Kg tin price	40.00
	Dry maize	90 Kg sack	1400.00	1/4 Kg tin	7.50	1 sack @ 1/4 Kg tin price	2700.00
				1/2 Kg tin	12.00	1 sack @ 1/2 Kg tin price	2160.00
				1 Kg tin	20.00	1 sack @ 1 Kg tin price	1800.00
				2 Kg tin	38.00	1 sack @ 2 Kg tin price	1710.00
	Blue band	250 g	28.00	50 g	7.50	1 Kg @ 50 g price	150.00
		500 g	56.00	100 g	13.50	1 Kg @ 100 g price	135.00
		1 Kg	110.00	250 g	32.00	1 Kg @ 250 g price	128.00
				500 g	58.00	1 Kg @ 500 g price	116.00
				1 Kg	120.00	1 Kg @ 1 Kg price	120.00

Table 5.5.1(ii)

What the Poor Pay in Buying in Small Quantities Compared to buying in Larger Quantities

Group	Item	Super Market /wholesale		Avg. Retail Price (mathare)		What the Poor Pay	
		Unit	Price (Ksh.)	Unit	Price (Ksh.)	combination	Total Price
Foods	Sugar	2 Kg	80.00	250 g	13.00	2 Kg @ 250 g price	104.00
				500 g	25.00	2 Kg @ 500 g price	100.00
				1 Kg	48.00	2 Kg @ 1 Kg price	96.00
				2 Kg	96.00	2 Kg @ 2 Kg price	96.00
	Grade 2 rice	2 Kg	55.00	250 g	8.00	2 Kg @ 250 g price	64.00
				500 g	15.00	2 Kg @ 500 g price	60.00
				1 Kg	30.00	2 Kg @ 1 Kg price	60.00
				2 Kg	60.00	2 Kg @ 2 Kg price	60.00
	Dry beans	90 kg sack	3000.00	1/4 Kg tin	12.00	1 sack @ 1/4 Kg tin price	4320.00
				1/2 Kg tin	23.00	1 sack @ 1/2 Kg tin price	4140.00
				1 Kg tin	45.00	1 sack @ 1 Kg tin price	4050.00
				2 Kg tin	90.00	1 sack @ 2 Kg tin price	4050.00
	Tea leaves	250 g	46.00	50 g	10.50	500 g @ 50 g price	105.00
		500 g	90.00	100 g	20.00	500 g @ 100 g price	100.00
				250 g	48.00	500 g @ 250 g price	96.00
				500 g	94.00	500 g @ 500 g price	94.00
Soaps	Omo	500 g	65.00	50 g	8.50	1 Kg @ 50 g price	170.00
		1 Kg	127.00	100 g	16.50	1 Kg @ 100 g price	165.00
				250 g	32.00	1 Kg @ 250 g price	128.00
				500 g	69.00	1 Kg @ 500 g price	138.00
				1 kg	145.00	1 Kg @ 1150 g price	145.00
	Bar soap	1 bar (6p)	42.00	1 piece	10.00	1 bar @ 1 piece price	60.00
				1 bar (6p)	55.00	1 bar @ 1 bar price	55.00

THE COPING STRATEGIES OF POOR HOUSEHOLDS IN MATHARE

6.1 (a) Reducing Extended Family Assistance

As a means of reducing household expenses, most heads did not live with relatives other than their own children and spouses. Of the 59 interviewed heads, none was staying with parents in Nairobi. Only 16 (27.1%) were living with other relatives and 8 (13.5%) with people who were not blood relatives. On further probing, it was found that the non-relatives, were actually partners who were sharing the rent and other household expenses.

All the relatives were in temporary employment and although their financial contribution was low and irregular, they took care of their basic needs. The heads of households could not afford to stay with dependents, other than own immediate family members. They all wished their relatives could find their own places to stay sooner than later.

6.1 (b) Sending Some of the Household Members to Live in Rural Homes

It was established that 52 (88.1%) of those interviewed had children of their own. As a survival strategy, 27 (51.9%) maintained part of the family (wife or children or both) in rural homes. The heads of these households said it was cheaper to send remittances to the family members than to maintain them in the city. While in the rural homes, the spouse was supplementing household expenses by either doing subsistence farming or doing a small scale business or both. Taking children to school in the rural area was said to be cheaper because they walk most of the time and they carry packed lunch if they cannot return home for lunch. In addition, parents felt that city life, and particularly in slum areas had bad influence on growing children, some of whom left school for no apparent reason, became street children and eventually became drug-users and petty criminals.

6.1 (c) Collecting Remittances From Up-country

Those who had part of their households in rural homes (27), 18 of them (66.7%) received or collected some foodstuffs from there to supplement their living expenses in the city. While all those who had wife or children in rural homes sent remittances in the form of money, foodstuffs and clothing to their families, only 12 (37.5%) of those who did not have nuclear family members (32 or 54.2%) in rural homes rarely sent any remittances on regular basis. Consequently, only very few of the households in this category (6 or 18.8%) received remittances from up-country. This shows a close relationship between regular place of residence of household members in relation to heads work place and the amount and frequency of remittances either sent to or received from rural homes. This is because, the larger the total household in the city, the higher the living expenses, and consequently, the less there is to give to other relatives in form of remittances.

Those who lived with all their nuclear family members in Nairobi, infrequently visited other relatives in rural homes and therefore received or collected less remittances from up-

country. Often times, the remittances to relatives were sent through other people because transport is very expensive. By implication, making few up-country trips to visit extended family was one of the coping strategies. This habit entrenches the household in the city and reduces kinship ties and support with rural folk.

6.1 (d) Living in Small Crowded Rooms

Majority of the households (69.5%) lived in single rooms, 20.3 per cent in two rooms and the remaining 10.2 per cent in three or more rooms. In Mathare Valley, room occupancy was not dependent on the size of the household but on ability to pay more rent for extra rooms. For example, in our survey there was a case of a household of fifteen (15) people living in one room and another household of four people living in four rooms. The head of the later household owned the house while the other was renting, and in temporary (casual) employment.

The general room occupancy per household in Mathare was a low 1.5 rooms. The village with the highest room occupancy was Kwa Mutisya with 1.9 rooms per household while Mathare 10 had the lowest room occupancy, at 1.2 rooms per household. Mathare 4B had an average room occupancy of 1.4 rooms. Therefore, tolerating the situation where household members were living crowded in single rooms with little or no privacy was another coping strategy for the poor. Their main concern was to have a roof over their heads.

Living in very congested rooms could pose a healthy risk, particularly when the house/room ventilation is as poor as was noticed in Mathare. Some of the rooms had only very tiny holes for windows. This could be very dangerous because 37 (62.7%) of the households were using either charcoal or firewood for cooking and, 51 (86.4%) were using paraffin tin lamps for lighting. Both sources of fuel and lighting (naked flames) emit carbon monoxide which can be lethal in case of poor ventilation. In addition, the two pose a high risk for accidental house fires which are frequent in Mathare Valley.

A large number of those interviewed (52.5 %) complained of being overcrowded and lacking privacy. This was particularly bad for those who had grown children. To alleviate the problem, two of the households visited had teamed up and rented a single room for their children to use as their bedroom. But this only happened if all the children were boys due to security concerns.

6.1 (e) Frequent Movement in Search of Cheap Housing

Of the 59 people interviewed, 47.5 per cent had come to Mathare from another estate in Nairobi. Of the 28 respondents who had moved to Mathare, 16 (57.1%) had moved in search of cheaper rent. There were 6 people (21.4%) who had moved because they had been evicted from another informal settlement. This shows that people are being driven to live in estates unacceptable to them due to the current economic recession. Most of the those who had moved (92.8%) had been living in better residential estates such as Westlands, Umoja, Buruburu, Makongeni, Bahati, Majengo, Mbotela, Uhuru, Harambee, Kariobangi South, Nairobi West, Nairobi South B, and C and Kilimani. Some of those who had moved indicated that Mathare Valley is cheap and also they can walk to work. The people who had always lived in Mathare Valley claimed that it was the cheapest estate they could afford the rent. First, the rents were low and since they were used to the place they saw no need to move to another informal

settlement. Secondly, it was easy to run a small business to supplement salary / wage / income. Mathare residents are exempted from buying business licenses. Consequently there is hardly any harassment by the local authority personnel. Thirdly, Mathare Valley is near the city centre and workers can simply walk and save some money.

6.1 (f) Food Substitution

People who could not afford to buy the factory processed foods found substitutes from local foods that were cheaper, though relatively of low quantity. For example, many households were using the locally ground maize-meal instead of the factory processed. Instead of the red cuts of meat, chicken and fish, many households used offal "Matumbo". At breakfast time, people took left-overs of Ugali or boiled sweet potatoes with tea instead of bread.

6.1 (g) Substituting New Clothes with Second-Hand Clothes

New clothes, and particularly imported ones have become very expensive. Fortunately for Kenyans, and particularly the poor, there is a ready substitute. The government has allowed importation of second-hand clothes which have been nick-named "mitumba". Very many people buy "mitumba" some of which when well washed and ironed look pretty good. Selling "mitumba" has therefore become very lucrative business, which is threatening the survival of small-time boutiques in Nairobi. The second-hand clothes are relatively cheap. Someone can buy practically anything (any piece of cloth or foot wear) in the "mitumba" market. Practically all Mathare household heads interviewed were buying second-hand clothes for almost every member of the household except school uniform which have to meet special specifications.

6.1 (h) Walk at Least Part of the Journey

Late in the afternoons, 7-7.30 p.m., very many people were seen walking towards their homes in Mathare. A spot-check with those who were walking established that many had walked from as far as industrial area, others from the community buildings across the city centre and others from Westlands and Langata. In fact, there were people walking from all parts of Nairobi. Some had taken public transport then walked the rest of the journey. When asked why they were walking, all those who were interviewed claimed they could not afford the high transport charges all the times they needed to use it.

The household survey showed that 50.8% of the respondents walked regularly when they could have used public transport. The average distance walked by the 30 interviewees who

were working outside Mathare valley was 14 kilometers each day. The walkers therefore began their journey very early in the morning, sometimes as early as 5.30 a.m. Women who were working far were most adversely affected as they could not start too early due to security reasons but they also risked losing their jobs if they became habitual late comers.

6.1 (i) Missing Meals and/or Eating Low Quality Meals.

The survey has shown that many households missed at least one of the daily meals on a regular basis. In addition, the quality and quantity of the meals served was often poor and inadequate. Nevertheless, the poor know what they should eat and what is good for their health, particularly that of young children but they cannot afford to feed accordingly. Missing meals and food substitution has become a common survival strategy or is it a "health destruction" strategy of the poor. It is not uncommon for low income workers to spend their lunch break resting under trees and being entertained by street preachers and acrobats.

Food is a basic necessity. Lack of food can lead to poor health and low economic productivity. The poor should be assisted to meet this human basic need for themselves and their household members. The study demonstrated how the poor pay more for each unit of item they buy because they usually buy in smaller and more expensive quantities. There is hardly any substitute for Kenya's staple food- maize grain and maize flour. The current draught is not making the situation any easier and instead of prices stabilizing, they are ever on the increase without adequate warning. The poor are becoming more and more marginalized, making their living conditions worse. Carefully thought and implemented intervention strategies are necessary to save the poor from starving.

6.2 (a) Running Small Scale Businesses

Many people in Mathare valley run small business to supplement their wage / salary incomes. The business that most people attempted first was selling of (mbogas) vegetables. After making some profit, then they started small kiosks which generated more income. They sold every day provisions like unga, sugar, tea leaves and cooking fat. Most of the kiosk owners operated within their houses (i.e. had partitioned part of their houses to use as the kiosk). This had two, advantages. First, it was cheap because one did not need to rent another room. Two, they did not need to hire guards to protect their property.

Other activities included dry cleaning of clothes for the working class people within Mathare, selling household utensils, selling second-hand clothes ("mitumba"), carpentry and

operating food kiosks. Women were knitting sweaters and crocheted table clothes during their spare time. The women who made good patterns had a ready market. Some people came from outside Mathare to buy in wholesale. However, the women were being exploited by the middle persons who made a lot of profit from the sales. The women needed assistance to organize the marketing of their products.

6.2 (b) Brewing and /or Selling Chang'aa

A few people in Mathare Valley were brewing and selling local brews like chang'aa and Busaa. But a lot of chang'aa brewing was mainly done in village 4A and 4B which are next to the river. People from the other villages bought in large quantities and went to sell in their own villages. Chang'aa business was said to generate high incomes, particularly if one was in good relationship with the law enforcing officers.

6.2 (c) Prostitution

The old people said some young women and men practiced prostitution. The young people were said to sleep most of the day and only left in the evening to their stations of work. The better -off prostitutes dressed well and were said to act as role models to younger boys and girls. A part from those who carried their business elsewhere, there were a few very famous prostitution joints in Mathare itself. A few middle-aged women were said to do prostitution inside their rooms.

6.2 (d) Getting into Multiple Occupations.

Many people can no longer make ends meet from one source of income. This was worse for most of the Mathare residents interviewed. Many of them were either in multiple occupations (i.e.) wage/salary employment and self-employment. There were some residents who were doing two jobs concurrently, thus working in shifts. Often times, one of the jobs was permanent or regular casual jobs while the other was temporary.

6.2 (e) Urban Gardening and Keeping Small Domestic Animals.

There are very many people in Mathare Valley who cannot afford to provide adequate food for their households. During the survey, 32 (54.2%) of the respondents were either growing some subsistence crops on government unused plots, on the road sides or by the river banks of

Mathare and Gitathuru rivers or keeping small domestic animals or even both. Of those who were doing urban gardening, majority were growing vegetables, legumes (beans, peas and cow peas) and tubers like arrow roots, sweet potatoes and cassava. The City Council does not allow growing of tall growing crops like maize for security reasons. However, some people were going into the suburbs of the city to grow maize as well as the other crops. Most of the crops grown were mainly for household consumption, although those who had large plots and got good yields were selling the surplus.

The most common domestic animal reared was the goat. A few households kept sheep. The goats were mainly for sell. Goats are relatively cheap to rear since they roam the villages by themselves (no herdsman required), feeding on the large garbage heaps and later in the evening, they bring themselves back to their homesteads. This may sound like a fairy tale to most people who have never been to Mathare and seen the fatty goats moving along the foot paths and even crossing the busy Juja road all by themselves. It is amazing how they find their way back to their owners homes. A recent wave of animal theft has emerged in the village but the residents claimed they knew how to deal with such petty criminals i.e. by lynching.

6.2 (f) Enlisting Children in Economic Activities.

Many household heads in Mathare were not able to send all their children to school. The survey showed that 25 (42.4%) of the interviewed heads were not able to send their children to school. These children did not just sit at home. The parents enlisted them in economic activities. Some were hired to people who paid them for doing odd jobs : house girls, and boys, kiosk sales girls and boys, bar/hotel attendants, and other jobs. Those who could not get employment were involved in other activities, sometimes not legal like drug peddling, prostitution and petty crimes such as pick pocketing, house break-ins, mugging and conning. Some children did self styled activities like acrobatic entertainment in the city centre, directing cars (parking boys and girls), collecting and selling scrap materials such as waste paper and metals, and for the little ones, begging. Sometimes the children formed gangs and stooped coming home except only once in a while. Later some of the children many become big time criminals. This was the assessment given by other respondents, not the parents of any of the children involved in the above named activities. The respondents claimed that criminal activities had been steadily increasing. Security

was said to be getting worse and more and more youth could not find any useful economic engagement. The respondents appealed for youth projects to arrest the situation.

6.3 Establishing And/Or Joining Socio-economical Groups.

6.3 (a) Merry-go-Round Groups:

These are very popular among women. The groups are formed by close friends. The purpose of the groups is to assist each other financially. As the name indicates, it is also a "merry -making" social groups. There are very few chances of entertainment in Mathare. The women organize in such a way that every month-end (first Saturday /Sunday) and /or every mid-month, they meet in the house of one lady. They contribute money. First they contribute or rather reimburse money spend by the host to buy food for them to eat. Each contributes about Ksh 5.00 for food. Later, they contribute the money which they leave for the host. There are rules and regulations on how the group should run, and particularly how to deal with defaulters or those who do not abide with the rules. There are elected officials who are recognized and respected by all the group members. Many women have paid their children's school fees through these groups. Some women complained that men have began to infiltrate the groups. Where this has happened, the entertainment part is no longer as good and the women are losing control and leadership opportunities.

6.3 (b) Self-Help Groups

These groups are pre-dominantly female but men have also started joining -in. Women form groups to find ways of raising money through groups projects. It is through these groups that some NGOs provide assistance to Mathare residents. The group defines their own problems, sets their priorities and tries how best they can solve their problems. Some advanced groups write proposals which they sent to NGOs through the ministry of culture and social services asking for specific types of assistance.

This shows that, despite their poverty and low levels of education the residents can participate fully in solving their problems. They need technical advice and guidance. However, many complained about the way NGOs are operating in Mathare. There is poor coordination of

NGO activities and many take them for granted. Instead of working directly with the groups, there is over-reliance on officials (civil servants) which creates red-tape and poor representation of their problems for the officials own material benefits. One pertinent complain throughout the interviews was that "assistance made for the poor has always been hijacked by the leaders, whom they referred to as the "Mkubwas" (big people)." Nevertheless, a good impression was fostered and the Mathare residents are happy and quite appreciative of the given assistance. A suggestion was offered. "Those who want to genuinely help the helpless, let them work directly with the poor".

6.3 (c) Burial and Benevolent Associations

People from the same rural district or division or just neighbours in Mathare get together and form "Burial and Benevolent Association." Each member makes monthly contributions to the association. When a member is bereaved the association members take the responsibility of organizing for the burial and meeting all the necessary expenses including the coffin, transport and food for those who meet daily to organize and/or comfort the family. These groups are very common among the poor and middle class people.

6.3 (d) Workers Saving and Credit Associations

Almost all the permanently employed people interviewed in Mathare had joined these voluntary workers associations. The employee decide how much they want to contribute each month as members of the association. In case of any emergency, each member can apply for an emergency loan. Although different associations have different credit rules, most give at least three times the members principle contributions, payable within three years. This credit/loan is charged very little interest, relative to commercial loans. Mostly, the associations charge 12% annual interest. Other than the members contribution, there is no need for collateral security.

ANNEX 2

CASE PROFILE NO. 1

Name: Shadrack Mutie
Gender: Male
Age: 45 years
Occupation: Security guard (watchman)
Income level: Ksh. 1800 per month.
Residence: Mathare Ten (10)
Marital Status: Married
Number of children: Six (6)

Occupation

Mutie is an employee of Mugoya Construction Company. He is paid Ksh. 1800 per month. Although this money is very little, he has no time to do any other job because of lack of time and exhaustion. He spends approximately 4 hours walking to and from work, 12 hours at work and barely 4 hours of sleep. Mutie bitterly complained about lack of appropriate job opportunities for trained personnel. He is a trained community health worker, with a certificate from the Embu Catholic Diocese Hospital. Because of lack of demand for his skill, he was offered a job as a social-worker but declined because it was paying too little - Ksh 1 200 per month.

Mutie hardly gets an off from duty unless he is ill or has an emergency. He therefore works throughout the week. Because of this, he earns extra pay as over-time. He sometimes gets a gross of Ksh. 2 400 and in good months he can earn as much as Ksh. 3 000 gross. However, his average net income is Ksh. 2 000.

Travel to Work

Mutie walks to his place of work from Mathare 10 to Kawangware, an approximate distance of about 16 km. He leaves his house at 4.00 p.m. and arrives at his work station at around 5.45 p.m. to start work at 6.00 p.m. His duty ends in the morning at 6.00 a.m. Mutie

walks back to Mathare where he arrives at around 8.00 a.m. He prepares a very light breakfast, goes to buy water and washes the utensils before he retires to bed.

He sleeps at around 10.00 a.m. and wakes up at 2.00 p.m. He prepares a heavy meal, mainly "Ugali" and "Sukuma Wiki." (this meal takes him up to the following morning). Soon after, he starts his long trek to Kawangware once again. When he is too tired or sickly, he is forced to use public transport. At month-ends he may take a "Matatu" or Kenya Bus for at least part of the journey.

Household Composition

Mutie is married with six children. All the children and wife stay at his rural home in Mwea, Embu. The wife cultivates their small plot where she grows subsistence crops. She also sells vegetables at the nearest market. She comes to visit her husband once in a while but can not stay for more than three days. The wife brings some food stuffs like dry maize and beans but only when she has good harvest.

The family stays at home as a strategy to keep family expenditures low. However, he has to send some little money home to help the wife and children. He rarely gives financial support to his parents because he cannot afford.

Mutie occupies one single room measuring approximately 10 ft by 8 ft. The floor is bare earth. The walls are made of cut-off wood. The roof is made of scrap tin.. The room has no window save for a very small opening that is left for ventilation. Nevertheless, he pays Ksh 300 monthly rent.

Household Property

He owns a home-made bed. The main beddings are a few sacks, some torn bed sheets and a blanket. He has no mattress. Other household items include two wooden stools, a cooking stove, a kerosene tin lamp, a few kitchen utensils, a bathing basin and a jerry-can for buying and storing water.

Water and Lighting

Mutie buys water at a nearby privately owned tap. A twenty litre jerry-can costs one shilling. He uses one jerry-can for three days. He uses this for cooking, washing utensils and bathing. Once a week he buys an extra jerry-can for laundry.

He uses kerosene tin lamp for lighting. This is used only when the wife or other relative is around. He always works night shifts.

Food/Eating Expenditure

Mutie eats one main meal per day. His main food is "Ugali" (a stiff mixture of boiled water and maize meal flour) and "Sukuma Wiki" (kale). He uses six 2 kg packets of maize meal flour per month. He buys three packets in the first half of the month and the other three at mid-month when he gets his advance payment. He uses two bunches of kale per meal. The two bunches of kale cost six shillings (three shillings each). He therefore deposits ninety shillings with the vegetable vendor at the end of month and another ninety at mid-month. This allows him to get paid up supplies without bothering to keep the required amounts for each day.

Since Mutie is a trained health worker he knows the type of foods that are good for his health. Therefore, he fries his food with cooking fat every day. This he says is important since fat has a heat generating ingredients, in which is very vital for his career - watch man. He also buys fruits at least twice a week. He knows these give good body protective foods against disease attacks and fevers.

Mutie uses paraffin to cook. He buys a three litre jerry-can at Ksh.70. Since he cooks one main meal per day, this takes him the whole month.

During food shortages like now, Mutie must either send more than half of his salary home or buy food stuffs and send to his family. He must give strict orders to his wife to use the food very carefully. The food must be used economically to last a month or else the family would have to starve. However, the wife supplements his support with the little income she makes after selling vegetables. But this income is irregular and undependable. It is also the wife's responsibility to take care of the day-to-day expenses of the rural household.

Income Versus Expenditure

Below is Mutie's estimated monthly household expenditure for his Mathare kitchen. He tries to avoid spending on non-essential items because he simply cannot afford and he does not like credit.

Rent:	Ksh. 300
Maize meal flour	Ksh. 270
Vegetables:	Ksh. 180
Fruits:	Ksh. 40
Fats and salt:	Ksh. 100
Paraffin	Ksh. 70
<hr/>	
Total	Ksh. 960.00
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After buying food stuffs for his family at home and sending the wife Ksh .200, every penny of his salary is used up. Any other expenses are taken on credit but only when they are absolutely necessary.

Sickness and Medical Care

As a trained health worker, Mutie believes in prevention rather than cure. As explained earlier he has to eat fruits twice a week to protect his body. He maintains that this has held him healthy and never sought any medical care since 1990. Moreover, he understands that frequent use of medicine has side effects. He therefore avoids taking drugs and particularly if they are not prescribed by the doctor. He has emphasized this to his wife. He tells the wife to buy fruits like pawpaws and oranges for the children on a regular basis. He agrees that this practice has helped his family to remain healthy. Hence, he has not had to meet any major medical expenses for the last two years.

Giving and Sharing /Remittances

As explained earlier, Mutie must send his family some money on monthly basis and food stuffs during draughts like now. Whenever he has some little cash to spare, he gives to his parents and in-laws. However, during good years (when the wife harvests enough food) he gets some food from home. The savings he makes during this time is put in a post-office bank account. This is a kind of an emergency account. Since his first born is in Standard 8, he currently has small education bill. However, the cost of exercise and text books is far too high. Four of his six children are in school.

Saving and Borrowing

As stated above, Mutie has a post office savings account. In addition to this, he saves with the company's Co-operative Credit and Savings Society. He remits about Ksh.100 every month. He wants to accumulate some savings in readiness for high school fees next year in case the first child gets admission. He also contributes to NSSF for his retirement benefits.

Within his neighborhood, he has established good relationships with a shop keeper and a vegetable vendor. He can get credit facilities whenever in need. He also has friends from whom he can borrow some little cash in case of an emergency.

CASE PROFILE No. 2

Name: Mama Swale
Sex: Female
Age: 53 years
Occupation: Tailor /Business woman
Place of work: Mathare 4 B
Residence: Mathare 4B
Duration in Mathare: 18 years
Marital status: Married

Occupation

Mama Swale is a business woman (tailor) and her husband is a casual employee in a certain Indian shop. She makes mostly women dresses \ clothes. Her customers are both from within and without Mathare. She reckons that she gets customers even from Lavington, Westlands, South C etc. She started her business six years ago. It is a skill she learnt from her mother.

Travel to Work/Business

Mama Swale does not have to travel to go to her place of work because she makes clothes just outside her house in Mathare 4B. However, she travels to buy materials for dress-making from Gikomba in town and Busia in Busia District. Going to these places she uses (bus) public transport. Her husband walks the 2 km - 3 Km from their house to Thika road where he gets a matatu. He prefers walking part of the journey instead of taking a bus just about 200 m from their house because the bus K.B.S charges Ksh 10 while matatus on Thika road charge Ksh 5.

Household Composition

Mama Swale has seven children. Six are in a primary school nearby. One is in a boarding school. Mama Swale has rented two rooms, one for her children and the other for herself and husband. All the children sleep in the single room. The room is very congested although the children share beds.

Water/Lighting

Like other residents in Mathare, Mama Swale has no problem obtaining water. She in fact fetches water in the neighbour's tap which is about 15m away. The problem is the expense. Since she has many children, all of whom are school going they use a lot of water. This forces her to buy about three 20 litre jerricans every day. That means she uses Ksh 3 on water each day. When they are doing laundry, they have to buy one or two extra jerricans. Her water expenses are about Ksh 150 per month.

Lighting fuel is another very expensive commodity. "I have two standard eight candidates and because I want them to pass their exams, I make sure that the lamp is always on until about 11 p.m. at night." I spend a lot of money on paraffin. Mama Swale buys a minimum of two 5 litre jerricans of paraffin. Each jerrican costs Ksh 95.00 at the petrol station. She therefore spends Ksh 190 per month.

Eating /Food Expenditure

Mama Swale says it is very expensive to feed 9 people at the current high prices of food items. Their staple food is ugali (maize meal) and sukuma (kales). Once in while they eat 'Nyoyo' (beans). They sometimes prepare Ndegu (green grams) to go with Ugali and other times Githeri (a mixture of maize and beans). She said that her family spends more than half of their income on food i.e. Ksh 2,500 per month. She does not go on leave. She has to work all year round, every day of the week. The family depends almost entirely on the business income.

Income versus Expenditure

Mama Swale specializes in making Vitenges (women's national dress). She says the business is profitable. At least, she is able to get her daily bread and meet school expenses for the children. The husband's irregular income assists a lot whenever it is available.

Mama Swale says being in her business is better than casual employment because she gets money often. The problem comes when the customers refuse to pay. At times, customers request for clothes to be made and they take too long without collecting them. Some people request to pay in small installments which are not profitable. Mama Swale claims that her stock went down this year because they spend too much on their daughter who joined form one.

She is not sure how much she gets in a month. She estimates that she makes about Ksh 3000 - 4000. In very good months like November and December when people are in festive mood, she can make Ksh 5000 - 6000.

Sickness and Medical Care

Mama Swale says medical care these days is very expensive. Mama Swale's husband has some knowledge of herbs medicine which they often use. The husband got the knowledge from his grandfather who was also a medicine man. This has helped him and the family since he can treat most common diseases. However, serious cases they have to see the assistance of a morden doctor. He gets token pay on treating other people. This helps a lot when there is no income from his casual job.

Sharing and Remittances

Mama Swale says that one of the most frustrating things for her is the fact that she cannot help her mother or any member of the family. She says, "you see, when people back at home hear that you have a business in Nairobi, they expect so much help from you, but unfortunately I cannot render any assistance to my family because I have a large family myself." So, however much Mama Swale would want to help them, she is completely unable. She cannot afford to go home frequently and therefore she does not get much help in terms of food either.

Saving and Borrowing

Mama Swale admits that in Mathare people survive on good relationship with others. Often times, one needs to borrow some little cash. To maintain the relationship, one must be also ready to help others. Mama Swale has an account with Kenya Commercial Bank. She says that she has to save because her children are now all heading to secondary schools.

CASE PROFILE No. 3

Name: Mr. Mutisya
Sex: Male
Age: 47 years
Marital status: Married (two Wives)
Educational Level: Std 8 (1960s)
Occupation: Machine operator
Place of work: CPC (Cooking Oil Factory)
Residence: Mathare 10
Duration in Mathare: 9 Months

Occupation

Mutisya works at CPC Ltd, a cooking oil manufacturing factory. He is a machine operator, a position he has held for over twenty years now. He works on shifts and hence has to use the time when he is off duty to rest. But he also brews and sells chang'aa (local brew) during his spare time. Without this supplement income, Mutisya cannot support his family.

In the course of our interview, several "customers" came in and were served by Mutisya's younger wife. Mutisya said that his first wife is a subsistence farmer. He owns an agricultural plot up-country where his first wife and four children live. They grow maize, beans and peas for home consumption. Mutisya married the second wife as a survival strategy because he did not have money to employ someone to sell chang'aa for him when he is on duty. The second wife does not have children (she is barren), a choice he deliberately made. He has no plans to have her medically checked.

Traveling

Mutisya usually walks to and from his working place at Ruaraka Industrial Area. This is about 7 kilometers from his house in Mathare 10. He doesn't have to follow the main road but cuts through the foot paths to reduce the walking distance.

Since he works on shifts, there are times he is dropped back home by a company car but only when he closes at night. This is just in case of machine breakdown. But he never uses public transport to go to work because he cannot afford the two connections that would be necessary. Although he gets very tired at work as his work involves long hours of standing, he

rests for only a few minutes after getting home before he goes to the chang'aa brewing site at the river bank. His wife cannot handle this part of business.

He travels to his rural home once a month or every other month. Then, he boards a matatu just a long Juja road to Kangundo. When traveling home, he must take gifts like second hand clothes (mitumba) and sugar and bread to his family. When the wife has good yield, Mutisya brings some for consumption in Nairobi. When visiting Nairobi friends he opts to walk to cut on unnecessary expenses.

Household Composition and House Structure

Mutisya's family lives in one room. A long cloth /curtain is used to separate the bedroom from the rest of the room. It's mud -walled, bare earth and roofed with corrugated iron sheets. The door and window are wooden. They live with a partner who helps to pay the rent.

There are two beds. One for him and the other for the partner who lives with them to share the Ksh 400 monthly rent. The partner never eats with them but buys food from outside. Mutisya has a wooden armchair bought in 1970, three stools and the normal cooking utensils.

He uses paraffin for fuel and lighting. He uses the locally made tin lamp. He spends a lot of paraffin because chang'aa drinkers stay until very late at night. However, he sells and collects enough money to compensate for the extra expense. But he would not disclose either the wage income nor the business income. All he could say was that the family can barely survive and hopes that something will be done soon to improve the economy and save the poor from any further suffering.

The rest of his family, one wife and four children are all living up-country in their home. These live in a temporary house he erected for them on his small plot in early 1970. He considers himself lucky his wife does not have many children although she never uses artificial family planning methods. He credits this to their long periods of separation during the year.

Water

Water is available at a cost of Ksh 1 per 20 litre jerrican. This is usually enough for the family's daily household needs. However, an extra jerrican is needed every day for laundry. There is a nearby privately owned tap, about 15 metres away from the house. Water supply is constant and very rarely do they experience shortage.

Food expenditure

Mutisya laments that food expenditures are now too high for his undisclosed monthly income. They normally take ugali with varying types of vegetables, sukuma, cabbage, or ndegu (green grams). At other times they take Githeri or Muthokoi i.e. a mixture of maize grains and beans or peas. Since he only provides for two in Nairobi, they can afford to take the three meals i.e. breakfast, lunch and supper. For breakfast, porridge and tea are commonly taken together with left overs. His house partner survives on kiosk food and food vendors in industrial area where he works.

When on duty, Mutisya takes cheap meals sold near their plant's site. This is only when he is on a 15 hour shift. This happens when there is a larger production to make. Also, he buys cooking oil at factory price both for his family in Nairobi and the rural one. From his rural based family, he gets cereals and grains for his Mathare based family. But he has to spend a lot of money shopping for both households every month.

Income Versus Expenditure

Mutisya was mum about the amount of money he gets. He occupies a low position in their firm, though he has worked there for a very long time. He estimated his salary to be between Ksh 3000 - 4000, depending on whether he works overtime or not. Though undisclosed it was evident that the chang'aa business brings in a relatively good amount of money. Every time the household was visited, there were several customer. But the wife's labour is not paid for.

Mutisya said he spends beyond Ksh 5000 monthly on his two homes. He also explained that his first born is in form three (high school) while the 2nd joined form 1 this year. Mutisya lamented that he was finding it quite difficult to meet his basic obligations. He cannot buy new clothes or furniture. These he considers luxuries. When in dire need, he buys "Mitumba" (second hand clothes) for himself and family.

Sickness and Medical Care

Mutisya's employer, CPC Ltd. has a medical clinic, which is exclusively for employees. He cannot even take his wife or children there. If he is sick, he's supplied with all the required drugs and attention. However, he's allowed to take his nucleus family members to certain specified private clinics. After clearing the bills, these are later reimbursed by the company. In case of admission, he has to pay a certain percentage and the rest is paid by the employer. He is quite grateful to his employer for this facility which makes his life free of anxiety. Most of his friends who do not have such a facility live in fear because they cannot afford medical expenses for their families.

Mutisya's rural based family seek medical help in the local health centers. Only in extreme cases he may bring a sick member to Nairobi. However, he often receives medical prescriptions from his sick members. He finds the prices for drugs too high and unrealistic for the poor.

Saving and Borrowing

Mutisya says social ties are very strong among the Mathare people. He feels that its not possible for many people in Nairobi to survive in solitude. The poor need each others' support. He has joined Kangundo Burial Association and at work he is a member of the Workers Saving and Credit Association. To pay fees for his secondary school children, he borrows an emergency loan which is send directly to the schools where the sons are enrolled. He is deducted the same over the year. He has to repay this before he can apply for another loan. Without this arrangement, Mutisya would not be able to educate his children.

His younger wife is a member of a women's group. Each member contributes money on a monthly basis which is shared between two members each month. His first wife is a member of a merry-go-round in the rural village. She (older wife) can afford to buy small household necessities when her turn for the merry-go-round comes.

He may sometimes receive some foods from up country, but only during good harvests. But this year, this wasn't possible due to lack of enough rains. Within Mathare itself, he has to share a lot with neighbours and colleagues. Giving and borrowing are part of very exclusive inter-relations amongst the local residents.

He also remits monthly dues to the NSSF (National Social Fund) to benefit him upon retirement. He has not managed to secure any assets around and he does not think this will ever be possible since he is about to retire.

CASE PROFILE No. 4

Name: Josephine Nzula
Sex: Female
Age: 59 years
Ethnicity: Kamba
Marital Status: Widowed
Educational Level: Dropped out in lower primary
Occupation: Vegetable Vendor /Land lady
Place of work: Mathare 4B
Residence: Mathare 4B
Duration of stay in Mathare: 24 years.

Occupation

Josephine is a vegetable vendor who deals mainly with greens: "sukuma wiki", cabbages, tomatoes, onions and potatoes. These she buys at wholesale price at the Marikiti, (the Wakulima market), Gikomba or Korogocho markets. Later she comes and retails at small a profit on which her family survives.

Though she is a land lady, she occupies only one room and lives the other two for rental. The house was inherited from her dead husband. She collects about Ksh 1000 from the two rooms she rents. She also has a small agricultural plot at her husbands home in Machakos. There she grows some food for consumption. Her aged in-laws help in organizing for labour, which she has to pay. The food she gets from this plot assists quite a lot. When the yield is good, she can afford to sell a few bags of maize.

Traveling

Josephine usually uses "Matatus" for traveling to get supplies either from Gikomba, Korogocho or Marikiti (wholesale markets). She prefers to travel at or before 6 a.m when there are few commuters. Since she travels against the traffic, the rates are cheaper. She pays Ksh 5 on matatus instead of Ksh 10 which KBS charges. Since she is a regular commuter the matatus charge her less than the regular fare for her supplies too. From the bus stop to her home, (i.e. where she does her sales), she carries the vegetables by her self with the assistance of her daughter and neighbour. The neighbour is of course paid but his charges are less than she would pay a hand-cart pusher. She bought a wheel barrow for this purpose.

Household Composition

She occupies one tiny room with her last born daughter and two grand children. The room is a makeshift -with walls made of both wood, carton and paper. There is a "see-through" curtain which divides the bed- room from the sitting and kitchen area. The wall shared with the neighbour, is much better. She owns only the necessary furniture - bed, table, two stools and cooking utensils, a charcoal and a paraffin stove.

Her other two children (sons) live on their own, both working as casuals. One is married the other is single. Though she owns a plot up-country there is no house. The husband had not built one by the time of his death in 1992, through a road accident. The daughter has two children. Though one of the grand children is of school age, they cannot afford to send him to school. The baby is always sick but they cannot afford to provide her with proper medical care. Her age mates are in nursery school but her growth is stunt and she looks like a toddler.

Water and Lighting

This is just available outside her house. She buys water from a privately owned tap at Ksh 1 per 20 litre jerrycan. This is enough for a day. They need two extra jerrycans when doing laundry and house cleaning. She uses paraffin tin lamps for lighting both her room and also the business premise.

Household Income

This is mainly from her small vegetables business and house rent. She only depends on these. Her daughter assists in the business. Her sons work as manual labourers in the surrounding estates. They live in their own houses hence are not able to assist much. Once in a while they give something small. Income from vegetables sales is quite unreliable. Sometimes she can make good profit while at other times she registers a lose. Though the house rent should be regular, sometimes clients fail to pay or when one customer moves out, a room can remain unoccupied for over a month or even two. She therefore has no regular income and she lives from hand to mouth.

Eating / Food Expenditure

Josephine and her family mainly cook the vegetable left overs of from her business. To have complete meals she has to do shopping for other food items. The main left overs are green vegetables and tomatoes. The household's common meal is Ugali (maize meal) with vegetables, though other staple foods like Githeri (maize and beans) are a regularly used. But

Josephine says the quality of Githeri is much poorer than what her parents fed them on. It is very expensive to buy enough legumes and potatoes to make it complete and nutritious. She claims people eat to fill their stomachs and not for quality.

She cannot afford the three meals in a day. She usually misses breakfast, not only due to her early market schedules but due to lack of money. Sometimes they may do without lunch though this isn't common. The daughter's son is sometimes sent to collect waste raw-foods in whole-sale markets for consumption. She wants to send the grandchildren home but the in-laws are too old to look after them. The daughter has refused to go home because there is no house and she is afraid of rural life. She was born here in Mathare.

Josephine collects food supplies from home whenever it is available. This year's harvest was not good and hence she did not get any supplies. In extreme cases, she gets food assistance from her older children (sons) though they also have difficulties meeting their survival needs.

Income Versus Expenditure

Josephine explains that her daily profit margin ranges from Ksh 30 to Ksh 50. Since prices of greens keep fluctuating according to season and also on levels of daily supplies in the market, some times she gets less or more profit. As such, her monthly income is between Ksh 1200 - 2000. What is got is consumed immediately (hand to mouth system) basically, the money got is used only for the very essential commodities - mainly foods. As she has no monthly bills to clear (e.g. water, electricity or rent) she just uses her income to feed herself and her daughter and two grandchildren. Sometimes her sons may also pop in for a meal.

Josephine feels bad because she couldn't manage to take her daughter to secondary school or polytechnic after her KCPE. She laments that since the death of husband life has become quite difficult and there are very many things cannot afford. In fact sometimes she cannot buy enough food and hence cannot think of other things. Clothing and recreations are considered luxuries, not necessities in her life. She cannot afford to entertain herself or family members and certainly not friends. Though she'd like to better finish her house (in terms wall structure and roof), this isn't possible because her income does not allow.

Sickness and Medical care

When she falls sick, Josephine seeks medical assistance from local privately owned clinics. Charges range from Ksh 200 to 300 depending on the type of sickness. She never plans or saves for health care but when she is sick, she asks someone to assist if she has no money. She may also have some money by chance. Often times the clinics have no drugs and these are sold expensively by private chemists. Whenever someone is suffering from minor illness she just buys tablets from the nearby shops. She does not attend public health centres since services are very poor and patients are mishandled.

Giving / Sharing / Remittances

Josephine gets food and limited monetary assistance from her older sons. They however, cannot give her all what she needs since they also have problems meeting their needs. On her part, she has to assist her in-laws, but this has become quite difficult since her husband's death. She goes up-country once in a while to see the in-laws and brings some food stuffs from her small plot. These help her to reduce food costs, though this year it has not been possible due to the dry spell.

Saving and Borrowing

Within the neighbourhood there has been good interaction with others. She usually shares with her neighbors the little she has in case the other person is more desperate. She also gets assistance when she has major problems. There are times when they even exchange cooked food particularly when one is able to prepare a delicacy which is uncommon in the households.

She is a member of a woman's developing group in which they make monthly contributions. This helps her to save since she cannot save in a bank. She used to rear chickens but has stopped because chicken food has become too expensive and disease preventive care is out of her reach.

CASE PROFILE No.5

Name: Silvester Munyere
Sex: Male
Age: 40 years
Occupation: Radio Alarm Escort
Place of Work: Kenya Securial Guard
Marital Status: Married
Residence: Mathare Village 1 (Kwa Mutisya)
Education Level: Standard 7 (C.P.E)

Occupation

Mr. Munyere works with Kenya Securial Guard in the Radio Alarm section as an escort. They work in a group of five people. A driver, a group commander and three escorts. Wherever there is a robbery in a home, factory or even a shop that is guarded by Kenya Securial Guard, a signal is given to the patrol team on duty along the area of the attack. This is where the Radio Alarm section is involved. Their duty is to quickly try to go to the assistance of the attacked victims.

Travel to Work/Business

Mr. Munyere's mode of traveling to work depends on where he is stationed on each particular day. For example, he works in five different parts of the city, Ruaraka, Central Police, City Stadium, in the industrial area, (near D.T Dobie) and Kobil petrol stations on Mombasa road and on Lunga-Lunga road.

On Thursdays he goes to work on Lunga-Lunga road and on Fridays he goes to Mombasa road. On these days, he boards a matatu to town. He finds it reasonable to travel by matatu because it is cheaper than Kenya Bus especially during the peak traffic hour. He only takes transport to work but works back. In town he connects with another matatu to his place of work. When going to work to Ruaraka, near Central Police station, or City Stadium, Munyere walks from Mathare village 1 through N.Y.S where he catches the company vehicle.

Munyere laments that transport to his place of work on Thursdays and Friday is very expensive because he must board two matatus to reach his destination. He spends about Ksh 20

every day for one way journey. But he says he is luckier than many of his friends who have either to pay for transport seven days a week or walk long distances to and from work.

Household Composition

The house floor is bare earth, timber walled corrugated iron sheet roof and wooden door and window. The room is however neat but congested. He has four arm chairs, two stools and a small table and a radio. Mr. Munyere shares his room with his brother, a casual worker and an unemployed sister. The house has only one bed, which Munyere shares with the brother. The sitting place and where the bed is are separated with a cloth curtain. The sister joins two of the arm chairs to make a bed. There is no space on the floor to spread a mattress. Sleeping on the two small arm-chairs must be quite uncomfortable but the alternative is to go back to the rural home where prospects for getting a job are almost nil.

Although Munyere is married with two children, his family stays back at home (Kakamega). He says that life is too expensive and he cannot stay with his family. He pays Ksh 400 per month as house rent. His brother helps with food expenses but often times he is out of job and contributes nothing. In fact, Munyere has to give him some little pocket allowance.

Water and Lightning

Water is not a problem because it is available only 30 m from his house. It is also cheap. He said that paraffin is expensive. He uses a tin lamp for lighting. They use both paraffin and charcoal stoves for cooking.

Food/Eating Expenditure Patterns

Among all the people that we interviewed in Mathare, Munyere was the only one who gave a carefully done budget. He gave reasons for this. He has a big responsibility to provide /support his younger siblings in Nairobi and his own family back home as well as his parents. If he does not carefully budget, he will not be able to meet his obligations.

Munyere's Monthly Expenditure

- (a). He buys maize meal No.2 and mix it with No.1. The whole month he spends Ksh 550.00
- (b). He uses Ksh 30 per day on sukuma wiki (green vegetables) This is enough for both lunch and supper meals. In a month he spends about Ksh 1000 on vegetables only.
- (c). 1 kilogram cooking fat. He pays Ksh 100. This lasts the whole month.
- (d). 500 grams of salt per month at Ksh 8.
- (e). 4 kilograms of sugar at Ksh 180. This lasts the whole month.

- (f). Once in a while he buys dry maize and beans to have a change in the diet. Maize cost Ksh 20 per kilo, while beans cost Ksh 45 per kg.
- (g). Meat and fish is a rarely eaten in Munyere's household. When he can afford, he buys 1/2 kg or even 1/4 kg at a time which cost him Ksh 65 or 33 respectively.

He does not buy milk because it is very expensive and yet they like taking tea. Instead, he buys cocoa worth Ksh 205, which lasts them a month. He buys a jerrican of paraffin at Ksh 96.00 and a sack of charcoal at Ksh 220.00

Income Verses Expenditure

Mr. Munyere was very frank about his income. His net salary is Ksh 2500 but gets tips from happy clients and these help him to cope with life. Some times he gets Ksh 1000 to Ksh 1500 in forms of tips particularly in the months of November, December and January when there are more cases of break-ins.

Mr. Munyere is also a "Miti Shamba Doctor" (traditional doctor). He practices during his spare time. This business earns him about Ksh 500 - 1000 per month. He admits that before he used to get more than Ksh 1000 when he was staying in South B because there he was well known and the residents had higher purchasing power. Munyere earns a combined income of Ksh 5000 - 5500 every month.

Approximate Expenditure are

Income Ksh 5500

Food	Ksh. 1500
Water	Ksh. 200
House rent	Ksh. 400
Family	Ksh. 1200
Transport	Ksh. 500
Emergency	Ksh. 500
Saving	Ksh. 200

Total	Ksh. 4500
--------------	------------------

Sickness and Medical Care

When Munyere is sick and reports his case to his employer, a company car comes for him and takes him to a private doctor \ hospital for treatment. Everybody is entitled or insured of medical care as long as one is a permanent employee.

As for his family, he buys medicine from a 'duka' for them, if the case is not serious. He sometimes tries his Miti shamba medicine and when it is beyond his ability, he takes the patient to see a doctor. He learnt his medical skills from his grandmother.

Giving and Sharing \Remittances

As mentioned earlier Mr. Munyere, has a big responsibility. He takes care of his brother, sister, wife and two children. One child is going to school. His mother is a widow and hence under his care. He has two more sisters who are form four leavers and jobless and one of them has a child in Std six. Munyere also takes care of the sisters' child's' education expenses. He gives the sister Ksh. 200 per term to meet the childs school expenses.

His wife has a small business from which she earns a little income. He visits his wife only twice a year. He complains it is too expensive to travel home frequently. Sometimes the wife comes to visit, but he does not encourage this as the house is too small and there is no privacy. When the wife arrives he has to ask friends to allow his brother to share their room with him.

How he saves and Borrow

Mr. Munyere says that he had opened a saving account with the post office but since he got married he has not been able to keep up to date in saving. His monthly expenses sometimes are higher than his income.

For survival, Mr. Munyere and his friends from Kakamega realized that it is very important to form a support group. They contribute money on a monthly basis which they put in a bank. Currently they have Ksh 15,000. This can be loaned to any member with a major problem but it has to be repaid with some interest. They plan to start an income generating project when they collect sufficient funds to allow for investment.

Borrowing of this money is not limited to the twelve members of the group only. It is open to non-members but their borrowing terms are different. When a non-member borrows money, he has to pay back with a higher interest. The interest for every Ksh 100 borrowed by a member is Ksh 15 and for non-members is Ksh 25. The interest is calculated on a monthly basis. And this way, the account has grown steadily. The members are also supposed to save at least two hundred shillings every month in the association's account. At the end of the year they

share the interest at no charge. Several members have managed to educate their children through this fund.

time and exhaustion. He spends approximately 4 hours walking to and from work, 12 hours at work and barely 4 hours of sleep. Mutie bitterly complained about lack of appropriate job opportunities for trained personnel. He is a trained community health worker, with a certificate from the Embu Catholic Diocese Hospital. Because of lack of demand for his skill, he was offered a job as a social-worker but declined because it was paying too little - Ksh 1 200 per month.

Mutie hardly gets an off from duty unless he is ill or has an emergency. He therefore works throughout the week. Because of this, he earns extra pay as over-time. He sometimes gets a gross of Ksh. 2 400 and in good months he can earn as much as Ksh. 3 000 gross. However, his average net income is Ksh. 2 000.

**A SURVEY OF HOUSEHOLD SURVIVAL AND COPING STRATEGIES
OF THE POOR IN
NAIROBI AND MOMBASA**

What survival and coping strategies do members of poor household use to ensure survival in the city ? (Interviewer should probe using such options as indicated below and knowledge of household characteristics and consumption patterns)

1. Operating Small Business Activities:

- | | | | |
|--|--------------------------|-----------------------------|--------------------------|
| 1. Knitting / Embroidery | <input type="checkbox"/> | 2. Metal Works / MVH | <input type="checkbox"/> |
| 3. Shops/Kiosks | <input type="checkbox"/> | 4. Firewood/Charcoal Sales | <input type="checkbox"/> |
| 5. Hawking | <input type="checkbox"/> | 6. Soap making | <input type="checkbox"/> |
| 7. Selling Water | <input type="checkbox"/> | 8. Lodging goats | <input type="checkbox"/> |
| 9. Herding Animals | <input type="checkbox"/> | 10. Brewing (local)/selling | <input type="checkbox"/> |
| 11. Radio/Watch Repair | <input type="checkbox"/> | 12. Tailoring. | <input type="checkbox"/> |
| 13. Laundry services | <input type="checkbox"/> | | |
| 14. Entertainment e.g. Dancing, Drama Acrobatics, Etc. | <input type="checkbox"/> | | |
| 15. Others | _____ | | |
| 16. None | | | |

1 (b) Remarks _____

2. Contributions By Children/Spouse

- | | | | |
|--|--------------------------|--------------------------------------|--------------------------|
| 1. Picking coffee | <input type="checkbox"/> | 2. Employed as houseboys / maids | <input type="checkbox"/> |
| 3. Collect/sale scrap materials | <input type="checkbox"/> | 4. Collect left over raw food stuffs | <input type="checkbox"/> |
| 5. Directing cars | <input type="checkbox"/> | 6. Wash cars | <input type="checkbox"/> |
| 7. Early marriages for girls | <input type="checkbox"/> | | |
| 8. Beg from open air markets/Donations | <input type="checkbox"/> | | |
| 9. Other (specify) | _____ | | |
| 10. None | | | |

2 (b) Remarks _____

3. Discipline and self-denial Techniques

- 1. Missing meals
- 2. Foregoing some necessities
- 3. None

3 (b) Remarks _____

4. Credit Arrangements

- 1. With neighbours
- 2. Shopkeepers
- 3. Money lenders
- 4. Exchange of food stuffs or consumables
- 5. Others (specify) _____
- 6. None

4 (b) Remarks _____

5. Remittances (Up-country Connections)

- 1. Food stuffs
- 2. Money
- 3. Other (specify) _____
- 4. None

5 (b) Remarks _____

6. Reducing Household Expenses By:

- 1. Urban gardening
- 2. Having part of the family stay in rural home
- 3. Buying old clothes (*mitumba*) instead of new
- 4. Buying during sales
- 5. Foregoing some luxuries e.g. expensive recreations
- 6. Feeding on cheap (non-refined) natural foods
- 7. Others (specify) _____
- 8. None

6 (b) Remarks _____

7. Seeking Soft loans /Credits

- 1. Joining burial associations
- 2. Joining worker's saving & credits groups
- 3. Joining merry-go-round groups
- 4. Self-help groups
- 5. Other (specify) _____
- 6. None

7 (b) Remarks _____

8. Changing Attitudes And Practices

- 1. Give less assistance to extended family members
- 2. Limit expenditure at social gatherings
- 3. Opt for less expensive entertainments
- 4. Other (specify) _____

8 (b) Remarks _____

9. Other arrangements (specify)

- 1. Take drugs / alcohol to forget problems
- 2. Feeding in temples / churches
- 3. Activities like prostitution, brewing chang'aa
- 4. Selling bhang / other drugs
- 5. Other (specify) _____

9 (b) Remarks

10. Non-Legal Survival Strategies

Life has been very difficult. Some people might be using illegal means to survive e.g. prostitution, illicit brewing e.t.c. Tell us some of the activities people do to survive in your neighbourhood.

Table 5.5.1 (iii)

What the Poor Pay in Buying in Small Quantities Compared to buying in Larger Quantities

Group	Item	Super Market /wholesale		Avg. Retail Price (mathare)		What the Poor Pay	
		Unit	Price (Ksh.)	Unit	Price (Ksh.)	combination	Total Price
Fuels	Paraffin	1 litre	16.90	300 ml	7.00	1 Litre @ 300 ml price	23.35
				500 ml	10.00	1 Litre @ 500 ml price	20.00
				700 ml	15.00	1 Litre @ 700 ml price	21.45
				1 litre	22.00	1 Litre @ 1 litre price	22.00
	Charcoal	1 sack (28.3 tins)	220.00	2 kg tin	10.00	1 sack @ 2 kg tin price	283.00
				1 sack	280.00	1 sack @ 1 sack retail price	280.00
Others	Match box	1 packet (10 boxes)	20.00	1 box	2.50	1 packet @ 1 box price	25.00
				1 packet	23.00	1 packet @ 1 packet price	23.00
	Candles	1 packet (8 candles)	45.00	1 candle	7.50	1 packet @ 1 candle price	60.00
				1 packet	55.00	1 packet @ 1 packet price	55.00

- NB
1. The prices are an average of prices gathered during the survey. It was noted that they changed from place to place and sometimes according to seller-customer relationship
 2. Cooking fat prices depicted here are for 'Kasuku cooking fat'. Other fats include 'Kimbo' (which is more expensive than 'Kasuku'), 'Joma', 'Golden boy', 'Cowboy', 'Kapa' e.t.c.
 3. The poor who buy small quantities end up paying more in the long run considering an equal end quantity