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**The potential for complementarity between formal and informal  
social protection programmes in Kenya: A case study**

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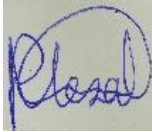
September, 2022

## Declaration

I declare that ‘**The potential for complementarity between formal and informal social protection programmes in Kenya: A case study**’ is my own work, that it has not been submitted before for any degree or examination in any other university, and that all the sources I have used or quoted have been indicated and acknowledged as complete references.

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September, 2022

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## **Keywords**

Formal social protection

Informal social protection

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Cash transfer

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## Abstract

Expanding social protection coverage is imperative in low-resource contexts such as Kenya where poverty is widespread. Alongside efforts to increase state capacity, alternative strategies for the expansion of social protection need to be explored. To this end, the potential of linking formal and informal social protection systems has been highlighted. Yet, research exploring this possibility is limited.

Through the use of a single country case study, namely, Kenya's old age grant, *Inua Jamii* Pension, this thesis explored interfaces between formal and informal social protection systems, to uncover the potential for establishing complementary linkages between them. A qualitative research design was adopted. Semi-structured in-depth individual interviews were conducted with grant beneficiaries from an urban study site - Kibera, and a rural study site - Malava. Four focus group discussions were conducted with beneficiaries. Ten key informants involved in formal and informal social protection systems were interviewed.

Findings highlighted that informal social protection systems for the elderly are critical but have significant drawbacks. Intergenerational poverty and traditional customs compromised kinship support. Mutual aid groups excluded the elderly and offered limited protection due to resource constraints. Non-state actors were disproportionately located in the urban study site, and their support was inadequate and unsustainable. Accessing kinship and community support as well as handouts from non-state actors could be dignity-eroding.

Four distinct interfaces between the grant and informal social protection systems of the elderly were identified. Complementarity was achieved through the grant providing resources for participation in informal networks, supplementing beneficiaries' inadequate informal protection, reducing beneficiaries' dependency on informal networks, and restoring kinship relations. Informal social protection systems substituted and mitigated the grant's unpredictable and erratic payments. The grant competed with informal social protection systems by engendering tensions and conflicts that could weaken informal networks. Informal networks played an auxiliary role to the implementation of the grant, facilitating information dissemination, registration of beneficiaries and their access to collection sites.

Findings affirm the value of cash transfer programmes, which facilitate access to informal social protection systems that in turn extend beneficiaries' social protection outcomes. They suggest that the implementation of high-quality, adequate and universal social protection programmes is key for complementarity. It can augment positive interfaces like strengthening engagement in informal networks and mitigate negative interfaces, like resource conflicts and the overburdening of informal systems by inadequate and erratic grant payments. Finally, findings highlight the need for systematic engagement with informal social protection systems which support the grant's administrative processes and expand access to basic services.

These findings provide key insights which can guide approaches to linkages between grants and informal social protection systems in Kenya.

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## List of abbreviations

CBHI	Community-based Health Insurance
CBO	Community Based Organization
COVID	Coronavirus disease
CSG	Child Support Grant
CSO	Civil Society Organization
CSAC	Constituency Social Assistance Committees
CT-OVC	Cash Transfer for Orphans and Vulnerable Children
FBO	Faith Based Organization
FGD	Focus Group Discussion
GDP	Gross Domestic Product
HIV	Human Immuno-deficiency Virus
HSNP	Hunger Safety Net Programme
HSSREC	Humanities & Social Sciences Research Ethics Committee
IDI	In-depth Interview
ILO	International Labour Organization
INGO	International Non-governmental Organization
ISP	Informal Social Protection
KII	Key Informant Interview
KIPPRA	Kenya Institute for Public Policy Research and Analysis
KNBS	Kenya National Bureau of Statistics
MDG	Millennium Development Goals
NACOSTI	National Commission for Science, Technology and Innovation
NGEC	National Gender Equality Commission
NGO	Non-governmental Organization
NHIF	National Hospital Insurance Fund
NSSF	National Social Security Fund
OECD	Organisation for Economic Co-operation and Development
OPCT	Orphans and vulnerable children Cash Transfer
ROSCAs	Rotating Savings and Credit Associations

SAP	Structural Adjustment Programmes
SDG	Sustainable Development Goals
SHG	Self-help group
SSA	Sub-Sahara Africa
SRM	Social Risk Management
TSP	Transformative Social Protection
UN	United Nations
UNRISD	United Nations Research Institute for Social Development
WHO	World Health Organization



# 1 CHAPTER 1: BACKGROUND OF THE STUDY

## 1.1 Introduction

Poverty in its varied manifestations exists in nearly all countries (World Bank, 2020). However, mass and extreme poverty is particularly endemic in sub-Saharan Africa (SSA), which has over 70% of its population living on less than US\$3.20 per day (World Bank, 2020). Historically, progress towards poverty eradication has been slow in the region. By 2015, all lower- and middle-income regions, except Africa, had achieved the millennium development goal (MDG) of halving poverty between 1990 and 2015 (United Nations, 2015). More recently, modest gains in poverty reduction in SSA have been reversed by the global climate change crisis and COVID-19 pandemic which have seen an estimated 26 to 40 million people fall into poverty (World Bank, 2020).

Kenya has the 8<sup>th</sup> largest population of extremely poor people in SSA (World Bank, 2020). It has a national poverty incidence of 36.1% (Kenya Institute for Public Policy Research and Analysis [KIPPRA], 2020), and an estimated 80% of the population living on less than US\$2.80 per day (Republic of Kenya, 2017). Poverty incidence in Kenya is highest among children (37.9%), and second highest among the elderly - 32.2% and 35% among the elderly between ages 60-69 and 70+ respectively (KIPPRA, 2020). Poverty among the elderly in Kenya has, until recently, been worsened by a lack of pensions which aggravates income insecurity in old age (International Labour Organization [ILO], 2018a, 2021). Many elderly people in Kenya also continue to bear the burden of caregiving for grandchildren orphaned by the human immunodeficiency virus (HIV) (Small et al., 2019), further worsening their vulnerability. The 2015/16 Kenya household budget survey (Kenya National Bureau of Statistics [KNBS], 2018) found that approximately 11.6% of households were headed by the elderly, and previous studies have established that in Kenya, elder-headed households experience more severe poverty (Kakwani et al., 2006).

Historically in Kenya, limited interventions have been implemented to address vulnerability among the elderly. In Kenya, like many other SSA countries, care for the elderly primarily happens in the domestic domain, due to an absence of formal systems of care (World Health

Organization [WHO], 2017). Yet, processes such as the legacy of colonization, urbanization, rural-to-urban migration, intergenerational poverty, and shifting social values and norms continue to compromise the social structures that support community and kinship care provision for the elderly (Calder et al., 2014; Kaseke, 2013). Despite this declining availability of home-based care, alternative care provision e.g., through residential homes and outreach services such as feeding programmes and psychosocial support for the elderly in Kenya is limited—mainly provided by non-state actors like private and faith-based organizations (National Gender and Equality Commission [NGEC], 2016). State interventions such as income protection in old age in the form of pensions, have until recently only catered for individuals who previously held formal employment (Barya, 2011; Olouasa, 2019), who historically comprise a minority of the population (ILO, 1972, 2018b). When it comes to basic service provision, gains made through universal social policies that were pursued post-independence have been rolled back by neoliberal reforms which introduced out-of-pocket payments for basic services such as healthcare (Rono, 2002). The effect of these reforms continues to exclude low-income and vulnerable demographics such as the elderly from accessing healthcare services (Kabia et al., 2019; Salari et al., 2019).

In recent years, social protection, which is generally defined as a combination of public and private initiatives that are designed to protect human beings against crises and various forms of economic and social vulnerabilities to enhance human welfare and development (Devereux & Sabates-Wheeler, 2004), has grown in popularity in SSA as a strategy to address poverty and vulnerability among vulnerable groups like the elderly (Barrientos, 2010). Its importance is encapsulated in the sustainable development goal (SDG) 1.3 which calls on states to set up appropriate social protection systems for all (United Nations, 2016). Social assistance programmes, which comprise conditional and unconditional cash or in-kind benefits given to persons with limited means or to vulnerable demographic categories such as children and the elderly (Southern African Development Community [SADC], 2008; Vivian, 1994). are the primary social protection instrument in low-income contexts like SSA (Barrientos, 2010). In Kenya, such programmes only reach 12% of poor and vulnerable households due to their strict targeting measures (Republic of Kenya, 2017). Additionally, set at less than US\$20 dollars per month (Republic of Kenya, 2017), many social assistance programmes in Kenya, including those that target the elderly e.g., *Inua Jamii* pension, provide residual benefits that fall below the poverty line in lower middle-income economies of US\$3.20 per day (World Bank, 2020).

The sustainability of social assistance programmes in SSA is also unpredictable given that the vast majority are donor-funded (Devereux & Kapingidza, 2020; Hickey & Seekings, 2020; Holmes & Lwanga-Ntale, 2012). Meanwhile, state social protection provision is crippled by institutional and financial challenges that undermine states' capacities to administer and finance social protection programmes (Andrews et al., 2012; Holmes & Lwanga-Ntale, 2012; Kardan et al., 2010). In many SSA countries, therefore, alongside limited state and market-based social protection programmes are widespread informal social protection (ISP) systems (Amuyunzu-Nyamongo, 2014; Awortwi, 2018; Awortwi & Walter-Drop, 2018). ISP is either provided through kinship support or initiatives by self-organized groups of people (Kaseke, 2013; Oduro, 2010). Although grossly inadequate, ISP systems play a crucial role in addressing unmet social protection needs by inadequate formal social protection systems (Awortwi & Walter-Drop, 2018; Kaseke, 2013).

Where neither formal nor informal systems are adequate on their own, various scholars have suggested linking formal and informal social protection programmes to extend and enhance social protection coverage in SSA (Amuyunzu-Nyamongo, 2014; Awortwi, 2018; Devereux & Getu, 2013; Olivier et al., 2008; Schmidt et al., 2005; Stavropoulou et al., 2017). Linkages refer to the establishment of complementary interactions between different social protection systems (Amuyunzu-Nyamongo, 2014; Schmidt et al., 2005). Although linking formal and informal social protection systems is gaining much interest in literature, it is generally an under-researched area, particularly in Kenya. Many suggestions of linkage strategies are theoretical rather than empirical (Browne, 2013) and others are too generic, such that their viability in linking specific social protection programmes is unclear. In practice, formal and informal social protection systems interface arbitrarily, often not guided by policy (Teshome, 2013), and as a result, formal and informal systems operate in parallel rather than complementarily (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018). It is in this regard that this thesis explores the potential for complementarity between formal and informal social protection programmes in Kenya, by analysing interactions between the recently introduced (2018), *Inua Jamii* pension, the first demographically universal social assistance programme targeting the elderly above the age of seventy in Kenya with pre-existing ISP systems of the elderly. This recent integration (at scale) of the elderly into Kenya's formal social protection system after a long period of exclusively relying on the informal social protection systems presents a unique opportunity to examine the nexus between formal and informal social



protection systems. The findings from this thesis which highlight specific linkage opportunities and strategies address literature gaps on the subject of linkages while strengthening the empirical basis for establishing linkages with ISP systems within formal social protection programming in Kenya.

This chapter sets the stage by providing a background to the social protection landscape in the SSA and specifically the Kenyan context, vis-à-vis Western contexts. This discussion draws attention to the informality that characterizes social protection provision in SSA, in contrast with Western contexts where state and markets-based programmes are more dominant. Key limitations of formal and informal social protection programmes are highlighted, making a case for the need to strengthen both interventions and to establish complementary linkages to bridge gaps in social protection provided for the elderly. The discussion in this chapter references experiences and examples from Kenya which is this study's setting and the elderly who are the demographic of interest in this investigation. The discussion begins by unpacking key concepts that are central to understanding the instruments that currently constitute social protection.

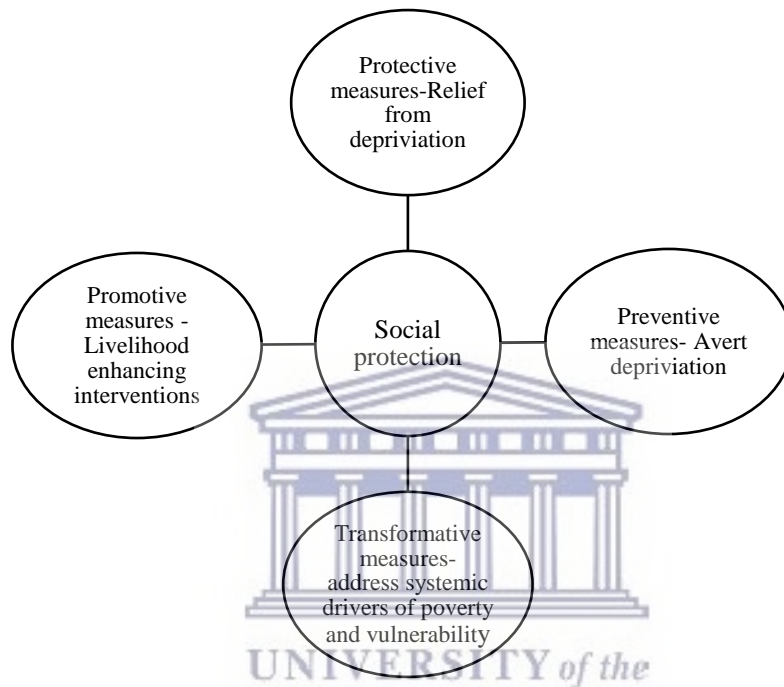
## **1.2 Social protection frameworks and instruments**

Since its rise to popularity as a strategy to tackle poverty and vulnerability in the 1990s, various frameworks have guided approaches to social protection (Barrientos, 2010; Devereux & Sabates-Wheeler, 2004). The World Bank's Social Risk Management (SRM) framework whose main focus was to implement strategies that assist individuals and households in managing economic risks and promote their economic risk-taking (Holzmann & Jørgensen, 2001), has been criticized for failing to address social risks such as those embedded within social, political and economic country contexts, and for downplaying the role of the state in social protection provision (Devereux & Sabates-Wheeler, 2004). The ILO social protection framework advocates for social protection floors, that is, providing minimum guarantees that cushion individuals from life-cycle contingencies such as maternity, old age, unemployment, or sickness that threaten basic living standards (Barrientos, 2010). A popular social protection framework currently underpinning many social protection approaches including in Kenya (Republic of Kenya, Ministry of Gender, 2011) is the transformative social protection (TSP) framework-Figure 1 (Devereux & Sabates-Wheeler, 2004). Within this framework, social protection comprises protective measures that provide relief to those experiencing poverty and

deprivation, preventive measures that cushion individuals from falling into poverty, and promotive measures which provide pathways out of poverty cycles. This framework also includes a transformative element, where ‘transformative’ refers to the pursuit of policies that address structural issues that generate, promote and sustain vulnerabilities (Devereux & Sabates-Wheeler, 2004).

**Figure 1**

*Transformative Social Protection Framework*



Note. Four dimensions of the transformative social protection framework as developed by Devereux & Sabates-Wheeler, (2004).

Protective social protection instruments comprise social services, social assistance, and public works programmes. Social services cater to groups that would otherwise be denied access to basic services or that require special care (Devereux & Sabates-Wheeler, 2004). Social assistance comprises conditional and unconditional cash or in-kind benefits given to persons with limited means or to vulnerable demographic categories such as children and the elderly who are exposed to exceptional need to prevent them from sinking further into deprivation (Southern African Development Community [SADC], 2008; Vivian, 1994). Public works programmes which are temporary, unskilled jobs offered and compensated at a rate lower than the market rate, are also categorized as social assistance (Koochi-Kamal, 2010). Eligibility to

the majority of social assistance programmes is based on predetermined factors such as income status (United Nations Research Institute for Social Development [UNRISD], 2010).

Preventive social protection measures are taken to avert deprivation and mainly comprise social insurance programmes. These are contributory schemes such as old-age pension schemes, unemployment insurance and disability insurance (Kalusopa, 2012), that are financed by contributions made by a beneficiary or both an employer and employee based on earnings (UNRISD, 2010). Promotive social protection measures include livelihood-enhancing programmes such as school feeding programmes or income stabilising and asset development programmes such as microfinance which are intended to enhance both current and future earning capacities (Devereux and Sabates-Wheeler, 2004). Transformative social protection interventions that address structural factors that underpin poverty and vulnerability include policies that enable marginalized groups to “claim rights to livelihood-enhancing assets, transform public attitudes towards marginalized and vulnerable groups and protect the vulnerable and marginalized from abuse and discrimination” (Devereux & Sabates-Wheeler, 2004, p. 8).

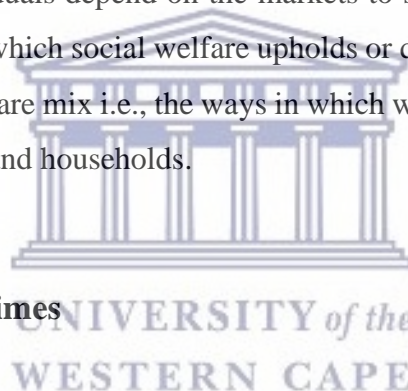
While the TSP framework is popular, few countries in the African context, including Kenya, have thus far focused their social protection interventions on addressing the structural determinants of poverty (Adesina, 2011). Instead, social assistance programmes remain a major focus of social protection programming in many low-income countries (Barrientos, 2010). Additionally, much like World Bank’s SRM framework, the TSP framework is also criticized for its over-emphasis on ISP (kinship networks), which is seen by some as romanticising pre-colonial communal social capital, and as absolving states from treating social protection as a public good and a social right of citizenship (Aoo, et al., 2007).

### **1.3 Social protection under different welfare regimes**

Social welfare, which is concerned with maintaining the well-being of individuals in society and which is operationalized through social policies that include social protection programmes for the most vulnerable, varies significantly in different parts of the world (Adesina, 2011). Social welfare in different contexts is shaped by global factors as well as each country’s unique history, socio-economic and political context (Usui, 1994). In European countries, social

protection policies in the form of social insurance schemes like sickness, old age, and invalidity benefits were developed in response to the contingencies of the industrialization process, and political agitation by labour unions regarding the well-being of workers (Usui, 1994; Van Kersbergen, 2016). As is later demonstrated in this thesis, among SSA countries, particularly in Kenya, pre-colonial community-based systems of social protection, colonization, domestic and international factors like structural adjustment programmes (SAPs) have significantly influenced the current social welfare and social protection landscape.

Esping-Andersen's, (1990) seminal work - 'The three worlds of welfare capitalism', has formed the basis for the classification of different countries' approaches to social welfare. Esping-Andersen, (1990) analysed welfare regimes, that is, the ways in which social welfare production is allocated to either the state, markets, or households. He classified the welfare regimes of Western countries (18 Organisation for Economic Co-operation and Development (OECD) member states at the time) based on three factors; (i) degree of decommodification i.e., the extent to which individuals depend on the markets to secure their welfare, (ii) social stratification i.e., the extent to which social welfare upholds or dismantles social stratifications and (iii) the public-private welfare mix i.e., the ways in which welfare provision is allocated to different actors-state, markets and households.



### **1.3.1 Western welfare regimes**

Esping-Andersen, (1990) identified three welfare regimes: liberal, conservative and social democratic regimes. Countries that typify a liberal welfare regime e.g., the United States, United Kingdom, Australia and Canada are characterized by a high degree of commodification where market participation is key to accessing welfare benefits. The state in this regime encourages this dynamic through the provision of minimal welfare benefits targeted at the extremely poor or by subsidizing private welfare schemes e.g., through tax exemptions and allowances that benefit the rich and middle class (Van Kersbergen, 2016). While the rich who can afford market-based social protection are well protected within this regime, the poor rely on minimum means-tested state benefits (Van Kersbergen, 2016). Within the conservative welfare regime found in contexts such as Germany, France and Finland, welfare is primarily provided through employers, and benefits are based on one's occupation, contributions and

status e.g., as a civil servant or otherwise (Esping-Andersen, 1990). This regime tends to amplify social stratifications as those within the labour market are well protected compared to those outside of it who are forced to rely on family members (Van Kersbergen, 2016). Such regimes are especially defined by the limited role played by the state in the redistribution of resources (Esping-Andersen, 1990). Finally, the social-democratic regime found in Nordic countries such as Sweden, Norway Denmark are typified by their commitment to the de-commodification of individuals and dismantling social stratifications through the provision of generous tax-financed universal benefits which are tied to one's citizenship as opposed to their market participation (Van Kersbergen, 2016). These regimes are characterized by prominent state involvement in the redistribution of resources rather than markets (Esping-Andersen, 1990).

Esping-Andersen's (1990) and subsequent discussions of Western welfare regimes (Bambra, 2007; Isakjee, 2017) highlight the key roles that public actors like the state and markets play in the organization and provision of social welfare and social protection. Particularly with respect to social protection, a key source of income security for the elderly in Western countries is public transfers in the form of market-based or tax-financed pensions. Indeed, according to the ILO (2021), nearly all older persons above the statutory pensionable age in Western countries (100% in North America, 97 % in Europe) receive a pension, in comparison to a paltry 27.1% of the older population in Africa. The generosity of benefits afforded to individuals within each welfare regime in Western countries differs. For instance, where pension benefits are correlated with earnings and contribution duration as is the case with conservative regimes, more benefits are likely to be allocated to well-off segments of the population (Van Kersbergen, 2016). This is in contrast with liberal regimes that target low-income individuals, albeit with minimum benefits or universalist social-democratic regimes which generally distribute relatively generous sums of money across the population (Van Kersbergen, 2016).

Esping-Andersen's welfare regime theory has faced criticism on various grounds, with scholars pointing out its assumption of gender neutrality (Lewis, 1997) and its limited focus solely on Western European countries (Powell et al., 2020). As a result, alternative typologies of welfare regimes have emerged, applying diverse analytical criteria, and encompassing a broader range of countries beyond Western Europe (Bambra, 2007; Powell et al., 2020; Rudra, 2007). These alternative analyses reveal a consensus regarding some countries that still align with the three



originally identified categories by Esping-Andersen (1990). For instance, the USA is classified as liberal, Germany as conservative, and Sweden as social democratic (Powell et al., 2020). The emerging classifications also shed light on the evolution of constituent countries within the categories outlined by Esping-Andersen (1990). An example of this is Finland, which is currently categorised as a social democratic regime (Frelle-Petersen et al., 2020). Of particular relevance to this study is the expansion of analytical dimensions and the update of the welfare states typology to include additional countries and societies, especially those in the Global South.

### **1.3.2 Welfare regimes in the SSA context**

Welfare regimes in poor and developing countries in the Global South and particularly those in SSA, stand in stark contrast to those of their Western counterparts. They are different in the sense that while the social protection discourse in the global north is principally concerned with market-based and state-funded social protection programmes, in SSA countries, the range of social protection services offered by the state or via markets is limited (Holmes & Lwanga-Ntale, 2012; ILO, 2018a). Market and employment-based social protection instruments remain inaccessible to many individuals in SSA due to many countries having a small tax revenue base as a result of large and unregulated informal economies employing over 80% of the labour force (ILO, 2018b), with equally significant subsistence-oriented agricultural sectors (Mukasa et al., 2017) in which individuals are only marginally integrated into the labour economy. This labour organization structure where individuals earn low and irregular incomes limits the implementation of and access to employment-based social protection instruments like those in the West that depend on the formal organization of labour for tax revenue collection or insurance premium deductions (ILO, 2018b).

Estimates from 2019 show that only 7.3% of Africa's working-age population is covered by comprehensive social security schemes, in comparison with 42% in the Americas and 52.7% in Europe and Central Asia (ILO, 2021). Kenya, in particular, has an immense need for social protection which surpasses the currently available and accessible social protection options. Key state-run social insurance programmes are the National Hospital Insurance Fund (NHIF) which provides medical benefits to contributing members and their families, the National Social Security Fund (NSSF) and the public service pension scheme which are contributory and tax-financed old-age pension schemes (Hakijamii, 2014; Republic of Kenya, Ministry of Gender,

2011). The public service pension scheme which is restricted to government employees only covers an estimated 406,000 individuals and has just over 200,000 pensioners (Republic of Kenya, 2012). Despite membership to the NHIF and NSSF being compulsory for formal sector employees and voluntary for informal sector workers and other unemployed citizens (Republic of Kenya, Ministry of Gender, 2011), penetration in the informal sector remains low (Hakijamii, 2014; Raichura, 2008). Even though the NSSF had 4.1 million registered members as of 2019 (Kenya National Bureau of Statistics [KNBS], 2020) Kenya's working-age population (18-64 years) is just under 24 million people (KNBS, 2019), which means that a big proportion of the working-age population is not saving for retirement under the scheme. Private pension schemes often cover the same individuals who are enrolled in state-run schemes, resulting in parallel coverage rather than an expansion of coverage (Hakijamii, 2014). Finally, only about 16% of Kenyans are covered under the NHIF scheme (Kazungu & Barasa, 2017). Both in Kenya (Okungu et al., 2018) and across the African continent (McIntyre et al., 2018), universal healthcare financing through social insurance remains a challenge due to low wages and individuals' limited capacity to pay insurance premiums.

Although recent years have seen the burgeoning of social assistance programmes in SSA (Barrientos, 2010; Niño-Zarazúa et al., 2012), strict poverty targeting of such programmes in Kenya excludes the majority of the poor and vulnerable population. Despite an estimated 80% of the population having low and insecure incomes, living on less than US\$2.80 per day, people living in households that were enrolled in existing social assistance programmes mainly in the form of cash transfer programmes (Cash Transfer-Orphans and Vulnerable Children (CT-OVC), Older Persons Cash Transfer Programme (OPCT) , Cash Transfer for Persons with Severe Disabilities (PwSD-CT) only constituted 9% of the Kenyan population and represented only 12% of households in 2017 (Republic of Kenya, 2017). The universal senior citizens' cash transfer programme (*Inua Jamii* pension) introduced in 2018, targets older people above the age of 70, an age set above the average life expectancy of 66 years in Kenya (World Bank, 2022), and excludes approximately 1.5 million Kenyans between the ages of 60-69 (KNBS, 2019) who are identified as elderly people (i.e., above the age of 60) under the national policy on older persons and ageing (Ministry of labour and social protection, 2018). It is estimated that only 68,000 elderly people between ages 65 and 69 still receive the previous poverty-targeted Older Persons Cash Transfer (OPCT), a number that is expected to drop each year as

the programme is phased out and replaced by the *Inua Jamii* pension (Republic of Kenya, 2017).

State social protection provisioning in SSA is crippled by both governance and financial challenges. Some SSA states, especially those that are weak and fragile are characterized by weak public institutions with limited or absolute lack of capacity to design and deliver social protection programmes (Andrews et al., 2012; Holmes & Lwanga-Ntale, 2012; Kardan et al., 2017). Targeting inclusion and exclusion errors are common in social assistance programmes. For example, Kenya's 2017 social protection sector review estimates that only half of the recipients of the Cash Transfer for Orphans and Vulnerable Children (CT-OVC) and OPCT can be categorised as chronically poor (Republic of Kenya, 2017). Kenya's Hunger Safety Net Programme (HSNP) on the other hand has been found to exclude nearly 62% of its intended recipients (Oxfam cited in Republic of Kenya, 2017). A lack of registration documents like birth certificates and identification documents hinders eligible elderly beneficiaries from accessing both the OPCT and the *Inua Jamii* pension cash transfers (Ministry of Labour and East African Affairs, 2016; Republic of Kenya, 2017) while disbursement delays affect the predictability of payments (Chirchir & Tran, 2018; Ministry of Labour and East African Affairs, 2016).

When it comes to social protection financing, statistics show that social protection spending in SSA countries as a proportion of the Gross Domestic Product (GDP) is insufficient (ILO, 2021). Expenditure across the continent varies immensely, ranging from as low as 1.9 in Côte d'Ivoire and 2.6 % in Kenya (Bhorat et al., 2017), below the African Union (2008) recommendation of at least 4.5% of GDP, to as high as 9.8% in South Africa and 11.8% in Liberia (Bhorat et al., 2017). At an average of spending 3.8% of GDP (excluding health expenditure), in comparison to over 15% of GDP in western regions with more comprehensive social protection coverage (ILO, 2021), social protection spending in the continent remains significantly low in the region.

The issue of financing social protection programmes in SSA which permeates discussions on social protection expansion in SSA remains an emotive and complicated one. Some scholars have previously attributed limited investment in social protection programmes to a lack of political will (Devereux & White, 2010; Turner et al., 2015) or poor revenue mobilization



(Turner et al., 2015), while for others it simply boils down to the absence of taxable revenue due to low wages (Adesina, 2011). Earlier studies and models suggested the feasibility of domestic financing of social protection programmes in SSA, with the possibility of gradual withdrawal of donor support (Barrientos & Hulme, 2008; Behrendt, 2008). Indeed, over the years, Kenya has increased tax-financed investment in social assistance programmes with 84% of the CT-OVC (Republic of Kenya, 2017) and 100% of the *Inua Jamii* pension (Tran et al., 2019) being tax-financed. Nonetheless, international agencies are still key financiers of social assistance programmes both in SSA (Devereux & Kapingidza, 2020; Hickey & Seekings, 2020) and in Kenya where an estimated 70% of social assistance programmes are financed externally by development partners (Partnership for African Social and Governance Research [PASGR], 2017). Overall, social protection financing in SSA is as Devereux (2000 cited in Holmes & Lwanga-Ntale, 2012) describes it, a catch-22 situation. It is most needed, but governments are least able to provide it.

In contrast with Western contexts where the state and markets are largely perceived to be responsible for social welfare provision, widespread informal employment and mass poverty juxtaposed against limited and inaccessible state and market-based social protection programmes underpin the prominence of non-statutory social protection provision through kinship obligations, community social support networks, faith-based and non-profit organizations in SSA. Considering these dynamics, several scholars have offered various classifications of welfare regimes in SSA. Wood and Gough, (2006) classified welfare states in many SSA countries as either informal security or insecurity regimes. Informal security regimes are characterized by heavy reliance on community and familial relationships to meet social security needs while insecurity regimes develop within contexts of conflict and political instability that undermine the development of informal security systems (Wood & Gough, 2006). Niño-Zarazúa *et al.*, (2012) classification of welfare regimes in SSA contrasts welfare regimes in Southern African countries with historically rights-based, tax-financed, means tested categorically universal social assistance programmes with ad hoc, donor-financed, and poverty-targeted programmes that are more prominent in East and West African countries.

Mkandawire, (2016) based his classification of welfare states in SSA on the influence of the colonial administration on either the institutionalization of formalized welfare states or the entrenchment of informal welfare systems. The failure of the colonial governments to establish

formal social welfare systems in cash crop economies like those in many West African countries (where natives retained land ownership and earned their income directly from cash crop trading) precluded the development of such systems post-colonialism. This is due to the lack of an institutional basis upon which formal welfare systems could be established, therefore entrenching a reliance on informal and community-based systems of social protection systems in these contexts. In contrast, formal welfare systems that were established in labour reserve economies in East and Southern Africa (where natives' land was expropriated forcing them into wage labour) to support labour reproduction or for only white settlers, formed the basis for the institutionalization of social rights and the extension of formal, tax-financed systems of welfare to previously excluded demographics. Notably, while this latter dynamic rings true for southern African countries like South Africa, countries like Kenya still have to a lesser extent implemented a rights-based approach to social protection as is elucidated in Niño-Zarazúa *et al.*, (2012) classification. Even though formal pre-colonial systems of social welfare were deracialized in post-colonial Kenya, they, until recently, were only accessible to formal sector workers (Barya, 2011; Olouasa, 2019) and have thus continuously excluded informal sector workers who have always constituted most of Kenya's labour force (ILO, 1972, 2018b), thereby reinforcing dependence by the majority of the population on ISP systems of social protection.

## **1.4 Informal social protection systems in sub-Saharan Africa**

### **1.4.1 Traditional kinship and community-based systems**

ISP systems have existed in African societies from time immemorial, even though they have not always been labelled as such (Olivier et al., 2008). Social protection in traditional African societies was provided through the community, immediate and extended family members living in multi-household and multi-generational communities as documented among the *Gusii* and the *Luhya* ethnic communities of Kenya (Gumo, 2018; Ndeda, 2019). ISP existed as a product of norms of sharing and reciprocity among members of a community, grounded in indigenous African values such as *Ubuntu* and *Harambee* which encourage interdependence and mutual support (Olivier et al., 2008). Across Africa, ageing was an important process that was experienced in relation to other community members (Musandu, 2012b). Among various ethnic communities in Kenya, the needs of each member of the family and community were

met communally, with specific roles designated to different genders and age groups (Gumo, 2018; Ndeda, 2019). The elderly were not passive members on the margins of society, to the contrary, because of their knowledge and experience, they performed specific roles as leaders, herbalists, or educators as customs dictated (Gumo, 2018; Musandu, 2012; Prince & Geissler, 2017). These relationships of interdependence not only entrenched kinship but also fostered a sacred obligation towards the extended family (Mbiti, 1969). Care for the elderly in many pre-colonial African communities was performed as part of the broader ethos of communal living, grounded on principles of reciprocity and mutual assistance. Complex systems of social assistance like the *Zunde raMambo* (Chief's Granary) system among the people of present-day Zimbabwe, where community members contributed food that would be used to feed vulnerable members of the society such as older persons, widows and orphans when they experienced food insecurity, have also been documented (Dhemba et al 2002, cited in Kaseke 2013).

Due to domestic and global processes such as colonialism, monetization, urbanization, and migration, over the years, community-based and kinship systems of social protection have been disrupted, weakened, and overstretched and are increasingly unable and unreliable in providing social protection for the vulnerable (Calder & Tanhchareun, 2014; Kaseke, 2013). The introduction of various taxes by the colonial administration in Kenya forced many African males into wage labour (Wolff, 1970). However, due to the low wages paid, restrictions on the movement and size of African populations in urban areas and temporary employment contracts, very few men could migrate to urban areas with their families (Macharia, 2003; Wolff, 1970). Post-independence, the concentration of opportunities and resources in urban areas saw many Kenyans (both men and women) of working-age migrate from rural to urban areas in search of employment or entrepreneurial opportunities (Macharia, 2003) further disrupting intergenerational care arrangements as fewer 'adult children' are available to care for the aged.

Widespread and growing poverty, inequality and vulnerability have constrained the few resources that were initially available to facilitate reciprocal giving, thereby limiting the capacity of younger generations to assist the elderly (Kabile et al., 2013). In Kenya, Kimamo and Kariuki, (2018) note that economic hardship has given rise to “the sandwich generation” (p. 13)—adults caught between supporting ageing parents and their children. Tran *et al.*, (2019) find a greater likelihood among the sandwich generation to resolve this dilemma by prioritizing the needs of the young who are seen as having their entire lives ahead of them over those of

the elderly who are assumed to be bleeding resources. An increase in covariate shocks such as floods or droughts affecting homogenous networks also means that all members of a community are sometimes affected by the same risks and thus cannot help each other (Calder & Tanhchareun, 2014).

Modern society has also seen a shift in values with the rise of new pedagogical philosophies that undermine the knowledge and experience of the elderly, leading to a decline in their social roles and importance (Nyangweso, 1998). Furthermore, in modern society, the norms of reciprocity and obligation that characterized traditional social protection systems have been appropriated to justify corruption, patronage and clientelism (Calder et al., 2014; Wood & Gough, 2006). In Kenya, Tran *et al.*, (2019) also draw attention to the changing nature of reciprocity whereby receiving care is contingent upon an older person's investment in their children. Indeed, various studies and reports in Kenya have noted with concern the growing neglect and abuse of the elderly by their kin (Kabole et al., 2013; Kenya National Commission on Human Rights [KNCHR], 2009; NGECC, 2014, 2016).

#### **1.4.2 Present-day informal social protection systems**

To date, in most African settings, there continues to exist an obligation among offspring to care for the elderly (Six et al., 2019). As such, despite the above-discussed changes and in the face of limited formal social protection, kinship support, although inadequate, continues to be the primary form of support for the elderly in Kenya (Aboderin et al., 2017; Ezeh et al., 2006; Ondigi & Ondigi, 2012; WHO, 2017). Because of the failure of the market and public institutions to protect the poor and vulnerable and in response to the above-described challenges, community-based informal systems of social protection have equally evolved. Mutual aid arrangements now take the form of burial societies, Rotating Savings and Credit Associations (ROSCAs) and self-help groups (SHGs) which are membership-based rather than kinship-based (Amuyunzu-Nyamongo, 2014; Kaseke, 2013; Olivier et al., 2008). They respond to the preventive and protective social protection needs of their members by charging members regular fees that are mutually agreed upon (Awortwi, 2018). These resources are used to provide both material and financial support based on members' needs and enhance members' food security, access to health services, micro-credit and provide burial support for their members (Amuyunzu-Nyamongo, 2014; Awortwi, 2018; Awortwi & Walter-Drop, 2018;

Devereux & Getu, 2013). Kaseke (2013) therefore categorises present-day ISP systems in Africa as either kinship-based or community-based. These arrangements are labelled as informal because their actions are not guided by legal regulations but rather by groups and individuals (Oduro, 2010) unlike more formalized social protection by the government which is guided by policies, laws and legislation (Amuyunzu-Nyamongo, 2014).

In addition to kinship and community-based ISP systems, various authors also consider civil society organizations (CSOs) like faith-based organizations (FBOs), non-governmental organizations (NGOs) and community-based organizations (CBOs) as emerging informal/semi-formal social protection systems (Amuyunzu-Nyamongo, 2014; Kaseke, 2013). In actual sense, many CSOs straddle the formal and informal landscape. They are formal in that they are registered organizations, run by skilled professionals, using formal systems to access funding from international agencies and implement programmes (Awortwi & Walter-Drop, 2018; Brass, 2012). They are, however, also established voluntarily by individuals and arguably, represent the interests of communities. However, unlike mutual aid groups, beneficiaries of social protection offered by non-state actors like NGOs hardly participate in their governance (Awortwi, 2018). Nonetheless, some non-state actors implement their programmes with and through mutual aid groups like self-help groups and can be membership-based, comprising CBOs and self-help groups (Asaki & Hayes, 2011; Gillespie, 2018; Ransom & Asaki, 2013; Yntiso, 2015). Despite their formal aspects, therefore, in some ways, they embody some key aspects of informal social protection institutions, i.e., being locally developed and relying on community networks (Browne, 2013).

Mutual aid arrangements are a source of crucial safety nets for communities (Bhattamishra & Barrett, 2008; Muiruri, 2013; Posel & Thompson, 2002). Numerous studies show that informal groups in Kenya popularly referred to as *chama* contribute towards the economic and social empowerment of their members—a promotive social protection function (Atieno, 2017; Chitere, 2018; Fafchamps & La Ferrara, 2012; La Ferrara, 2002; Ochanda, 2013; Wanjiku, 2015). They also have elaborate risk management strategies, systems of lending, social assistance and insurance, adapted to the specific risks and vulnerabilities of their members (Awortwi & Walter-Drop, 2018; Nzioki & Mwasiagi, 2015; Oware, 2020).



Various limitations render mutual aid arrangements unreliable as social protection systems. Firstly, as established by Oware, (2020) they rely on the mutual interest of each member and peer pressure to compel members to abide by group rules such as contribution amounts and contribution deadlines. With no legal framework to compel compliance, members can default without any serious repercussions. Failure to comply may affect the pool of funds available to manage risks and consequently their ability to provide insurance against risks. The homogeneity of members in mutual aid arrangements also makes them inadequate in insuring against covariate shocks (Bhattamishra and Barrett, 2008).

Mutual aid arrangements often inadvertently exclude certain vulnerable members of society that are in dire need of social protection (Oware, 2020; Santos & Barrett, 2006). This is because poorer households have a lesser capacity to reciprocate and are thus considered to be less desirable insurance partners (Oware, 2020; Santos & Barrett, 2006). The involvement of much older individuals in mutual aid groups is tenuous at best. Demographic data from some studies conducted in Kenya report approximately 30 years as the average age of self-help group members (Fafchamps & La Ferrara, 2012; La Ferrara, 2002; Kabole *et al.*, 2013) find more involvement in social activities by ‘younger’ elderly people (65-70) than much older individuals above the age of 80. In La Ferrara's (2002) study, the oldest group studied had a mean age of 60. Tran *et al.* (2019) attribute this pattern to the fact that as older people become frail, they have limited means to actively strengthen their social networks. As benefiting from self-help initiatives is contingent upon one's investment in the group, the aged are more likely to be excluded from such initiatives due to their limited physical and financial capacity to reciprocate. Outside of religious activities, Aboderin *et al.*, (2017) further explain that there are limited opportunities for the elderly to be involved in social and communal activities.

Propelled into the centre stage of development and social protection provision within the context of structural adjustment programmes (SAPs) which limited state expenditure on social welfare in SSA (Hearn, 1998; Vivian, 1994), non-state actors like NGOs and FBOs arguably play a significant role in extending services to underserved communities in Kenya (Brass, 2010). Studies conducted among the elderly in Kenya often highlight NGO contributions to their care and support (Ezeh *et al.*, 2006; Ondigi & Ondigi, 2012). Homes for the elderly in Kenya are few and mainly operated by NGOs and FBOs (NGEC, 2016; WHO, 2017). Their

contributions notwithstanding, with the majority of NGOs being donor-funded (Awortwi, 2018; Brass, 2012), the predictability and sustainability of such support is often precarious as their programmes are intermittent and time-bound due to funding cycles and shifting donor priorities (Awortwi, 2018; Yntiso, 2015).

## **1.5 Linking formal and informal social protection systems**

Thus far, the above discussion elucidates the pertinent issues regarding social protection in SSA and specifically in Kenya. It demonstrates a massive gap between the need for social protection and the existing capacity to meet those needs through existing social protection instruments. Secondly, it establishes that social protection in SSA operates within a context of weak states, in some cases, peripheral capitalism, partial commodification and a strong presence of inadequate informal systems of welfare. Mass poverty and uncertainties around aid-supported social protection programmes cast pessimism around the expansion of both state and non-state social protection programmes. These factors imply that the route to expanding formal social protection followed by some Western countries whereby social insurance and social assistance programmes are funded through taxes or wage labour deductions is bleak and may take a long time. This is because the context and institutions that supported such an expansion in the West are weak or non-existent in many SSA countries. In light of these challenges, there is sufficient impetus for SSA countries to consider and pursue alternative strategies to achieve comprehensive social protection coverage.

There is growing evidence suggesting that linking informal and formal social protection instruments is an innovative way to optimize the social protection outcomes of the poor, especially in contexts where state provision is inadequate (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018; Devereux & Getu, 2013; Schmidt et al., 2005). Linkages can refer to interactions between various top-down approaches such as social insurance, social assistance, and social services, but can also be established between top-down and bottom-up approaches where bottom-up approaches refer to initiatives by self-organized groups to manage their risks (Schmidt et al., 2005) i.e., ISP systems. The focus of this thesis is on linkages between bottom-up and top-down approaches, specifically, linkages between the *Inua Jamii* pension social assistance programme with informal and emerging forms of social protection for the elderly in Kenya.

Where sustainable solutions to comprehensive state-funded social policy and social protection measures remain elusive, embedding social protection strategies like cash transfers within the social contexts and structures in which they are implemented can enhance their outcomes. Strategic linkages can ensure the suitability of social protection strategies and enhance their positive effects on the qualitative aspects of life that are valued by targeted communities (Dubeld, 2013; MacAuslan & Riemenschneider, 2011). Crucially, the tragedy of operating disjointed social protection strategies lies in the risk of displacing without replacing ISP systems which although inadequate, continue to provide crucial safety nets (Oduro, 2010). Beyond this, however, even under ideal circumstances of comprehensive state provision of social welfare and social protection, the success of any given welfare regime is dependent on an ensemble of actors (state, markets, communities, and families) operating and contributing resources at different levels (Niehof, 2002). Effective linkages can coordinate resource flows between these different actors.

Linking state, non-state and informal actors in development practice is however far from a new concept. Linkage strategies like microfinance lending to self-help groups or community-based health insurance schemes adopted under the current neoliberal context have been criticized for being inaccessible to the poorest segments of society (Berner & Phillips, 2005; Malima & Louw, 2017) and for transferring the burden of poverty eradication to poor and vulnerable groups while ignoring systemic drivers of poverty (Berner & Phillips, 2005). Microfinance lending strategies have also faced criticism for exploiting informal social protection systems, side-lining, and even undermining development goals (Brana, 2013; Karim, 2008). Because of such concerns, formally guaranteed rights to social welfare and social protection involving interventions by the government and financial markets remain the most ideal way to guarantee the right to social protection (Browne, 2013; Wood & Gough, 2006). The challenges faced by SSA states in guaranteeing such rights can however neither be ignored nor understated. Indeed, in many SSA countries, social protection rights remain aspirational despite having been enshrined in constitutions and policy documents (Awortwi & Walter-Drop, 2018; Holmes & Lwanga-Ntale, 2012).

Whether top-down approaches or bottom-up informal, individual and group initiatives should be prioritized in development reflects the polarizing sociological perspectives on structure (rules, meanings, and institutions) versus agency (individual actions). According to Connor,



(2011), a structure perspective to development assumes that individual choices and actions are constrained by structures and thus the focus of development should be on the removal of structural barriers and constraints. In contrast, an agency perspective views individuals as possessing the will to make choices and influence change in society. Giddens, (1984) structuration theory holds that rather than being mutually exclusive, human agency and structures are shaped recursively. In other words, people's actions influence and produce structures and structures influence individuals' possibilities to exercise their agency. Thus, development must address the structural barriers to the actualization of valued aspirations of the poor while simultaneously strengthening the agency of the poor to access, influence, and challenge economic, social, and political power at the micro-level. This is reinforced by the capability approach which highlights the need for development to address both agency (personal conversion factors) and structure (social and environmental conversion factors) which influence individuals' ability to realize their valued aspirations (Robeyns, 2005). Effective linking of bottom-up (agency) and top-down (structure) strategies thus hold tremendous transformative potential for sustainable social protection solutions.

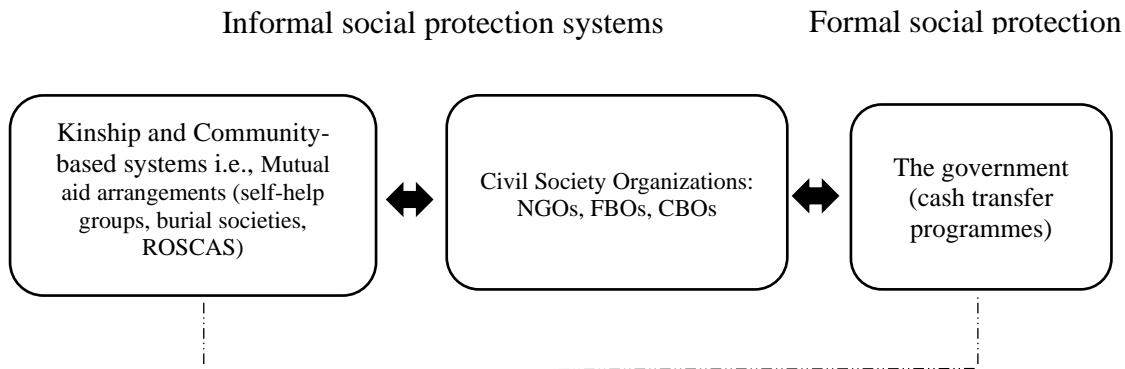
## **1.6 The research problem**

Linkages between different formal and informal social protection systems have been examined to varying extents. As is illustrated in Figure 2 below, interactions between emerging social protection systems such as membership-based mutual aid groups with NGOs, FBOs and CBOs are well documented in microfinance literature (Berner & Phillips, 2005; United Nations, 2006; Yunus, 1999). There is also a significant body of research on NGO-supported and coordinated self-help group networks and community-based health insurance schemes (Asaki & Hayes, 2011; Donfouet & Mahieu, 2012; Gillespie, 2018; Ransom & Asaki, 2013; Yntiso, 2015). Linkages between emerging informal and state social protection systems in Kenya have been documented in studies that highlight the roles of NGOs, FBOs and CBOs as advocacy champions for the state's institutionalization of formal social protection systems and as state partners in service delivery (Brass, 2012; Ghai, 2019; Hearn, 1998). As has already been observed by various authors (Amuyunzu-Nyamongo, 2014; Dafuleya, 2018), a less examined link is that between state-run social protection programmes (e.g., cash transfer programmes) with kinship and community-based systems of social protection, a gap addressed by this research. Indeed, Moore and Seekings, (2019) note that literature and public agenda pay limited

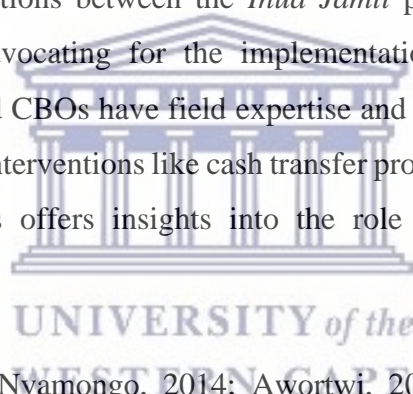
attention to the social consequences of grants in the global south, and how they are experienced and perceived by communities (i.e., their influence on societal relations that underpin ISP systems).

**Figure 2**

*Interactions Between Formal and Informal Social Protection Actors*



Beyond investigating the influence of grants on informal mutual aid risk-sharing networks, this study further considers interactions between the *Inua Jamii* pension with non-state actors. Aside from financing and advocating for the implementation of state social protection programmes, FBOs, NGOs and CBOs have field expertise and capacity that can add value to the operationalization of state interventions like cash transfer programmes (Awortwi & Walter-Drop, 2018). This study thus offers insights into the role of non-state actors in grant programmes.



Various scholars (Amuyunzu-Nyamongo, 2014; Awortwi, 2018; Bhattamishra & Barrett, 2008; Dube & Edwell, 2018; Olivier et al., 2008) have made suggestions for bridging the gap between formal and informal social protection systems. They have highlighted the importance of gaining an in-depth understanding of ISP systems including their strengths and limitations to inform linkage strategies. The importance of preserving the cultural basis of informal systems including not undermining their informal governance structures has been highlighted. Scholars have also noted the need to support ISP systems as partners in development by recognizing and integrating them into national plans and budgets and through skills training. Verpoorten and Verschraegen, (2008) also suggest that local governments should fill gaps in goods and service provision not covered by informal systems. Overwhelmingly, linkage strategies highlight important ways to strengthen/improve ISP systems, yet far less attention is

given to potential strategies to develop formal social protection interventions that are inherently designed to complement informal institutions.

Browne, (2013) further suggests that suggested linkage strategies are also largely theoretical. In practice, Awortwi, (2018) observes that they are often in nascent stages of implementation, often without policy backing (Awortwi, 2018; Teshome, 2013). The current social protection policy in Kenya recognizes actors like community-based organizations but fails to sufficiently outline measures to harness their potential value in enhancing the efficiency of formal social protection systems (Republic of Kenya, Ministry of Gender, 2011). Another key limitation of most recommended linkage strategies is that they are too generic, failing to indicate compatible formal and informal systems and suitable strategies to link them.

Strategies to achieve effective linkages vary significantly between systems, actors and in different contexts (Schmidt et al., 2005). An important consideration when exploring linkage strategies, therefore, is compatibility between different systems (Olivier et al., 2008). This calls for a closer examination of specific formal and informal systems to establish effective link-up approaches that are viable for respective actors, systems and programmes. This thesis focuses on a specific programme, the *Inua Jamii* pension cash transfer programme, examining its inadvertent and strategic interactions with ISP systems of the elderly in Kenya, to uncover opportunities to enhance complementarity between formal and informal social protection systems. Establishing evidence-based possibilities for complementarities addresses Browne's (2013) concern about the theoretical rather than empirical nature of literature and suggestions on linkages.

When it comes to interfaces between cash transfer programmes and informal systems of social protection, there is considerable discussion revolving around the question of whether formal social protection crowd out or augment ISP systems (Browne, 2013; Oduro, 2010; Valencia Lomelí, 2008). Growing empirical evidence suggests that cash transfers have the potential to both sustain and erode social bonds and social capital, which are the crucial foundations of informal social protection systems. The receipt of cash transfers enables the participation of beneficiaries in social activities and can extend kinship support (Attah et al., 2016; du Toit & Neves, 2009; Granlund & Hochfeld, 2020; Kirera, 2012; Pavanello et al., 2016). Such participation can enable their access to informal credit facilities (Attah et al., 2016; du Toit &

Neves, 2009), albeit simultaneously exposing them to the risk of indebtedness (Badue & Ribeiro, 2018; Torkelson, 2020). Literature on crowding out effects of cash transfers highlights concerns that the mere introduction of money, coupled with the poverty targeting and pervasive neoliberal ideals about individual responsibility for personal well-being perpetuate stigma and negative attitudes towards beneficiaries (Bloch & Taylor, 2014; Button & Ncapai, 2019; Ellis, 2012; Hochfeld & Plagerson, 2011; Hurrell & MacAuslan, 2012; Kearabetswe & Grace, 2019; Kelly, 2019; MacAuslan & Riemenschneider, 2011; Wright et al., 2015). These lead to social tensions that can negatively affect other areas of community cooperation and reciprocity. Evidence indicates that the design and delivery of cash transfers can undermine social solidarity with vulnerable groups, social contracts and state legitimacy, elements which are crucial to the strengthening of a welfare state (Camacho, 2014; Granlund, 2022; Jones et al., 2016).

Despite this growing body of evidence, Moore and Seekings, (2019) highlight the paucity of literature on the social consequences of cash transfers in the global South. Notably, and significant to this investigation is that the existing body of evidence on the social implications of cash transfers emanates predominantly from Latin America. Within the SSA context, evidence from South Africa dominates the literature landscape. Consequently, while this literature gives important insights into the influence of cash transfers on social relations, it fails to reflect the contextual diversity of southern contexts. Indeed, within SSA, classifications of welfare regimes have highlighted distinct features that characterize welfare states on the continent (Mkandawire, 2007; Niño-Zarazúa et al., 2012; Wood & Gough, 2006). Southern African countries, and specifically South Africa, have a much longer history of implementing rights-based and categorically universal cash transfer programmes, as compared to Kenya where cash transfer programmes are relatively new, strictly targeted and with very modest benefits (Niño-Zarazúa et al., 2012; Mkandawire, 2016; Republic of Kenya, 2017). Within the Kenyan context, therefore, ISP systems play an even more critical role. For instance, *Inua Jamii* pension, the first categorically universal grant under investigation in this study was only introduced in 2018 (Chirchir and Tran, 2018), before which, older persons primarily relied on ISP systems of support. As has been already discussed in this chapter, other poverty-targeted cash transfer programmes like the OPCT have a very limited reach, and contributory pension programmes are mostly accessible to former formal sector employees.

Exploring interactions between grants and ISP systems in the Kenyan context, therefore, contributes to the contextual diversity of the existing body of evidence, which can deepen understanding on the influence of grants on ISP systems. This study for instance spotlights specific *Inua Jamii* Pension programme design elements, implementation practices and procedures specific to the Kenyan context that influence ISP systems in distinct ways. In the study context, this investigation enriches understanding of the experiences of cash transfer beneficiaries by including perspectives of recipients of *Inua Jamii* pension, who are a recent addition to the pool of beneficiaries of cash transfer programmes in Kenya. The experiences of these beneficiaries are unique given that *Inua Jamii* pension is the first individually targeted and categorically universal grant in Kenya.

### **1.7 Research aim**

This study aims to explore and understand the opportunities and possibilities that exist for the establishment of complementary linkages between formal and informal social protection systems. This is accomplished by specifically examining interactions between the *Inua Jamii* pension with ISP systems of the elderly in Kenya in order to establish the nature of existing interactions between the two systems and uncover linkage strategies that can promote complementarity between them.

### **1.8 Research objectives and questions**

In view of linkage suggestions that highlight the need to understand ISP systems as a prerequisite to the establishment of linkages (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018; Olivier et al., 2008), the first objective of this study is to determine the nature of informal social protection systems that elderly beneficiaries of the *Inua Jamii* pension relied on before receiving the *Inua Jamii* pension, and the resultant social protection benefits from participating in them. To this end, the specific research question explored is:

- a. What were the informal social protection systems utilized by the elderly (70+) prior to the implementation of the *Inua Jamii* pension, and the social protection outcomes accrued from them?



Responding to the recommendation of the need to understand the nature of existing relationships between formal and informal social protection systems (Olivier et al., 2008) and in light of the paucity of evidence on the same (Amuyunzu-Nyamongo, 2014; Dafuleya, 2018), the second objective of this study is to explore the specific ways in which the *Inua Jamii* pension , a formal social protection programme, interfaces with pre-existing informal social protection systems of the elderly and influences their social protection outcomes. To this end, the specific research question explored is:

- a. How does the *Inua Jamii* pension interact with informal social protection systems of the elderly and influence their social protection outcomes?

The third and central objective of this thesis is to determine if there are real opportunities/spaces that exist for formal social protection systems to establish and sustain strategic links with ISP systems, in a manner that effectively leverages and augments the social protection outcomes of the poor. This objective is addressed in the discussion section through a consideration of this study's findings and evidence from existing literature to answer the following question:

- a. Which opportunities exist for the *Inua Jamii* pension to further establish and sustain strategic links with elderly women's informal social; protection systems, in a manner that effectively leverages and augments the social protection outcomes of grant beneficiaries?

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## **1.9 Significance of the research**

The most significant contribution of this study is towards addressing literature gaps in the discourse on linkages between formal and informal social protection programmes, specifically with respect to interfaces between cash transfer programmes and ISP systems. The study goes beyond generic and theoretical calls and suggestions for linkages between formal and informal social protection systems to, using evidence, determine the real spaces/opportunities for complementarity between cash transfer programmes and ISP systems. Secondly, this study expands the understanding of linkages between cash transfer programmes and ISP systems in the Kenyan context where such research is limited thereby contributing to the broader

discussions on strategies to expand social protection in resource-constrained settings like those in SSA.

Olivier et al., (2008) caution against an intuitive approach to linkages. Notwithstanding, thinking around social protection linkages is not yet rooted in policy Teshome, (2013) and many African governments undervalue or neglect ISP systems (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018). Kenya's social protection policy (Republic of Kenya, Ministry of Gender, 2011) acknowledges the existence of over 300,000 mutual aid arrangements in the form of self-help groups, ROSCAs and cultural associations that provide significant social assistance in the form of loans, food, cater for education and health and provide funeral assistance. It identifies the strengthening of social and economic institutions such as self-help groups as a strategy for asset development and expansion of income opportunities for marginalised and vulnerable groups. It also mentions strategies such as the forging of strategic links and the identification of opportunities for social support with communities among possible funding opportunities for the policy. Oddly, when it comes to concrete policy actions to be undertaken by the government in operationalizing these policy objectives, there is no mention of actions that pertain specifically to ISP systems. This oversight can likely translate into such systems being overlooked in government planning and budgeting.

In analysing the specific ways that the *Inua Jamii* pension interacts with ISP systems, establishing design elements and implementation practices that undermine or enhance them, and identifying opportunities to establish proactive interactions and linkages, study findings can aid in shaping the approach towards informal systems within formal social protection programming and support the development of grant designs and evaluation frameworks that consider social implications of social assistance programmes, and augment ISP systems.

## **1.10 Thesis outline**

The discussion in the remaining chapters of this thesis is organized as follows:

Chapter Two: Taking a historical approach, the second chapter provides a review of relevant literature on linkages between formal and informal social welfare and social protection programmes. It discusses ideological debates and empirical evidence on linkages between formal and informal institutions within different development paradigms in Kenya, from

colonialism to date. Within the current social protection paradigm, it presents literature on interactions between cash transfer programmes and informal social protection systems in the global South. This chapter also entails a discussion of the conceptual framework-the Helmke and Levitsky framework (2004) and its application to analysing linkages between formal and informal systems in this study.

Chapter Three: The third chapter focuses on this study's research methodology, detailing the approach and methods employed in data collection and data analysis. It also outlines this study's ethical considerations and presents the researcher's reflexive account.

Chapter Four: The fourth chapter presents research findings related to the first objective and its related research questions. Findings in this regard describe ISP systems relied on by the elderly in the study context, their contributions and limitations.

Chapter Five: The fifth chapter five presents research findings on the second research objective and its related questions. It discusses themes that demonstrate the different ways that the *Inua Jamii* pension interfaces with ISP systems relied on by elderly women in the study context.

Chapter Six: The sixth chapter discusses possibilities for establishing complementarity between the *Inua Jamii* pension with ISP systems, based on a synthesis of this study's findings and in consideration of existing literature on the subject. This chapter also discusses the key limitations of this study and makes recommendations for further research.

Chapter Seven: The final chapter summarizes the key arguments made in this thesis and highlights its major conclusions.



## **2 CHAPTER 2: LINKAGES BETWEEN FORMAL AND INFORMAL SOCIAL WELFARE AND SOCIAL PROTECTION PROGRAMMES**

### **2.1 Introduction**

Linking state (formal) and informal actors in development practice is far from a new concept. From the colonial era in Africa, various development paradigms have, to varying extents and with varying outcomes implicitly and explicitly incorporated non-state and informal actors into social welfare and social protection provision. This chapter discusses interfaces between formal and informal actors in social welfare provision in Kenya under different development paradigms. Despite some problematic assumptions and key limitations, prior linkage approaches offer important lessons and implications for the current discourse on linkages under the social protection paradigm. This chapter also discusses linkages under the current social protection paradigm, specifically focusing on the growing evidence on interfaces between cash transfer programmes and ISP systems.

This literature review begins by discussing state and non-state interactions in welfare provision in Kenya under various development paradigms—modernization, post-modernization and neo-liberalism. As the term ‘social protection’ only became popular in the development discourse in SSA from the 1990s (Barrientos, 2010; Devereux & Sabates-Wheeler, 2004), reference is made to various social welfare policies pursued under these paradigms to illustrate linkage dynamics between formal and informal actors and programmes. The challenges of linkage strategies within the neoliberalism paradigm are elaborated on. This is because neoliberalism entrenched the nexus between state and non-state social welfare and social protection provision and remains influential in the current linkages discourse under the social protection paradigm. The chapter then turns attention to a review of the literature on linkages between cash transfer programmes and ISP systems. Literature in this regard has not been framed within the discourse of linkages but rather explores the implications of grants on social networks that underpin ISP systems. This section, therefore, discusses the often inadvertent positive and negative effects of cash transfers on informal social protection networks. The chapter concludes with a description of a conceptual framework that has been used to analyse empirical evidence in this dissertation.

## 2.2 Formal social welfare and social protection provision in Kenya's post-colonial context

The Kenyan welfare state in colonial and early post-colonial years was largely influenced by modernization ideas. Modernity/modernism refers to an era that was associated with enlightenment through the spread of ideas such as belief in universal objective truth, reason and rationality, democracy, secularism, and a rise in scientific and technological advancements that enabled the exploitation of natural resources and expansion of imperial capitalism (Guoyuan, 2018; Seethi, 2001). This ideological orientation justified the exploitation of colonies like those in Africa under the guise of modernizing them (Zambakari, 2018). Under colonialism, state welfare for Africans through the provision of public goods and services was limited. Rather, welfare policies served to sustain labour supply (Mkandawire, 2016), address anti-colonial political dissent and suppress acts that were considered as vagrancy and delinquency among urban African settlers (Seeley, 1987). For most of the colonial period, state-provided public goods and social services catered to white British settlers while kinship-based systems, supplemented by few voluntary organizations catered to the welfare needs of Africans in native reserves (Seeley, 1987).

Post-independence (after 1963), modernization's main idea that traditional/pre-capitalist societies (e.g., colonies) could evolve into modern societies through the adoption of technologies, socio-economic and political arrangements like those of modern/developed (i.e., western) countries (Rostow, 1959) influenced Kenya's adoption of policies which extolled the values of capitalism and free enterprise (Omiti et al., 2002; Opata, 2004). State policy encouraged economic growth through public and private enterprise including incentives for foreign investment (Omiti et al., 2002; Swainson, 1978). Within this framework, social welfare and redistribution were treated as secondary goals to economic development (Zezeza, 1991). This is reflected in Kenya's development plan anchored on Sessional Paper No. 10 of 1965 which in part read:

“The most important of these policies is to provide a firm basis for rapid economic growth. Other immediate problems, such as Africanisation of the economy, education, unemployment, welfare services, and provincial policies must be handled in ways that

will not jeopardise growth.” (African Socialism and Its Application to Planning in Kenya, 1965, p. 18)

As is evident from the above excerpt, this approach recognized the need for welfare services but only to the extent that they contributed to the country’s economic growth. It however also positively influenced patterns of investment in social welfare services in several ways. To address critical labour shortages which had resulted from discriminatory education policies of the colonial era, the state-subsidized secondary education and met the full cost of tertiary education (Otieno, 2004; Somerset, 2011). Equally, recognizing healthcare as a pre-requisite for economic growth, state policy committed to the provision of health services (Kimalu et al., 2004; Wamai, 2009). In 1965, except for a few services, user fees in health care were abolished and free medical services were guaranteed for outpatient services and for children (Künzler, 2016; Mwabu, 1995; Wamai, 2009). In the 1970s, Kenya adopted a basic needs approach to social development (Omiti *et al.*, 2002) which was focused on expanding investment and access to basic services like healthcare, basic education, nutrition, and housing (Zezeza, 1991). In 1974, fees were abolished for the first four years of primary school, a move which was later extended to the upper grades by 1980 (Buchmann, 1999; Omiti et al., 2002; Somerset, 2011).

The first decade after independence was marked by impressive economic growth (Bigsten, 1986; Rono, 2002) and a remarkable expansion of the health and education infrastructure (Nieuwenhuis, 1996; Wamai, 2009). After independence, the average life expectancy rose from 42 to 58 years and primary school enrolment rates stood at 99% with 48% being female (Swamy, 1994). Welfare gains were however socially stratified due to the lack of redistributive aspects in public expenditure patterns (Omiti et al., 2002; Zezeza, 1991). The development approach tended towards the trickle-down economic model where investment and economic prosperity in high-potential areas like industry and agriculture were expected to trickle down to low-yield areas including social development (Omiti *et al.*, 2002). Furthermore, until the 1970s, local governments which were expected to provide social services had varying levels of wealth and revenue mobilization capacities which further entrenched regional disparities (Tomlinson, 1982). The social security instruments used by the state also followed colonial patterns by only targeting individuals and sectors that directly served the modernization agenda at the expense of the broader society (Merrien, 2013). The National Social Security Fund (1965) and the National Hospital Insurance Fund (NHIF) (1966) which were set up shortly

after independence as a provident fund and health insurance scheme respectively, were only accessible to formally organized labourers who were primarily civil servants (Barya, 2011; Olouasa, 2019). Therefore, unlike in Southern African contexts where categorically targeted social transfers were widely implemented as entitlements, such interventions were non-existent in East African countries like Kenya (Niño-Zarazúa et al., 2012). This meant that most of the rural population and informal workers were excluded from formal social protection institutions and thus relied heavily on traditional safety nets to cope with life cycle crises.

### **2.3 Informal welfare provision in Kenya's post-colonial context**

Kenya's independence also coincided with the spread of post-modernization ideas. Post-modernism contested and rejected the modernization framework and its assumption of a dominant universal and objective knowledge. Postmodernists argue that under modernization, deterministic approaches to development which tended to be externally initiated disregarded the politics, history, values, and norms of the people they sought to develop (Matunhu, 2011; Zambakari, 2018). They marginalized local knowledge and alternative realities (Guoyuan, 2018) and gave no room for an exchange of knowledge and experiences between the developed and underdeveloped (Matunhu, 2011). Post-modernism challenged the entire premise of development, arguing that the term 'development' and ideas around it denoted Western values and the need for other cultures to aspire to these values (Guoyuan, 2018). It ignored the diversity and plurality of development experiences from contexts other than the West, which it viewed as barriers to the attainment of an ideal universally aspirational modern 'Western' state (Brohman, 1995). In the field of development, postmodernism has underpinned the growing acknowledgement of the need to root development theories and practice in indigenous practices (Brohman, 1995; Fourie, 2012; Guoyuan, 2018).

In Kenya, the adoption of *Harambee* (which means pulling together) as a national slogan (Mbithi, 1977) shortly after independence is firmly embedded within a postmodernist perspective. *Harambee* was seen as an extension of African socialism, a traditional African way of doing things through mutual help (Republic of Kenya, 1965; Seeley, 1987). Its incorporation into national policy frameworks (Republic of Kenya, 1965) to encourage collective effort, community self-reliance and cooperative enterprises legitimized self-reliance as a strategy to deal with poverty and achieve community development. *Harambee* entailed

communities identifying a local need and collectively pooling financial and labour resources to meet that need (Opata, 2004). A typical *Harambee* project would involve communities donating resources (e.g., land, labour, and money) to construct schools or health facilities and the state providing personnel, i.e., teachers and health care providers (Republic of Kenya, 1965) while ensuring consistency of *Harambee* projects with national development plans. Between 1967 and 1973, *Harambee* projects which took the form of schools, cattle dips, health centres, and clinics had contributed at least 11.8% of overall national gross capital formation from 1965-1984 (Ngau, 1987). Later on, this chapter shall engage with the problematic ideologies and assumptions underlying the state's focus on *Harambee* as the main driver of development in Kenya in the 1960s.

## **2.4 The Political economy of social welfare distribution in post-colonial Kenya**

The distribution of formal social welfare in post-colonial Kenya was hardly equitable, mediated by patron-client relations. A significant consequence of colonialism in Kenya was the creation of conflicting national and ethnic identities, along with the establishment of multiple sources of authority (Lange et al., 1999). Consequently, political power was consolidated along ethnic lines (Kanyinga, 2016) through the distribution of national resources in a manner that reinforced political patronage (Kanyinga, 2016). Data on public expenditure for roads, rural health, and rural development, suggests that during President Kenyatta's era (1963-1978), his home region (Central Kenya) received the largest share of development expenditure on roads (Barkan & Chege, 1989). This distribution pattern shifted under President Moi's leadership (1978-2002). For instance, in 1986-87, the Rift Valley region, Moi's political stronghold, received as much as 52 percent of the total road development expenditure and 49 percent of rural health spending (Barkan & Chege, 1989). Further, under president's Moi's regime, *Harambee* gatherings were avenues to consolidate client-patron relations. For example, local leaders aligned with President Moi were expected to attend *Harambee* gatherings and make significant contributions, which were often funded by the central government (Barkan & Chege, 1989). These contributions served as a reward for political patronage. Proximity to centers of power, often through ethnic affiliation was therefore a key factor which mediated social welfare distribution in post-colonial Kenya, with implications on development equity and state legitimacy.



## 2.5 Neo-liberal reforms and the retreat of universal social services

In line with modernization theory's logic that capital acquisition can catapult poor pre-capitalist societies to the take-off stages of economic growth (Rostow, 1959), Kenya, like many other Sub-Saharan African countries sought to attract capital for industrial development through borrowing and foreign investment in the 1970s and 1980s (Greene & Khan, 1990; Opata, 2004). Debt and foreign direct investments were expected to stimulate the growth of industry and generate the resources for development and debt repayment (Greene and Khan, 1990). However, by the late 1980s, many SSA countries including Kenya had accrued unmanageable debts due to internal fiscal policy failures as well as fluctuations in oil prices and foreign exchange rates (Greene and Khan, 1990).

The debt crisis ushered in an era of structural adjustment implemented under the auspices of the International Monetary Fund and World Bank (Swamy, 1994). Structural adjustment entailed both macroeconomic and institutional reforms within the parameters of neoliberalism (Swamy, 1994). Neoliberalism, which became an influential ideology across the world in the 1980s, advocated for the deregulation of the economy, privatization of public services, trade liberalization and austerity (Steger & Roy, 2010). These were implemented in an attempt to redress Africa's debt crisis which was partly attributed to the mismanagement of economic policies and excessive government spending on an overextended public sector (Dollar & Svensson, 1998; Swamy, 1994). In Kenya, the neo-liberal reform process resulted in reduced state spending on public services and the transfer of these costs to users. Consequently, fees were introduced to access basic services like health education and agricultural inputs, often beyond the reach of average citizens (Muyia, 1996; Opata, 2004; Otieno, 2004; Rono, 2002). To ameliorate the undesirable social consequences of structural adjustment the World Bank launched the Social Dimensions of Development (SDD) programme in 1994 in Kenya (Nyamboga et al., 2014), otherwise referred to as social safety nets (Vivian, 1994). This approach to social welfare marked a departure from comprehensive social policies in favour of piecemeal and residual safety net programmes (Adésina, 2011). Although social development was recognized to be necessary, safety nets in Kenya were implemented within structural adjustment parameters and hence received minimum budget allocations (Omiti et al., 2002; Nyamboga et al., 2014). Considerable measures were taken to avoid the slippage of benefits to the non-poor which led to the targeting of only the poorest members of society, either by region

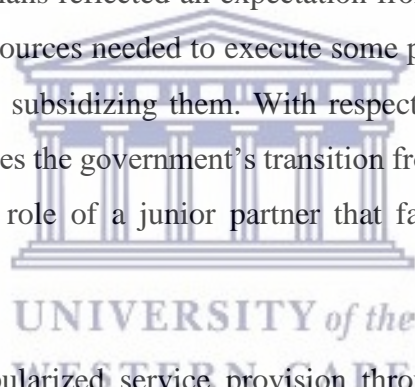


or identifiable vulnerability (Kang'ara, 2000; Vivian, 1994). In lieu of universal free education which had been the norm, this safety net approach provided financial aid only to the neediest students through schemes such as higher education loans in Kenya (Muyia, 1996; Otieno, 2004). SDD funds were also used for retrenchment payoffs (Omiti et al., 2002; Nyamboga et al., 2014), only targeting a small segment of workers who were laid off due to the downsizing of the public sector.

## **2.6 Neoliberalism and the entrenchment of informal and non-state welfare provision**

A significant consequence of the neoliberal reform process was the diversification of social services providers beyond the usual state channels. Neo-liberal reforms promoted the state's substitution by non-state actors in social welfare and public service provision (Vivian, 1994), aided by the rechanneling of donor aid through NGOs as opposed to the state (Makoba, 2002). Discussing the NGO-isation of the health sector in Kenya, Hearn, (1998) observes that in 1994, USAID disbursed about 95% of their resources to NGOs and private firms. These changes contributed to an exponential growth in NGOs in Kenya, from only 125 NGOs in 1974 to over 400 by 1990 and to well over 11, 000 by 2019 (Brass, 2010; NGOs Coordination Board, 2019). Omiti *et al.*, (2002) observe that under structural adjustment, the majority of poverty eradication efforts in Kenya were in the hands of NGOs. Indeed, organizations like Oxfam and the Kenyan Red Cross have been active in the provision of humanitarian assistance during disasters like droughts and floods in Kenya (International Federation of Red Cross and Red Crescent Societies, 2020; Moris & London, 1988). This, in spite of the fact that NGO projects tend to be time-bound and tied to funding cycles which pose limitations on their long-term sustainability (Awortwi, 2018; Yntiso, 2015). Sustainability can be more viably achieved through sustainable economic growth which coupled with political will to implement pro-poor public policy provides the necessary resources to fund public services (Adesina, 2011; Hearn, 1998). Service provision by NGOs, however, undermines this possibility by creating a reliance on informal and non-state actors for welfare provision which in turn shapes citizens' perceptions and expectations of what the state should provide, entrenching the legitimacy of a weak welfare state thereby dampening demands for change (Brass, 2010).

Under neoliberalism, the state played a subsidiary role in social service provision. Mwabu, (1995) and Nieuwenhuis (1996) highlight a key reversal in the state's relationship with self-help initiatives in Kenya whereby state resources were used to only supplement self-help efforts, in sharp contrast to the state's role as envisioned in the sessional paper no 10. of 1965 where self-help operated in addition to state services. Previously, it was the state's long-term objective to provide an adequate level of free basic social services to its citizens (Mwabu, 1995). Neoliberal reforms however encouraged state partnerships with non-state actors through the exchange of resources and expertise (Brass, 2010). Non-state actors like NGOs in Kenya were institutionally integrated into government planning, policymaking, and implementation (Brass, 2012; Hearn, 1998). They were for instance incorporated into district development committees which were set up in the 1980s in Kenya to promote rural development (Brass, 2010; Omiti et al., 2002). From the onset of the implementation of structural adjustment programmes, service provision and poverty reduction efforts have mainly been accomplished by both the state and NGOs (Omiti et al., 2002). Brass, (2010) further observes that from the 2000s, District Development Plans reflected an expectation from the government that NGOs would inject supplementary resources needed to execute some plans. In some other cases, the state enabled private actors by subsidizing them. With respect to health care provision, for example, Hearn, (1998) describes the government's transition from being the main provider of health services to playing the role of a junior partner that facilitated mission and private hospitals operations in Kenya.



NGO-driven development popularized service provision through participatory community projects. Participatory development refers to the involvement of people in decision-making and in the implementation of programmes and processes that affect them (Slocum et al., 1995). In theory, participatory approaches are bottom-up. They mobilize community resources such as community members' ideas, time, effort, and money which ensure that interventions are cost-effective, legitimate, appropriate, accepted and owned by communities (Chambers, 1994). Participatory approaches specifically target marginalized groups in small communities and are considered to be less bureaucratic and more efficient than centralized state-led approaches (Makoba, 2002).

In practice, however, participatory approaches as implemented in development projects can be apolitical, often failing to engage with structural forces that perpetuate the marginalization of

some groups and to contest and even legitimizing regressive or harmful community practices in an attempt to appeal to tradition and local knowledge (Cleaver, 1999). Their assumption of unitary communities further overlooks the nature of communities as sites of both cooperation and conflict (Cleaver, 1999). Their focus on establishing sites of participation like local committees and optimizing participatory strategies, has been criticized for failing to resonate with the fluidity and complexity of decision-making processes in communities (Cleaver, 1999). They also fail to engage broader social structures behind individual (non) participation and the differentiated costs and benefits of participation to individuals who occupy different positions in society (Cleaver, 1999). Participatory approaches further re-focus the locus of development from the society to the community and subsequently provide fragmented services which perpetuate inequity as targeted segments of society experience development at a pace different from the rest of society (Hearn, 1998). Furthermore, Hearn, (1998) terms the framing of NGOs and non-state actors as the cost-effective and efficient alternative a political creation, noting that the re-channelling of development aid through NGOs, as opposed to the state, gives them a competitive advantage, therefore self-perpetuating the notion of state inefficiency.

Arguably, nothing epitomizes participatory approaches to development more than self-help, which essentially refers to “helping the oppressed communities help themselves” (Kaul, 1985, p. 205) and whose main strategy is to harness the capabilities of the poor (Chambers, 1994). Funding self-help activities formed a critical part of safety net approaches that were implemented in resource-poor contexts (Vivian, 1994). The adoption of participatory and self-help strategies was fuelled by their endorsement by the World Bank and other international development agencies (Seethi, 2001; Vivian, 1994). In 1985, the United Nations described self-help as “a movement towards indigenisation (of social welfare)” (United Nations 1985 cited in Seeley, 1987: p.559). The United Nations' Decade for Women (1975-1985) specifically corresponded with a significant growth of women’s self-help groups in Kenya in the 1970s (Seeley, 1987). Additionally, United Nations endorsed development strategies like microfinance (United Nations, 2006) further promoting development through self-help group lending as a viable strategy for poverty eradication in developing countries.

From a moral and ideological standpoint, self-help strategies place an unfair expectation on low-income individuals, who are already time-constrained to spare time and their meagre resources to engage in self-help activities for their development (Berner & Phillips, 2005).

These are expectations that are not placed on other members of society. Relatedly, they erroneously assume that the low-income people have tremendous potential to overcome poverty if only they are appropriately empowered and enabled. Strategies like microfinance expect them to finance their development at a pace commensurate to their loan repayment capabilities (Berner & Phillips, 2005). However, development that is delivered through credit, and is premised on one's financial capacity also excludes the most vulnerable who are unable to afford it (Diagne, 2000; Karim, 2008; Pantelić, 2011). Indeed, Community-Based Health Insurance (CBHI) schemes which have also grown in popularity within the participatory development framework (Donfouet & Mahieu, 2012), have been found to exclude the poorest community members who are unable to make contributions (WHO, 2020). In Africa, they have been shown to have low participation rates, covering only about 2.6% of people living under US\$2 per day (Malima & Louw, 2017). Evidence suggests that although CBHI schemes organize community efforts, universal healthcare schemes that are financed by general state revenue have more potential to guarantee the poor's access to healthcare (WHO, 2020).

Berner & Phillips, (2005) assert the importance of recognizing that the poor are not self-sufficient. In fact, even wealthier segments of society often benefit immensely from state subsidies. In Kenya, about 75% of slum residents access water through water vendors who overcharge them, while middle-class city residents have access to state-subsidized piped water (UN-Habitat, 2007). Even within the context of microfinance, low-cost lending is only possible with the use of subsidies, Cull et al., (2018). Poor people's resource constraints are further evident in the context of *Harambee* self-help schools in Kenya which were of much inferior quality compared to state-funded schools and were more expensive to attend because they operated with limited government support (Buchmann, 1999). The *Harambee* philosophy thus propagated regional inequalities as different regions had different capacities to invest in self-help projects and attract resources from the government or the private sector (Ngau, 1987). In view of these limitations, therefore, Berner & Phillips, (2005) thus argue that rather than expecting low-income people to assume responsibility for the structural causes of poverty, self-help strategies should be recognized for what they are-a survival strategy born out of state unconcern and/or exploitation of some segments of society. Hailing them as the silver bullet to poverty risks legitimizing state apathy towards poor communities.

Ironically, neo-liberal reforms increased the need for self-help while simultaneously limiting individual capacity to engage in mutual aid activities (Itzigsohn, 2006). Labour deregulation which permits exploitative working hours in the formal economy, undermines the ability of individuals to develop social capital and build relationships of trust and cooperation which, to some extent, underpin the success of informal institutions (Itzigsohn, 2006; Meagher, 2009). Secondly, neoliberal austerity measures which led to widespread unemployment (Achola et al., 2004; Muyia, 1996; Otieno, 2004; Rono, 2002), trade liberalization which resulted in the collapse of local industries (Chege et al., 2014), coupled with workers earning a lower than subsistence wage, eroded the financial resources needed for informal exchange (Itzigsohn, 2006).

## **2.7 Formal and informal actors under the current social protection paradigm**

Social safety nets had limited success in containing the social impacts of adjustment. Kenya's 2004 Demographic Health Survey estimated that between 1990 and 2001, the number of Kenyans living in poverty rose from 11 million to 17 million. (Central Bureau of Statistics (CBS) [Kenya], Ministry of Health (MOH) [Kenya], ORC Macro, 2004). The report also estimated that about 56% of Kenyans lived in poverty as of 2003, with nearly half of this number living in extreme poverty. Kang'ara, (2000) and Vivian, (1994) argue that the failure of safety net measures primarily emanated from their failure to incorporate long-term investment into critical aspects of human development such as health, education and agricultural support which can sustain human development. Instead, short-term and residual programmes were implemented, as an afterthought, to deal with the human costs of structural adjustment. It is against the backdrop of the harsh consequences of structural adjustment, the limitations of poverty eradication efforts by non-state actors and constrained state capacity to offer public goods and services that social protection gained prominence in development policy specifically under the millennium development goals framework (Merrien, 2013).

The influential transformative social protection framework delineates the roles of social protection to include protecting basic consumption among the destitute, preventing the vulnerable from sinking into poverty, investing in human capacity and other assets that can facilitate access to pathways out of poverty and addressing structural factors that drive poverty



and vulnerability (Devereux & Sabates-Wheeler, 2004). Much like its preceding safety net approach, however, social protection, and specifically widespread social grant programmes in low-resource southern contexts, equally have a narrow focus on preventing deprivation among the poorest in society while side-lining the development of a comprehensive social policy response to poverty (Adesina, 2011). Yet, in the absence of comprehensive social policies, economic crises such as inflation in food prices can easily erode the benefits of grants (Zembe-Mkabile et al., 2016). Indeed, in low-income contexts, evidence suggests that beneficiaries perceive residual grant interventions merely as band-aids to provide relief from immediate material deprivation, and not guarantee for socio-economic stability or socioeconomic mobility (Dubeld, 2021; Molyneux & Thomson, 2011). They thus need to mobilize informal social networks or find paid work to meet other needs. Other social protection programmes such as social insurance remain inaccessible to the majority of the population in Kenya while the scalability of social assistance programmes faces significant financial and administrative constraints elaborated on in chapter one. The limitations of formal social protection instruments sustain the existence and significance of ISP systems and programmes in developing contexts (Kaseke, 2013; Olivier et al., 2008) which remain the first responders to poverty in many countries in SSA (Awortwi & Walter-Drop, 2018). However, as discussed in chapter one, mutual aid groups and social protection programmes by non-state actors though critical, are equally limited.

## **2.8 Linking formal and informal social protection programmes**

Various authors have called for the establishment of complementary linkages between formal and informal social protection actors and programmes (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018; Dekker, 2008; Devereux & Getu, 2013; Mumtaz & Whiteford, 2021; Olivier et al., 2008; Schmidt et al., 2005; Stavropoulou et al., 2017). Some of the suggested linkage strategies emphasize the need to recognize ISP actors as development partners and strengthen their capacity and programmes (Awortwi, 2018; Awortwi & Walter-Drop, 2018; Olivier et al., 2008). This can entail their inclusion in state plans and budgets. The registration of ISP actors which can support these suggested linkage strategies, however, aim to control and regulate rather than support them (Awortwi, 2018; Awortwi & Walter-Drop, 2018). Registration processes require the conformity of ISP actors with formal governance and operational procedures. In Kenya for example, in order to be registered, self-help groups need



to pay registration fees and renew their registration status annually, submit meeting minutes and quarterly reports and have a detailed list of their main activities among other requirements (State Department for Social Protection, 2016). These are not only barriers to their registration and access to any benefits therefrom but can also undermine their informal but effective governance mechanisms (Awortwi, 2018). Overall, however, these suggested linkage strategies are either largely theoretical (Browne, 2013) or in nascent stages of implementation (Awortwi, 2018) often without policy backing (Awortwi, 2018; Teshome, 2013).

ISP systems can also be strengthened through facilitating their access to training and funding. Such strategies have been pursued by NGOs and financial institutions through microlending strategies like microfinance. These strategies, pursued within a neoliberal framework, have morally questionable foundations and some undesirable consequences that have been earlier elaborated on. NGO-supported linkage strategies also focus on supporting one dimension of ISP programmes, e.g., access to credit or funeral insurance irrespective of the fact that many ISP systems respond to a myriad of risks faced by their members e.g., providing credit towards school fees, hospital bills, farm inputs, and even offering psychosocial support (Dafuleya, 2018; Oware, 2020). The majority of the above proposals emphasize strategies directed at ISP systems rather than the design of formal social protection in a manner that augments ISP arrangements.

Linkages can be accomplished through synergies, where actors have compatible objectives and thus act in ways that are mutually reinforcing of each other's outcomes (Deeg, 2005). In this regard, and with respect to interfaces between social grants and ISP systems, various authors have highlighted the need for the establishment of grant design implementation and evaluation frameworks that consider the influence of social protection programmes on social dynamics at the community level (MacAuslan & Riemenschneider, 2011; Pavanello et al., 2016). Moore & Seekings, (2019) further argue that beyond their narrow focus on poverty reduction, transformative social protection programmes must also engage with diverse social norms and values and advance social justice. Understanding the social implications of cash transfers, therefore, is important for the mitigation of their negative effects on informal risk-sharing networks. Additionally, social obligations mediate grant expenditure and can thus enhance or distort their intended impacts (duToit & Neves, 2009). Considering that grants undoubtedly disrupt demographic patterns and social norms (Dubbeld, 2013), MacAuslan and

Riemenschneider, (2011) suggest that judgements about their suitability should consider and seek to improve the relational aspects that people value. This resonates with Amartya Sen's (2014) view that development ought to expand the freedoms that individuals have to realize their valued functionings. Regrettably, evaluations on grants have overwhelmingly focused on their quantitative impacts on wellbeing indicators such as poverty reduction and human capital development in the areas of health, education, and nutrition (Bastagli et al., 2019; Granlund & Hochfeld, 2020; MacAuslan & Riemenschneider, 2011). Consequently, their interactions with non-state or informal actors and systems have mostly been incidental rather than planned.

## **2.9 Linking cash transfers and informal social protection systems**

Grants, which are typically targeted along gender and generational lines and implemented in contexts of high social inequality have considerable social implications (Burns et al., 2005; Dubbeld, 2013; Moore & Seekings, 2019). Scholarship, predominantly from Latin America and Southern African contexts, shows growing interest in understanding the social implications of grants, i.e., their influence on relational aspects of people's lives which has a direct bearing on ISP systems. In this regard, two main lines of argument have emerged. One is that cash transfers support the establishment and strengthening of informal risk-sharing networks and the other is that cash transfers undermine or crowd out ISP systems by eroding social capital and undermining social cooperation (Lomeli, 2008; Oduro, 2010). These two positions are examined further in the discussion below.

### **2.9.1 Cash transfers strengthen informal risk-sharing networks**

Qualitative studies show that cash transfers have positive psychosocial effects on their beneficiaries, particularly with respect to enhancing their personal dignity and social acceptability. Grant beneficiaries in various low and middle-income contexts have reported that being able to meet their material needs, e.g., buy clothes and personal hygiene products positively affected their sense of dignity and self-esteem, which in turn enhanced their social acceptability (Attah et al., 2016; Granlund & Hochfeld, 2020; Samuels & Stavropoulou, 2016). Recipient households of Zimbabwe's Emergency Cash Transfer programme have described experiencing greater friendliness towards them and improved intrahousehold relations as a result of having sufficient food in the home (MacAuslan & Riemenschneider, 2011). Children

living in beneficiary households in Kenya, Zimbabwe, Mozambique and Lesotho have also described experiencing an increased acceptance in schools and among their peers (Attah et al., 2016; Pavanello et al., 2016).

Social acceptability can be appropriated by grant beneficiaries to build and access informal social protection networks. Studies have found that beneficiaries invest grants in reciprocal relations within their informal networks, which creates possibilities of securing support at a future point in time (Della Guardia et al., 2022; Granlund & Hochfeld, 2020). Beneficiaries have described being able to meet social obligations like paying tithes, visiting friends, attending prayer meetings, weddings and making regular contributions towards funerals (Attah et al., 2016; Granlund & Hochfeld, 2020). In case studies described by du Toit and Neves, (2009) in South Africa, some beneficiaries were able to volunteer time in community projects, investments that can have significant social and economic returns, especially in small rural communities. In Columbia, quantitative evidence suggests higher levels of social capital among beneficiary groups (Attanasio et al., 2015). This is supported by qualitative evidence which shows that grant administrative processes provide opportunities for beneficiaries to socialize (Pavanello et al., 2016; Samuels & Stavropoulou, 2016). In Kenya (Kirera, 2012; Pavanello *et al.*, 2016), South Africa (Granlund & Hochfeld, 2020) and Chad (Della Guardia et al., 2022) studies show that these opportunities connect and foster a shared identity among beneficiaries, and enable them to establish ISP systems like self-help groups.

Grants can extend kinship support. Although old age grants in South Africa have been found to reduce private remittances, some studies interpret this as an indication of the grant benefits extending beyond its intended beneficiaries (Jensen, 2004). In one case studied by du Toit and Neves, (2009) in South Africa, the receipt of an old-age pension by a mother freed her son from having to send remittances. He in turn reduced his work shifts and used his free time to advance his studies. This enabled him to secure a better-paying job and support other family members' education. In Kenya, while beneficiaries of the *Inua Jamii* pension c reported a reduction in remittances, they also described feeling happier that their children could redirect resources to other needs like investing in the education of younger generations (Tran *et al.*, 2019).

Grants can also be used as a bargaining chip in the wider system of kinship care relations that are often mediated by reciprocity and can be contingent upon perceptions of the claimant's

attitude, character, and relationship to the subject (Seekings, 2019; Warren & Manderson, 2013). The elderly use grants to negotiate access to both material and non-material care from their kin. Kelly's (2019) study finds that the disability grant in South Africa incentivized poor families to care for disabled members by enabling compensation for unpaid care work. *Inua Jamii* pension recipients in Kenya have described sharing the grant with the expectation of receiving love, affection and care from their children and grandchildren (Tran *et al.*, 2019). Button & Ncapai, (2019) find that the old age grant in South Africa indeed reinforces kinship obligations as younger family members who at some point benefitted from the old age grant are expected to prioritize household needs instead of individual needs should they start earning income. This practice of “trading on a grant” (du Toit and Neves, 2009) can however lead to nefarious outcomes including dilution of the cash transfer when it gets traded or bartered in exchange for care and support.

Evidence from South Africa, (du Toit & Neves, 2009), and Zimbabwe (Attah et al., 2016) further suggests that on the one hand grants enhance beneficiaries' creditworthiness, enabling them to access various informal credit facilities or to negotiate delayed payments for goods and services. However, on the other hand, there is evidence to suggest that where efforts have been made to leverage this outcome to extend beneficiaries' access to credit within the formal economy, the outcomes have been undesirable. In South Africa, Torkelson, (2020) revealed the ways that predatory lending practices by financial institutions i.e., the marketing of loans and insurance products to beneficiaries and subsequent deduction of premium and interest payments directly from beneficiaries' grant accounts resulted in many ending up with overdrawn accounts. These outcomes were also observed in Brazil, in a similar attempt to link beneficiaries of the Bolsa Família conditional cash transfer programme to formal credit facilities (Badue & Ribeiro, 2018). In both contexts, participants' credit, which was acquired to meet basic needs often surpassed their grant income, inevitably leading to their indebtedness. Both studies thus demonstrate that grants are an imperfect form of collateral for both formal and informal credit

Further in Brazil, Badue's and Ribeiro's (2018) study reveals that grants can negatively bond communities on the basis of debt in homogenous low-income communities where they are implemented. Some beneficiaries of the Bolsa Família were unable to leave abusive relationships because of favours that were attached to them (e.g., loans or childcare support)

that were established on the basis of the grant. Community members also simultaneously and precariously occupied the positions of debtor or creditor. Informal creditors, who also owed financial institutions were only a default payment away from financial setbacks and becoming debtors themselves. The authors further found reluctance among beneficiaries to disclose their debt-free status to their fellow community members in fear of raising expectations of their generosity. In essence, these findings show the way that the Bolsa Família cash transfer programme led to the precarious bonding of communities by debt.

## **2.9.2 Cash transfers crowd out ISP systems**

### **2.9.2.1 Grants, solidarity and social capital**

Receipt of social welfare has long been associated with negative attitudes and stereotypes that perpetuate social stigma against beneficiaries and erode their dignity (Bloch & Taylor, 2014; van Oorschot & Roosma, 2015). In Western contexts, the perceived morality of paid work which is embedded in the neoliberal ideal of individual responsibility for one's life outcomes has been linked to communities' perceptions of grant beneficiaries, particularly marginalized women, as lazy and abusing the welfare system (Bloch & Taylor, 2014). Similarly in South Africa, studies have established that receipt of child support grants by caregivers (typically women) is often not associated with structural and labour market failures by the public, but rather, with individual factors such as laziness or reckless childbearing (Hochfeld & Plagerson, 2011; Wright et al., 2015). Negative perceptions of beneficiaries as beggars have also been reported in West Bank (Pavanello et al., 2016). Studies further show a social differentiation that emerges between beneficiaries and non-beneficiaries that is premised on their source of income. Beneficiaries in West Bank for instance highlighted the labelling of payment days as 'beggars' days and subsequent unwillingness by 'ordinary people', i.e., non-beneficiaries to use banking services on those days (Samuels & Stavropoulou, 2016, p. 1110). Torkelson, (2020) highlights the creation of financial products specifically for grant beneficiaries as opposed to the development of an inclusive economic system for everyone. Overwhelmingly, this evidence shows community fissures that can be aggravated by social grants, and potentially result in the social exclusion of beneficiaries from social networks with implications on social cooperation e.g., in ISP systems.



Given the transactional nature of kinship care arrangements, in contexts of endemic poverty, the simple act of introducing money in communities tests filial bonds. In both Kenya's CT-OVC (Kirera, 2012) and South Africa's CSG (Kearabetswe & Grace, 2019), tensions have been observed between caregivers, parents, and children over the use of the grant. In the case of the CT-OVC in Kenya, Kirera (2012) observed cases of errant caregivers who collected grants but did not support OVCs. He also observed conflict when a new caregiver had to be appointed in the event of the death of the previous one. Kelly's, (2019) study finds that recipients of the disability grant in South Africa were sometimes hesitant to reveal to their communities when they had received the grant. This was done to avoid expectations from the community or family members to either borrow or receive part of the grant. In some cases, especially in families where drugs and alcohol were involved, conflict over the division of the grant could result in violence and even stealing of the grant by family members (Kelly, 2019).

Even though, as earlier stated, grants are sometimes used to negotiate reciprocal care, Button & Ncapai, (2019) find that these arrangements are not always successful. In their study, recipients of the old age grant in South Africa failed to constantly negotiate kinship support as younger family members became frustrated over the compromise they were expected to make in prioritizing household needs over personal needs in exchange for having benefited from the old age grant. Kelly, (2019) further finds that Care Dependency Grants that are provided to caregivers of children living with permanent or temporary disabilities in South Africa in some cases incentivized family members to neglect and even abuse their temporarily disabled kin by withholding care to maintain their eligibility to the grant.

The administration of grants along gender and generational lines has been found to intersect with wider social and economic forces, resulting in the reconfiguration of kin relations and obligations. In South Africa where almost half of the youth are unemployed and vulnerable (Stats SA, 2022), but with a grant allocation system that prioritizes categories of people deemed to be economically inactive like children, the aged and the disabled, grants inevitably lead to the congregation of youth and families in general around grant beneficiaries (Burns et al., 2005; Dubbeld, 2013; Torkelson, 2020). On one hand, it enables the fulfilment of filial obligations e.g., domestic care provision by younger generations while living off the cash transfer (du Toit & Neves, 2009). On the other hand, it indicates broader systemic issues like unemployment and a lack of alternative income sources for young people in the study context. In one study,



even though recipients of the old age grant lament that sharing the grant stretches their finances, they equally described feeling an obligation to meet the needs of their younger kin in situations where there was no other source of income in the family (Button & Ncapai, 2019).

Studies show that receipt of the CSG in South Africa to a certain degree substitutes unwanted relationships and dependence on family members and particularly women's reliance on men's income (Dubbeld, 2013, 2021; Granlund & Hochfeld, 2020). Granlund and Hochfeld, (2020) analyse this as the creation of interdependence rather than dependence. Beneficiaries of the Child Support Grant (CSG) in South Africa have described experiencing greater recognition and respectability in their communities owing to their increased capacity to share resources and partake in household responsibilities (Granlund & Hochfeld, 2020). Among recipients of the Senior Citizen Grant in Uganda (Samuels & Stavropoulou, 2016) also find that beneficiaries were no longer seen only as dependents but also as active contributors. Evidence from South Africa also shows that the Disability Grant (Kelly, 2019), the CSG (Granlund & Hochfeld, 2020) and Old Age Grant (Button & Ncapai, 2019) enhance beneficiaries' decisional autonomy and agency even though they still require assistance. Beneficiaries of the CT-OVC the *Inua Jamii* pension in Kenya and the CSG in South Africa have described feeling like respectable members of society, and not only as burdens to their families and communities (Granlund & Hochfeld, 2020; Kirera, 2012; Tran et al., 2019). In Kenya, studies show the embracing of orphans and vulnerable children due to resources (i.e., the CT-OVC) attached to them (Pavanello et al., 2016), although this does not always translate to the vulnerable children receiving the love and care they need in such households.

The above outcomes notwithstanding, studies show complex perceptions of the influence of grant programmes on relationships of mutuality by targeted communities. Several studies have highlighted beneficiary communities' concern with the phenomenon of 'reversed dependencies', where grants are seen to disrupt and reverse the pre-existing order of intergenerational and gender relations (Granlund & Hochfeld, 2020, p. 1233). In Kenya, caregivers of OVCs have lamented that the CT-OVC programme which encourages children to report grant misuse, has disrupted inter-generational power relations in the home (Kirera, 2012). Dubbeld, (2013, 2021) indicates that members of a small rural community in South Africa blamed the grant for reversing tradition. Rather than youth providing for their grandparents, they relied on financial and non-material support from the elderly.

In contexts such as South Africa with limited employment opportunities and where young men are typically excluded from grant programmes, studies have highlighted the substitution of men's role/identity within families, which is typically tied to financial provision (Dubbeld, 2013, 2021; Granlund & Hochfeld, 2020). Consequently, men, become transient family members as they search for wage labour, albeit with limited capacity to support families due to the shrinking availability of wage work (Dubbeld, 2013, 2021). Dubbeld, (2013, 2021) further finds that grants were perceived by their participants to be empowering women at the expense of traditional family values. They were blamed for contributing to women's unwillingness to settle down and abandoning their children under the care of their mothers at will.

Literature on women's empowerment however suggests that the pathways through which cash transfers influence marital relations are complex, mediated by various factors, among them, norms around gender relations, women's level of education and transfer amounts (Simon, 2019). In some cases, access to additional financial resources through cash transfers eases financial tensions, thus improving marital relations and family social capital (Buller et al., 2018). Cash transfers which target women can however also engender new marital conflicts e.g., over expenditure of the grant (Heise, 2011). In some cases, cash transfers which target women guarantee beneficiaries autonomy and self-sufficiency allowing them to leave unwanted relationships (Buller et al., 2018). In this regard, grants are seen to substitute some unfavourable dependencies (Dubbeld 2021). In other cases, however, such a shift in gender power dynamics results in violence from male partners (Buller et al., 2018). Overall, the existing body of evidence suggests that cash transfer programmes which target women, and often marginalize men influence have a significant influence - both positive and negative on family relations/capital.

Dubbeld (2021) posits that social grants which are implemented within a neoliberal framework are not designed to support social relationships of mutuality. Indeed, in Latin America (Molyneux, 2006; Molyneux & Thomson, 2011) and the Philippines (Alinsunurin, 2021), conditionalities tied to social grants which specifically target women have been shown to reinforce women's responsibilities over families and their provision of unpaid care in exchange for a meagre grant amount. Such conditionalities also often do not include components that

incentivize sharing of care work between men and women, which marginalizes men from the domestic sphere.

### **2.9.2.2 Social grants, social cohesion and political solidarity**

The design and implementation of social welfare including social grants can have significant implications for both social and political cohesion. Research shows that poverty targeting measures, which are sometimes used in cash transfer programmes to identify the poorest deserving households in contexts where poverty is ubiquitous, can exacerbate social tensions, and severely impact social capital and solidarity. The selection of the grant-deserving poor households based on proxy indicators such as income, results in the creation of beneficiary and non-beneficiary groups within communities (Ellis, 2012; Hurrell & MacAuslan, 2012; MacAuslan & Riemenschneider, 2011). However, research shows that differences between deserving grant recipients and unselected community members often appear to be unclear and that targeting processes may be perceived as arbitrary by communities (MacAuslan & Riemenschneider, 2011). A notable example in this regard is the community targeting mechanism employed in Rwanda - *Ubudehe*, which despite being entrenched in traditional values of communal problem-solving has been found to engender feelings of dissatisfaction with emerging socio-economic categorisations for eligibility to social welfare benefits (Sabates-Wheeler et al., 2015). The sentiment of dissatisfaction with targeting procedures is aptly captured in the popular phrase among unselected groups “We are all poor here” (Ellis, 2012).

Feelings of unfairness arising from targeting issues can lead to tensions and disrupt social solidarity with beneficiary groups (Hurrell & MacAuslan, 2012; MacAuslan & Riemenschneider, 2011). This is even more likely when grants are not adjusted to household size (Ellis, 2012). In such cases, receipt of cash transfers leapfrogs the standards of living of some recipient households beyond those of non-recipients in adjacent deciles (Ellis, 2012). In Kenya’s CT-OVC, jealousy and resentment towards beneficiaries were found to manifest through reluctance by communities to direct enumerators to the homes of identified beneficiaries (Kirera, 2012). In Chad, non-beneficiaries showed reluctance to share household items with beneficiaries, charged them more for goods and intentionally failed to repay debts owed to them (Della Guardia et al., 2022). Differentiated forms of assistance can also cause

tension. An evaluation of Zimbabwe's Emergency Cash Transfer, which provided three categories of assistance; food only, cash only, food and cash found that intra-household tensions were especially observed in communities that received cash only because people generally were more likely to share food but less likely to share money (MacAuslan & Riemenschneider, 2011).

High-quality universal social protection programmes garner more public support which can support citizens' willingness investment in both their quality and sustainability (Kidd et al., 2020). Conversely, targeting assistance to small, poor and marginalized groups that have little political weight limits the chances of any mobilization for societal-wide social transformation, as such groups hardly attract political support (Hurrell & MacAuslan, 2012). This resonates with Sen, (1995, p. 14) contention that 'benefits meant exclusively for the poor often end up being poor benefits.' Categorical targeting which selects entire groups of people who are likely to experience poverty and/or vulnerability such as the elderly have been found to be more socially popular and acceptable (van Oorschot & Roosma, 2015). Research shows that Uganda's Senior Citizens' Grant and Mozambique's Basic Social Subsidy Programme are deemed to be fair by the rest of the society as targeted groups who are elderly and persons with disabilities respectively are visibly and widely perceived as poor and vulnerable (Pavanello *et al.*, 2016). Notably, targeting different vulnerable members within a household can potentially foster intergenerational ties. For instance, in South Africa, the child support grant has been found to ease pressure on the elderly grant beneficiaries to support younger generations (Granlund & Hochfeld, 2020).

In low-resourced contexts with a history of limited state capacity in social welfare and social protection provision, grants are among the most tangible evidence of state services (Schjødt, 2021). Social grants therefore can have significant consequences for both strengthening/undermining social contracts and state legitimacy, which refers to people's acceptance of a form of governance (Organisation for Economic Co-operation and Development [OECD], 2010). Interactions between beneficiaries and state agencies administering the grants are opportunities to influence citizens' trust in the government, and their sense of entitlement to social and economic rights (Barrantes, 2020; Kidd & Athias, 2020; Schjødt, 2021). For example, waiting in line to receive grants can be used to assert state power over beneficiaries but is also an opportunity for beneficiaries to interact and gain recognition

from the state and assert their citizenship (Granlund, 2022). The provision of high-quality, professional and fair public goods and services including social protection can reinforce state legitimacy and trust in state institutions and overall investment by the public in social welfare programmes (Cummings & Paudel, 2019; Godamunne, 2015; Kidd et al., 2020).

In Kenya where historically, client-patron relationships have formed the basis of distributing social welfare (Barkan & Chege, 1989; Kanyinga, 2016), there is a significant risk of social grants being appropriated as a tool for political patronage, thus undermining social contracts. Social grants in Kenya are implemented by the Social Assistance Unit (SAU) which oversees targeting procedures, payment of benefits, monitoring and evaluation, and grievance redress, independent from political processes (Porisky & Odoo Juma, 2023). Regardless of this state infrastructure, there are notable attempts by members of the political class to appropriate social grants to establish and consolidate patron-client relations. For example, in 2015, Members of Parliament (MPs) sought representation in the implementation of cash transfer programs, leading to the establishment of Constituency Social Assistance Committees (CSACs) which comprise political appointees chosen by constituency MPs and civil servants, charged with the responsibility of validating potential program beneficiaries and monitoring targeting procedures (Wanyama & Nyambedha, 2017). Similarly, the announcement of the *Inua Jamii* pension during the 2017 campaign period can be interpreted as an attempt by the incumbent to use social grants to garner political support (Porisky et al., 2023). While the SAU provides a robust state infrastructure that shields social grants in Kenya from political interference (Porisky & Odoo Juma, 2023), pre-existing citizen-state relations that are founded on patron-client relations, prevailing perceptions of the state as corrupt and the residual design of social grant programs continue to influence public perceptions of the grant as a patronage tool (Porisky & Odoo Juma, 2023).

Evidence suggests that poor quality provision of social grants undermines citizens' sense of entitlement and trust in state institutions. The choice of targeting approaches negatively skews power dynamics in favour of the state, individuals, political parties or institutions that inform such processes (Hurrell & MacAuslan, 2012). Evidence from Kenya (Kirera, 2012) and Zimbabwe (MacAuslan & Riemenschneider, 2011) suggests that community targeting procedures result in the selection of people with the widest social networks because of their influence. Owing to unclear and inconsistent targeting processes, recipients do not ascribe their



selection to their vulnerability but luck, favour and efforts by the chiefs or selection committee members (Jones et al., 2016; Kirera, 2012). Such practices decrease trust in institutions that are responsible for targeting, especially among groups that have been excluded (Camacho, 2014; Jones et al., 2016). A discourse of entitlement is therefore often found to be lacking among beneficiaries of social grant programmes in low- and middle-income contexts. Several studies have established that grant beneficiaries often feel lucky to have been chosen and consider cash transfers as precarious gifts from God, the government, or political leaders that can be withdrawn at any moment (Hochfeld & Plagerson, 2011; Hurrell & MacAuslan, 2012; Jones et al., 2016; Kirera, 2012). In turn, beneficiaries and non-beneficiaries may feel unentitled to question and challenge unfair practices related to the grant. Indeed, Kirera, (2012) observed that at community meetings, members feared raising objections to avoid jeopardizing pre-existing community relations.

A notable exception is a study conducted in South Africa, where sentiments by CSG grant beneficiaries reflected their entitlement to the grant (Granlund, 2022). Such entitlement was grounded on the constitutional grounding of social grants and was reinforced by beneficiaries' history of having endured historical injustices under the apartheid regime and positive encounters with the state through effective delivery of social grants. Even then, beneficiaries questioned their entitlement in the face of state bureaucracy e.g., long queues and mistreatment by state officials (Granlund, 2022; Mashigo, 2019). In contexts with much weaker state capacities like Mozambique, Palestine and Yemen, deliberate and inadvertent vagueness around grant application procedures, eligibility criteria and grievance mechanisms have been found to weaken beneficiaries' capacity to demand accountability while deepening mistrust in formal institutions (Jones et al., 2016). Further in these countries, Pavanello et al., (2016) find little evidence of grants contributing to the development of vertical linkages i.e., with the state to drive social transformation such as demands to change ineffective programmes. Negative state-citizen interactions e.g., poor quality, unfair and unprofessional service provision can undermine state legitimacy and entrench public mistrust in state institutions, which could potentially lead to their rejection by disenfranchised groups (Cummings & Paudel, 2019; Kidd et al., 2020; Schjødt, 2021). Resulting political instability and poor-quality social protection programmes in such contexts can compromise state capacity (Babajanian, 2012) and entrench insecurity regimes that are characterized by reliance on ISP systems (Wood & Gough, 2006).



## 2.10 A framework to analyse formal and informal institutional interactions

Institutions are constraints that are devised by human beings to guide economic political and social interactions (North, 1991). They can be formal, such as laws and constitutions or informal such as customs, taboos and codes of conduct (North, 1991). Any given institutional landscape constitutes a set of formal and informal and institutions (North, 1990). Meagher, (2007) identifies three perspectives on interactions between formal and informal institutions in literature. Informal institutions have in some cases been regarded as a second-rate alternative to formal institutions in contexts of weak state capacities to implement formal institutions. A synergy view sees informal institutions to be enhancing the performance and outcomes of formal institutions. They have also been viewed as disruptive institutions that impede development.

Helmke and Levitsky (2004) developed a framework of interactions between formal and informal institutions that identifies various interactions that emerge based on the effectiveness of the implementation of formal institutions and the convergence or divergence of outcomes of formal and informal institutions. Institutional complementarity arises where there is a compatibility of outcomes between formal and informal institutions and formal institutions are effectively implemented. Under these circumstances, complementary informal institutions fill the gaps that are left by formal institutions and have the effect of enhancing the efficiency of formal institutions. An absence of these conditions results in institutional a-complementarity which manifests in substitutive, accommodating and competing formal and informal institutional relations. Where formal institutions are effective but formal and informal institutions have divergent outcomes, *accommodating* informal institutions exist. These institutions seek to change the outcomes of formal institutions. However, they inadvertently also stabilize undesirable formal institutions. They allow individuals to meet their goals informally which in turn lessens demands for change or improved effectiveness of formal institutions. Where formal institutions are ineffective but formal and informal institutions have convergent outcomes, *substitutive* informal institutions exist. These informal institutions perform the roles that formal institutions were designed to perform but failed to do so due to various reasons. Finally, where formal institutions are ineffective and formal and informal institutions have divergent outcomes, *competing* informal institutions emerge. Such institutions

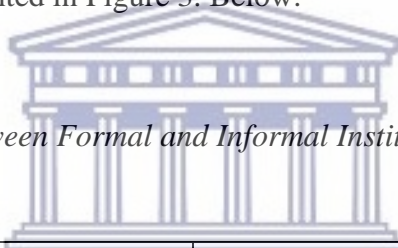
put actors in a dilemma such that participation in one institution undermines the other (Helmke & Levitsky, 2004).

Horak & Restel, (2016) extend this framework. They posit that in emerging economies, formal institutions do not only exist within the effective and ineffective binary. In these contexts, formal institutions tend to operate ineffectively at the beginning, creating a void that can be filled by informal institutions. They thus introduced to the framework an intermediate state of formal institutions which they describe as formal institutions in transition/underdeveloped formal institutions. Informal institutions do not disappear when formal institutions change in these developing contexts. Rather, they can reinforce newly introduced formal institutions and enhance their effectiveness and stability leading to convergent outcomes of both. These are described as *auxiliary* informal institutions. Conversely, they can undermine the development of newly introduced formal institutions leading to divergent outcomes. These are described as *suppressing* informal institutions.

The extended typology is presented in Figure 3. Below.

**Figure 3**

*A Typology of Interactions Between Formal and Informal Institutions*



<b>Outcomes</b>	<b>Effective formal institutions</b>	<b>Formal institutions in transition</b>	<b>Ineffective formal institutions</b>
<b>Convergent</b>	Complementary	Auxiliary	Substitutive
<b>Divergent</b>	Accommodating	Suppressing	Competing

*Note:* An adaptation of the Helmke and Levitsky, (2004) by Horak & Restel, 2016, p. 539.

The Helmke and Levitsky framework has been used extensively to analyse institutional interactions in diverse contexts of institutional plurality and across disciplines. Wang, (2020) used the Helmke and Levitsky framework to analyse data on how interactions between top-down government decision-making interact with village committees to influence development decisions, implementation and outcomes in a Chinese rural village. Katomero and Georgiadou,

(2018) used the framework to analyse how elements of informality explained distinct positive outcomes of formal water access programmes in two Tanzanian villages. Their study highlighted various ways that complementarity between informal institutions and formal water management programmes positively influenced the outcomes of formal institutions. A similar study was conducted in South Africa, using the framework to explore how elements of informal institutions affect the implementation of water management (Lukat et al., 2022). In commerce, the framework has been used to analyse the different ways that informal institutions influence corporate governance and their outcomes in four countries of Brazil, Russia, China and India (Estrin & Prevezer, 2011). Osei-Tutu et al., (2015) used the framework in Ghana to analyse findings on how formal and informal institutions interact in context forest management.

To the extent of the researcher's knowledge, the framework has yet been applied in the study of the interplay between formal and informal institutions in the context of social protection. This study addresses the question of how informal and formal institutions of social protection interact, and the possibility of creating complementarity between them. The *Inua Jamii* pension, operating under state legislation and social protection policies is considered a formal institutional arrangement whose introduction has transformed Kenya's social protection institutional landscape. Kinship and community networks as well as non-state organizations are forms of pre-existing informal institutional arrangements in the study context. The Helmke and Levitsky (2004) framework offers a useful tool to analyse the specific ways that the *Inua Jamii* pension interacts with ISP systems in the study context, and outcomes from these interactions. Locating these relationships within the Helmke and Levitsky (2004) and Horak and Restel, (2016) framework can highlight complementarity, institutional tensions, and other relationships between formal and informal institutions that mediate the implementation and outcomes of the *Inua Jamii* pension in Kenya.

## **2.11 Conclusion**

This chapter discussed the ways that formal and informal systems of social welfare and social protection in Kenya have interacted in development practice spanning different development paradigms. The discussion shows that during the colonial and early post-colonial years, the drive to modernize underpinned formal state investment in social welfare and public services that were deemed to support the modernization agenda and foster economic development. The

state also relied on community cooperative efforts to supplement public service provision. During this period, social protection in the form of insurance schemes and old age social security was only available to formal sector employees. Consequently, while the public had access to various social and public services, social protection against life cycle risks and contingencies was only accessible via formal sector employment, leaving the majority of the population to rely on informal social protection systems.

The review demonstrates that the implementation of neoliberal reforms from the 1980s firmly entrenched informal social welfare and social protection provision, by limiting and constraining state investment in social welfare and public services. Under these reforms, ISP actors were incorporated in social protection provision through self-help and participatory development strategies by ISP actors. Ethical concerns associated with such linkage strategies, and their questionable outcomes are discussed.

Informal social protection actors remain relevant under the current social protection paradigm, owing to the implementation of residual social protection programmes like cash transfer programmes. The discussion on the ways that cash transfers inadvertently influence ISP systems shows they facilitate beneficiaries' engagement in ISP systems. However, targeting, the implementation of residual cash transfer programmes and poor administrative practices have negative implications on social cooperation both for mutual benefit and political mobilization for social transformation. Notably, most of the evidence on this subject emanates from Latin America and Southern Africa contexts, highlighting the need to strengthen the diversity of the existing evidence. This literature review concludes with a presentation of the Helmke and Levistky framework of institutional interactions which conceptualizes the various relationships between formal and informal institutional interactions in contexts of institutional plurality. Its relevance and application in this study are discussed.

## **3 CHAPTER 3: RESEARCH METHODOLOGY**

### **3.1 Introduction**

Research methodology refers to the general strategy taken to investigate a research topic (Berryman, 2019). It is guided by world views (research paradigms) that are held by the scientific community, comprising a set of assumptions about the nature of reality/a phenomenon under investigation (ontological assumptions) and the researcher's relationship to reality (epistemological assumptions) (Guba & Lincoln, 1994; Healy & Perry, 2000). This chapter starts by briefly describing and contrasting four paradigms in social research, then proceeds to highlight and justify the selection of the paradigm underpinning this research and its methodological implications. Subsequent sections describe procedures taken and considerations observed in the selection of research sites, study participants, data collection and analysis. A reflexivity statement which discusses both the researcher's and contextual influences on the data collected, and its interpretation is presented. The chapter concludes by describing ethical considerations observed in conducting this study.

### **3.2 Research paradigms and thesis methodology**

Social research is underpinned by various paradigms, each with its ontological and epistemological assumptions and methodological implications. The basic ontological assumption of a positivist and its related post-positivist paradigm is that reality exists objectively, irrespective of a person's views, values, or judgement about it (Guba & Lincoln, 1994; Neuman, 2014). In contrast, the interpretivist and its related constructivist paradigm assume that social reality is subjective and cannot exist without people's perception of it (Neuman, 2014). In essence, whereas from a positivist standpoint social reality exists 'out there', waiting to be 'discovered' (Neuman, 2014, p. 104), an interpretivist paradigm posits that social reality can only be understood by 'getting into the head' of those living in it (Kivunja & Kuyini, 2017, p. 33). Critical social science builds on some aspects of the interpretivist paradigm, adopting a historical realism ontological view of reality as being layered, shaped by social, political, economic and gender values which develop over time (Guba & Lincoln, 1994). Therefore, beyond simply shedding light on individuals' subjective construction of their social reality as it is the case with an interpretivist approach, this paradigm aims to expose underlying

sources of social inequality and to ultimately transform social relations and empower individuals (Kivunja & Kuyini, 2017; Neuman, 2014). Finally, a pragmatic research paradigm bridges the positivist and interpretivist divide in its adoption of a non-singular reality ontology that assumes the existence of multiple realities (Kivunja & Kuyini, 2017).

Research paradigms influence research questions asked, data collection and analysis procedures of a given inquiry (Guba & Lincoln, 1994; Kivunja & Kuyini, 2017). For example, a researcher operating within a positivist framework who views social reality as existing out there, waiting to be discovered, in the context of social research, aims to explain externally observable human characteristics, behaviours and attitudes or to uncover causal explanations for human behaviour through surveys and experimental methodologies (Berryman, 2019; Neuman, 2014). The aim of a researcher operating within an interpretivist framework on the other hand is to understand ‘people’s subjective sense of reality’ (Neuman, 2014, p. 103), accessible through intimate engagement with the research participants within their context (Neuman, 2014). This paradigm aligns with qualitative research methodologies e.g., narrative research phenomenology, ethnography, grounded theory and case study research (Berryman, 2019; Creswell & Poth, 2018; Kivunja & Kuyini, 2017). Such methodologies embed the researcher in the study context and among study participants and prompt detailed responses from study participants in an attempt to get at in-depth descriptions of their social realities (Berryman, 2019). They entail an in-depth analysis of participants’ language through analysis of texts in order to understand deeper meanings in how people make sense of their reality (Berryman, 2019; Neuman, 2014).

This study, which aims to understand how formal and informal social protection systems interact, calls for the adoption of a research paradigm that allows the researcher to explore and analyse the experiences of individuals who depend on both formal and informal social protection systems. The interpretivist epistemological view whose assumptions dictate the study of a phenomenon from participants’ point of view, lends itself well to this study’s objective. As has been earlier mentioned, an interpretivist paradigm suggests that insight about a social reality under investigation is gained through close interaction with those participating in it, utilizing qualitative research methodologies. For this study, a case study methodology was adopted.



### 3.2.1 Case study design

A case study has been defined as an approach that entails an in-depth investigation of a phenomenon within its natural/real world context (Schoch, 2020; Tight, 2020; Yin, 2018). The defining feature of a case study design is the case under investigation (Yin, 2018). A case (in single case study designs) or cases (in multiple case study designs) could be a person, event, situation, organization or social unit that is examined within set boundaries which may be temporal, spatial or based on any other appropriate criteria such as a study's research questions (Yin, 2018). This study focuses the investigation on a specific case - the *Inua Jamii* pension and its relationship with ISP systems of the elderly. The specific boundaries of the selected case, although neither temporal nor spatial are defined by this study's research questions which delimit the focus of the data to be collected about the *Inua Jamii* pension on its interactions with ISP systems of its beneficiaries.

A case study is an especially relevant methodology in investigations of issues/ phenomena that are highly contextualized (Almutairi et al., 2014), where it is assumed that there are important contextual conditions about a specific case that are key to its understanding (Yin, 2018). Strategies to link different formal and informal social protection systems are highly contextual (Olivier et al., 2008; Schmidt et al., 2005), which makes a case study methodology, which focuses on understanding of linkage dynamics between a specific cash transfer programme with ISP systems suitable in uncovering viable strategies to link social assistance programmes with ISP systems.

The suitability of a selected case(s) is determined by its relevance to the phenomenon under investigation (Schoch, 2020). A selected case(s) can be instrumental, that is, a concrete manifestation of a real-world issue or phenomenon, whose understanding provides insights into how that issue/phenomenon exists (Creswell & Poth, 2018). It can also be intrinsic, whereby the case is considered unique or unusual, warranting in-depth investigation (Creswell & Poth, 2018). The *Inua Jamii* pension was only introduced recently (in 2018), prior to which, many vulnerable older persons in Kenya primarily depended on informal systems of social protection. The introduction of the grant within this context, has created a situation where formal and informal social protection systems co-exist. This is a suitable single instrumental case which

can deepen understanding on how grants interface with informal social protection systems previously depended on by grant beneficiaries.

Case study designs are defined more by the case of interest rather than the methods of inquiry and analysis (Schoch, 2020). They are unique in that they can be a relevant methodology in research conducted within different epistemological orientations (Yin, 2018). They can employ various methods of data collection and analysis. In a qualitative case study, various data sources can be used, namely: field observations, individual or group interviews, public documents such as minutes and reports, and audio-visual material such as pictures and film (Creswell & Creswell, 2018). Case study designs are indeed strengthened through the triangulation of multiple data sources about a case being investigated (Creswell & Poth, 2018; Yin, 2018). In-depth individual interviews (IDIs), Key Informant Interviews (KIIs) and focus group discussions (FGDs) were deemed suitable for this study.

IDIs are conversations that involve questioning and listening for purposes of gaining understanding of an interviewee's lifeworld and interpreting meanings embedded in their descriptions (Brinkmann & Kvale, 2019). Interviews can be rigidly structured, as in survey questions, unstructured, without a pre-determined focus or semi-structured, —guided by broad guidelines that are typically set by the researcher (Cook & Crang, 1995). Although interviews are a powerful method to understand human situations, they inherently carry the risk of being invasive and infringing on the integrity of the research subject in pursuit of knowledge (Brinkmann & Kvale, 2019). Key informant interviews are held with individuals who by virtue of their position or roles in a community can provide rich or expert insights on a subject under investigation (Marshall, 1996; Taylor & Blake, 2015). As key informants may be elites, who hold positions of power, their insights must be interpreted within the context of their social, economic, and political positionality (McKenna et al., 2011).

FGDs are informal but carefully structured conversations held in a non-threatening environment with a group of people (5-10) and facilitated by a moderator/ interviewer, aimed at eliciting participants' perceptions on a specific subject of interest (Krueger & Casey, 2015). FGDs are set up to facilitate participants' negotiation of meanings of their lived experiences via intra and interpersonal debates (Cook & Crang, 2007). It is thus seen as a method that gives voice to study participants by allowing them to define and highlight important aspects of their

experiences through discussion (Liamputtong, 2015). This as opposed to IDIs which are mainly an exchange between a participant and interviewer (Liamputtong, 2015). FGDs are thus advantageous as they allow a researcher to access shared lived experiences (Liamputtong, 2015). In this study, they were especially useful in facilitating the understanding of interfaces between the *Inua Jamii* pension and ISP systems at a communal level.

In analysing case study evidence, analytical interests can be guided by several approaches including deductive and inductive approaches (Yin, 2018). Taking a deductive approach, analytical interests are determined by priorities set out in theory and literature (Yin, 2018). Conversely, taking an inductive approach means that analytical interests in the data are identified independent of influences from prior literature or theoretical propositions (Yin, 2018). Data collected for this thesis were analysed both deductively and inductively. Yin, (2018) recommends the use of at least one of five analytic techniques to bolster the internal validity of case study research designs, namely: explanation building, which focuses on explaining the causes of a specific outcome(s) of interest to an investigation, time-series analysis which involves tracking a specific measure/phenomenon of interest over a period of time, logic models which are useful in evaluating theories of change or interventions, cross-case synthesis which applies to multiple case study designs and involves comparison of patterns of differences and similarities across cases and pattern matching which is the analytical technique adopted in this investigation.

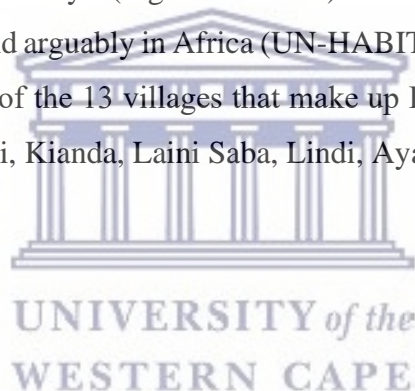
Pattern matching involves linking theoretical propositions with observed patterns in the findings (Sinkovics, 2018). It goes beyond recognizing, refuting and affirming theoretical propositions in the data to explaining and discussing congruencies and discrepancies observed between theory and data (Almutairi et al., 2014; Attard Cortis & Muir, 2021). In this study, the Helmke and Levitsky framework which theorizes various institutional circumstances that underpin different relationships that exist between formal and informal institutions was used both to guide the focus of data analysis and to provide a framework for the interpretation and organization of study findings. The discussion section further highlights how and why this study's findings refute or support other pre-existing literature on the subject.

One of the main concerns about case study research designs is that their findings lack scientific generalizability as they focus an investigation on a specific case (Flyvbjerg, 2006). Yin, (2018)

however argues that cases do not represent a sample from which generalizations about a population can be made. Rather, case study research aims to achieve theoretical generalizability. In focusing the investigation within the boundaries of a specific case, they provide an opportunity to understand the inner workings of that case (Schoch, 2020). Lessons acquired and basic principles learnt from such understanding can be transferred to other cases (Schoch, 2020). This quality of case study designs is especially important in this study where it is expected that study findings can inform the focus of future similar research, contribute towards understanding and inform policy approaches on linking grants and ISP systems in Kenya and other similar contexts.

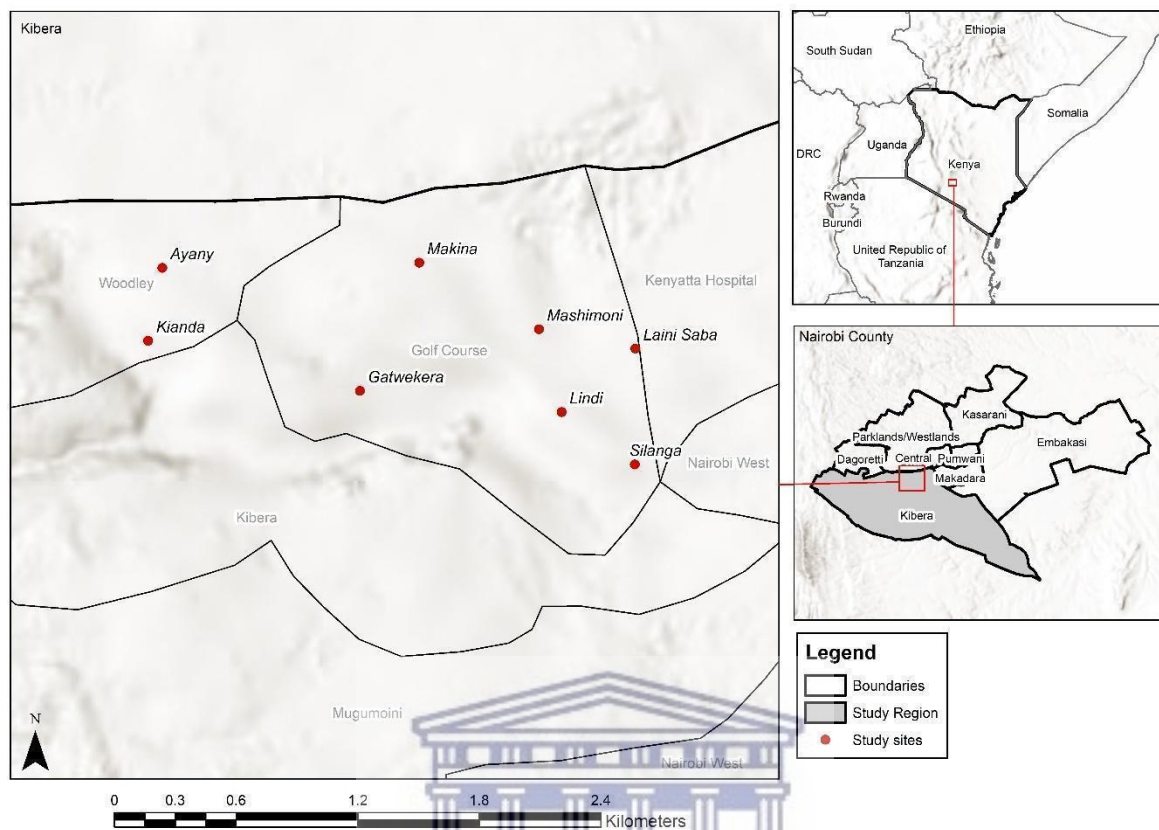
### **3.3 Research setting**

Data were collected from two study sites in Kenya- Kibera (also Kibra) located in Kenya's capital city, Nairobi (Figure 4), and Malava (also Kakamega North sub-county), located in Kakamega County in Western Kenya (Figure 5 below). Kibera/Kibra is the largest urban informal settlement in Kenya and arguably in Africa (UN-HABITAT, 2020). Study participants in this site were drawn from 8 of the 13 villages that make up Kibera's informal settlements, namely: Gatwekera, Mashimoni, Kianda, Laini Saba, Lindi, Ayany, Makina and Silanga.



**Figure 4**

*A Map of the Urban Study Site, Kibera*

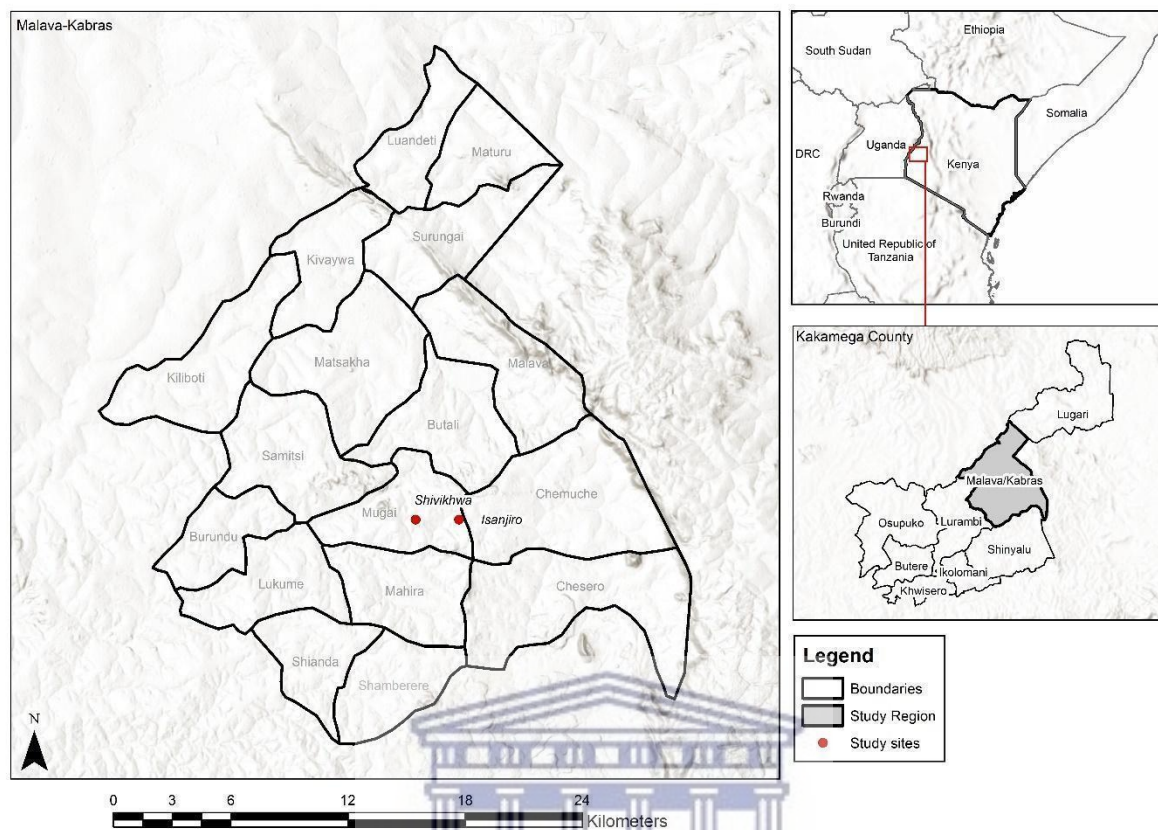


Malava (Kakamega North Sub-County) comprises urban, peri-urban, and rural settings (County Government of Kakamega, 2018). Participants in this study were predominantly drawn from the rural settings, specifically from seven villages in three sub-locations within Malava Township location- Isanjiro sub-location (Musingu village), Shivikhwa sub-location (Shivikhwa village), and Malanga sub-location (Mukhwabuye area, Musalaba area, Shamba kavu area, Lusumu, and Township villages).



**Figure 5**

*A Map of the Rural Study Site, Malava/Kakamega North sub-County*



### 3.3.1 Study participants

This study targeted only female *Inua Jamii* pension beneficiaries in the study settings, deemed to be more suitable informants to facilitate understanding of interactions between formal and informal social protection systems, considering their more prominent involvement in the provision of kinship-based social protection as domestic caregivers (Ezeh et al., 2006; Juma et al., 2004; Tran et al., 2019) and because of their higher likelihood than men to engage in informal and community-based social protection systems like self-help groups (Afande, 2015; Tran et al., 2019). This section expounds on the socio-economic and demographic characteristics of elderly women in Kenya in general and in the study contexts. This context provides a useful lens that frames the experiences of study participants later presented in the findings sections.

#### 3.3.1.1 Population



According to 2019 census data (KNBS, 2019a), Kenya has a population of about 1.2 million elderly people above the age of 70, with nearly 700,000 being female. Malava, the rural study site, has a population of 5,964 elderly persons above the age of 70, out of which 3,359 are women (KNBS, 2019a). Kibera with an estimated population of 185,768 individuals has 1,290 elderly residents above the age of 70, 603 being women (KNBS, 2019a).

The majority of the older persons in Kenya reside in rural rather than urban areas (KNBS, 2019c). This, is despite some having lived and worked in urban areas during their youthful productive years (Kroeker, 2020). Rural-urban cyclical migration across one's life cycle is both a legacy of colonial labour migration policies (Barya, 2011; Macharia, 2003), but continues to be sustained by a myriad of factors including a decline in incomes and low pensions in old age that cannot sustain urban costs of living (Kroeker, 2020). Recent census data (KNBS, 2019c) and scholarly interest in urban elderly populations (Aboderin et al., 2017) however suggest that there is a growing population of the elderly residing in urban areas.

### ***3.3.1.2 Vulnerability and ageing in the study contexts***

The average life expectancy in Kenya of 59 years for men and 64 years for females (World Bank, 2022) far below the global average of 73.4 years (WHO, 2023) suggests that individuals, including the elderly experience high levels of vulnerability. Ageing in cities, particularly in informal settlements such as Kibera is especially challenging due to residents' exposure to a host of risks that threaten multidimensional well-being outcomes. With the third-highest population density in the country at 15,311 individuals per square kilometre, (KNBS, 2019c), overcrowding is a major challenge in Kibera. The vast majority of Kibera residents are tenants (KNBS, 2019b) living in mud-walled single room units of approximately 9 square metres with a corrugated iron roof and dirt or concrete floor (Lüthi, 2016; Mukeku, 2018), and costing on average Kes 3,072 (US\$30) per month (Talukdar, 2018). These units are at significant risk of recurrent fire disasters (Centre for Urban Research and Innovations, 2016) and floods which according to a 2015 survey (Mulligan & Kipkemboi, 2017) affect up to 50% of households during the long rains and 40% of households annually. Kibera residents are also at a significantly higher risk of various forms of urban violence (Musoi et al., 2014) including ethno-political conflicts (Njeru et al., 2021). They are vulnerable to infectious diseases due to limited access to water, sanitation, and hygiene facilities as a result of charges imposed on basic

sanitation facilities like water, toilets and bathrooms (UN-HABITAT, 2020). Eighty-five percent (85%) of solid waste management centres are in poor conditions, leading to waste dumping in rivers and on roads (UN-HABITAT, 2020). Despite poor sanitation and hygiene conditions, residents only have access to 34 health facilities with a centre to population ratio of 1:50,000 (UN-HABITAT, 2020).

In comparison to Kibera, the rural study site-Malava has a lower population density of 566 individuals per square kilometre (Kenya National Bureau of Statistics (KNBS, 2019c). Typical housing units in rural areas of Kakamega County like Malava are made of mud and cow dung walls with grass or iron sheet roofing (County Government of Kakamega, 2018), the vast majority owned rather than rented (KNBS, 2019b). Like their urban counterparts, rural residents face challenges in accessing basic services. The current Kakamega County strategic plan (2018) indicates that more than half (61%) of the rural residents of Kakamega County use spring water with at least 57.3% of those with access to safe water sources spending on average 30 minutes to access it. In Malava, nearly half (45.5%) of the population travels between 500m-1km to access safe water (County Government of Kakamega, 2018). Despite Kakamega County having the second highest morbidity rate in Kenya as per the 2015/16 household budget survey (Kenya National Bureau of Statistics, 2018), it has a doctor-to-patient ratio of 1:34,916 and half (51.1%) its population on average travels at least 5.1 kilometres to access a health facility (County Government of Kakamega, 2018).

### **3.3.1.3 Informal social protection actors in the study contexts**

In Kibera, the welfare and social protection needs of residents are addressed to a large extent by private business owners. Even though over 80% of residents have access to water points within 100 metres distance, the majority of water points (nearly 90%) are managed by profit-oriented individual business owners charging a fee Kes 20-30 (US\$0.20 to US\$0.30) for a 20-litre jerry can (Shining Hope for Communities [SHOFCO], 2019) with frequent temporary shortages, experienced at least three times a week in just over half of all water points (UN-HABITAT, 2020). The UN-HABITAT (2020) further indicates that more than half of all sanitation facilities like toilets and bathrooms are also privately owned, charging a fee of between Kes 2 and Kes 10 per facility use. These user fees, when adjusted to slum living conditions are higher than what formal Nairobi residents pay for similar basic services

(Talukdar, 2018). This, despite the fact that only 38.5% of slum households in Nairobi have at least one adult household member earning a regular income (Talukdar, 2018).

Non-state actors such as NGOs, CBOs also play a significant role in the provision of basic services in Kibera. After individual business owners, NGOs are the second largest operators of health facilities in Kibera (UN-HABITAT, 2020). While accurate figures of the number of non-state actors within Kibera are lacking, Nairobi County is estimated to have the highest number of NGOs in Kenya (221 in total) (NGO Coordination Board, 2020). The County and national governments in Kibera are more prominently involved in the provision of public goods such as floodlights, public meeting spaces, and bus and *bodaboda* stops (UN-HABITAT, 2020).

The Kakamega County Integrated Development Plan (2018-2022) indicates that there are many (but unspecified number) CBOs and self-help groups operating in Kakamega County and lists about 20 active NGOs providing a wide array of basic goods and services albeit with some operating intermittently based on funding availability. Kakamega County residents have larger households estimated at 4.7 members per household, higher than the national average of 3.9 and that of Kibera at 2.9 (Kenya National Bureau of Statistics (KNBS), 2019a). While this may suggest the greater availability of kinship systems of support for the elderly in rural areas. High poverty rates, at 35.8%, coupled with the dependence of many residents on low and irregular wages, earned through casual or self-employment in factories, farms, construction and *boda boda* (motorcycle and bicycle transportation), *jua kali* (artisanal work), and cottage industries (County Government of Kakamega, 2018) mean that many elderly people may be living in poor households that can only offer precarious kinship support. Indeed, only 68% of county residents are food secure (County Government of Kakamega, 2018).

Elderly women are also key social protection actors. Women's socially imposed gender roles as caregivers in the family continue even as they age (Ezeh et al., 2006; Juma et al., 2004; Tran et al., 2019). This role has especially been amplified within the context of the HIV pandemic which has seen many grandparents take the role of primary caregivers to children orphaned by HIV (Small et al., 2019). One study conducted in Nairobi's informal settlements found approximately 40% of older women lived with at least one child below the age of 15 (Aboderin et al., 2017).

### 3.3.1.4 *Elderly women's access to formal social security*

Systemic discrimination has over the years undermined the current generation of elderly women's access to formal social security systems that guarantee financial security in old age. Evidence suggests that women in Kenya have historically had lower wage employment participation rates compared to their male counterparts (Kamau et al., 2018). This can be attributed to various systemic factors including low educational attainment among women as a result of a general preference to educate male children among many Kenyan communities (Kibui, 2014; Warrington & Kiragu, 2012), and also as a result of socio-cultural institutions that constrain women's labour force participation outside the home (De Giusti & Kambhampati, 2016; Macharia, 2003). Limited wage labour participation among women can be linked to gender disparities in accessing formal social security systems in Kenya which have historically been contingent upon formal employment (Barya, 2011; Olouasa, 2019). These disparities persist to date as 2019 estimates show the NSSF to have 1.2 million female registered members compared to 3 million male members (KNBS, 2020).

Institutionalized wage disparities between men and women in the 1970s, the prohibition of women's registration in the National Social Security Fund (NSSF) prior to 1975, and women's confinement to employment in comparatively lower-paying professions (Zezeza, 1988) have further limited both women's participation and contributions to social security schemes. Meanwhile, women's access to private social security systems has been unattainable due to both their limited access to wage earnings and factors of production like land. Despite constitutional provisions that allow women to inherit and own land, their access is limited by among other factors patrilineal land inheritance customs and traditions (Chelimo, 2018; Po & Hickey, 2018). Estimates show that women in Kenya jointly with men hold less than 5% of land titles and exclusively hold only 1% of all titles (Federation of Women Lawyers, n.d.). Women's more prominent involvement in ISP systems can thus be linked with their historical systemic marginalization and exclusion from formal social protection systems (Awortwi, 2018).

Although considered categorically universal, the *Inua Jamii* pension excludes elderly people who have access to other forms of pensions (Chirchir & Tran, 2018), therefore targeting individuals who have been systemically marginalized from accessing other forms of social

security. In Kakamega, the County government also operates several in-kind social protection programmes including shelter improvement programmes for the elderly (County Government of Kakamega, 2018).

### 3.4 Sampling

Sampling refers to the process of selecting a segment of a population to participate in a study (Daniel, 2012). In this study, female beneficiaries of the *Inua Jamii* pension were the target population from which the study sample was selected. Sampling can either be done through probability sampling in which everyone in the target population has an equal opportunity to participate in the study, or through non-probability sampling in which some individuals do not get an opportunity to participate in the study (Daniel, 2012). Probability samples are typically associated with quantitative research designs in which statistical generalizations about the population can be made from the sample (Daniel, 2012). Qualitative research designs which aim to offer in-depth understanding of a phenomenon typically employ non-probability sampling procedures, that can better identify information-rich participants (Daniel, 2012).

Non-probability sampling strategies include availability sampling where study participants either volunteer to participate in a study or are selected based on their researcher's convenience, purposeful sampling where participants are selected based on their fit with study objectives, quota sampling in which a set number of participants (quota) are selected from identified subcategories of a population and respondent assisted sampling whereby initially recruited study participants assist with the selection of additional participants (Daniel, 2012).

A purposeful sampling strategy was adopted in this study, as it offers the researcher the best chance of recruiting participants who are best suited to understanding the problem under investigation. Purposeful homogenous sampling was used with regard to the targeting of participants who were residents in low-income study locations, presumably of a lower socioeconomic status and therefore more likely to depend on informal and semi-formal social protection systems. Purposeful variability sampling was also used with regard to the recruitment of participants from both rural and urban locations. The choice of two study sites was not meant for comparison purposes but was rather intended to enhance variability in the collected data, given the significant rural-urban differences with respect to older people's



exposure to different vulnerabilities and their access to varied formal and informal social protection systems as is elaborated in the previous section. This site selection strategy, therefore, captures different dimensions of interfaces between the *Inua Jamii* pension and with informal social protection systems of the elderly.

Twenty-five (25) IDI study participants from the rural study site-Malava were conveniently sampled, and recruited with the help of a field assistant who is a native of the study area was familiar with the study site and could identify elderly residents in the various villages. A comprehensive list of all eligible participants provided by the area chief revealing a limited number of elderly women who met the specific sampling criteria, helped to mitigate potential bias in participant selection by the field assistant, as most eligible participants in selected villages were included in the study. Access to Kibera, and to 20 IDI study participants recruited from the informal settlement was negotiated through a local CBO- a seniors' social day centre. Respondent-assisted snowball sampling was then employed whereby participants who were initially recruited via the centre assisted with the identification of fellow elderly grant beneficiaries from their networks (Daniel, 2012). Seed participants were especially encouraged to recommend hard-to-reach, invisible participants such as those who due to mobility constraints, or other reasons were not involved with institutions such as the seniors' social day centre. This ensured a diverse pool of participants were included in the study. Respondent-assisted sampling carries the risk of recruiting similar individuals from within a single network, therefore, limiting variability in the sample (Daniel, 2012). To address this challenge, another set of seed participants was accessed from a second senior's social day centre within Kibera. In both study sites, participants' eligibility for participation was determined by their willingness and self-indicated ability to participate in an interview (i.e., being in good health and of sound mind). Elderly participants living with an illness or disability but who were willing and able to participate in interviews were therefore included in the study. As the selection of two study sites was intended to ensure sufficient depth and multidimensionality of perspectives in the data as opposed to being the basis for comparison, the unequal distribution of study participants across study sites and villages in both locations was not deemed to compromise the study findings.

Respondent-assisted snowball sampling was used to recruit participants in FGDs in the rural study site Malava. Individually interviewed participants who were involved in self-help groups



introduced the researcher to their group members, who were then invited to participate in a FGD. FGD participants in both study sites included relatively younger participants (below 70 years) but who were included in the study nonetheless due to their membership in self-help groups that *Inua Jamii* pension beneficiaries were part of. It was uncommon to find self-help groups exclusively run by older women above 70+. In Kibera, FGD participants were conveniently recruited from 2 seniors' social day centres which among other activities, facilitated the organization of their elderly members into self-help groups and provided meeting venues. A total of 4 FGDs were conducted, 2 in Malava (n=6 and n=5) and 2 in Kibera (n=7 each). Some individually interviewed participants also took part in FGDs (n=3 in Malava and n=3 in Kibera). Participation in both FGDs and IDIs enabled deeper exploration of themes that had been raised in IDIs, creating opportunities to validate and challenge emerging themes. Conducting FGDs after IDIs ensured that participants taking part in both interviews did not conform to group opinions.

Purposeful judgement sampling was used to recruit a wide range of key informants, selected based on their roles as representatives of informal social protection providers in the study sites (bellwether sampling) or because of their specialized positions as key actors in the implementation of the *Inua Jamii* pension (expert sampling) (Daniel, 2012). Sampled key informants included: (i) 2 village elders (*liguru*) and the area chief in the rural site, Malava, who are local administrators at a village and sub-location levels respectively, and who among other duties, mobilize community members for different ends and disseminate government information including that which pertains to the grant; (ii) Social development officers in both Malava and Kibera, who are government officials responsible for the administration of the grant, including the enrolment of beneficiaries and setting up beneficiary welfare committees (BWCs) through which information on the grant's availability for collection is disseminated and beneficiaries' grievances are aired and escalated to officers in charge (iii) Several non-state actors identified by participants through IDIs and FGDs as key social protection actors in the urban study site, Kibera, namely-the founders of 2 CBOs, (seniors' day centres) which are non-residential facilities that provide some elderly residents of Kibera with lunch once a week. They also facilitate and provide venues for various activities for the elderly such as sports activities, self-help group meetings, capacity-building workshops and information dissemination forums on various matters that affect the elderly including information about the grant. A

representative from a local NGO in Kibera that provides several services including low-cost community-based health and funeral insurance through self-help groups was also interviewed. At a national level, the country programmes coordinator from an international NGO that implements programmes to improve the well-being of the elderly, advocates for older persons' rights and provides both financial and technical support to the state to support social protection programmes for the elderly was interviewed. To gain insight on state policy approaches towards interfaces between formal and informal social protection actors, the officer in charge of the social assistance unit within the State Department of Social Development, responsible for general oversight of social assistance programmes in Kenya was also interviewed.

Table 1 below summarizes the frequency distribution of study participants across different study sites and data collection methods.

**Table 1**

*Distribution of Study Participants by Location and Data Collection Method*

<b>Malava (Rural study site)</b>				
<b>Sub-locations and villages</b>	<b>IDIs</b>	<b>FGD 1</b>	<b>FGD 2</b>	<b>KIIs</b>
Isanjiro (Musingu village)	3			Area chief (Malanga location)
Shivikhwa (Shivikhwa village)	6		5	Village elders (n=2) Social development officer
Malanga sub-location				
• Mukhwabuye area	3			
• Musalaba area	1			
• Shamba Kavu area	1			
• Lusumu	8	6		
• Township village	3			
<b>Total</b>	<b>n=25</b>	<b>n=6</b>	<b>n=5</b>	
<b>Kibera Villages (Urban study site)</b>				
Gatwekera	7	2		CBO representatives (seniors' day centres)
Mashimoni	1			(n=2)
Kianda	3	2	1	NGO representative
Laini Saba	5		1	Social development officer
Lindi	1		2	
Ayany	1			
Makina	2	1	3	
Silanga		2		
<b>Total</b>	<b>n=20</b>	<b>n=7</b>	<b>n=7</b>	
				KIIs operating at a national level NGO representative Head of Social Assistance Unit

*Note:* Total number of participants n=74, IDI participants n=45, FGD participants n=25, (Participants in both IDIs and FGDs, n=6), Key informants n=10

### 3.5 Data collection

In-depth individual interviews (IDIs) were conducted in the local language, *Kiswahili*. However, in the rural site, Malava, where some participants were more comfortable speaking in their native language-*Luhya*, which the researcher can understand but has limited speaking proficiency in, 13 IDIs were conducted alongside a co-resident adult (often related to the participant), chosen by the study participant for occasional translation and clarification purposes. 3 pilot interviews were initially conducted in Malava which informed the revision of interview guides i.e., to rephrase awkward questions and sharpen the focus of the guides to elicit narratives of relevance to this study's objectives. In Malava, interviews were conducted at study participants' residences while in Kibera, some interviews were conducted at seniors' day centre facilities and others at participants' homes. IDIs lasted on average 38 minutes. Participants were asked to reflect on a range of topics, for example, their living arrangements-with or without kinship support, their roles in the home either as caregivers or receivers, their needs, sources of livelihood and support. Participants were also asked to reflect on their experiences with the *Inua Jamii* Pension, focusing on both positive and negative influences of the grant on various safety nets they previously relied on (appendix 1-IDI interview guide).

Key informants' interview guides were tailored according to each informant's role as a social protection actor (appendix 3). Interviews with government officials in charge of administering the grant (social development officers) and with the head of the social assistance unit explored themes related to the implementation of the grant, perceived influence of the grant on pre-existing informal social protection systems of the elderly and considerations in policy and practice, for the grant's co-existence with other formal and informal social protection systems. Interviews with representatives of non-state actors like NGOs and CBOs and with community elders (chief and village elders) elicited informants' perceptions on experiences of ageing, focusing on challenges and sources of support including their contributions in their respective contexts, the roles if any, that non-state actors played in relation to the grant, key informants' perceptions of the influence of the grant on pre-existing informal sources of support for the elderly and perceptions of how the grant can be implemented to positively interface with informal and semi-formal forms of support for the elderly.

All FGDs were conducted after members' regular self-help group meetings which most participants found to be convenient. They were held at a group member's residence in Malava and at seniors' day facilities which served as group meeting venues in Kibera. FGD participants discussed themes relating to their group's purpose, activities, and benefits for members, particularly for the elderly. The groups' experiences since some of their members became *Inua Jamii* pension beneficiaries were discussed, including perceived changes in the nature of activities and members' contributions (Appendix 2- FGD guide).

All interview data were tape-recorded. Additionally, the researcher kept a detailed field journal, using a template that was filled after every interview. It prompted the researcher's reflection on the interview, its setting, participants' non-verbal cues and possible influences on participants' behaviour and responses (Creswell & Creswell, 2018). Emerging and unexpected themes for further exploration in subsequent interviews were also recorded in the journal. Data collection began on 24<sup>th</sup> July 2019 starting with Malava, then Kibera and was completed on 12<sup>th</sup> December 2019, upon attaining data saturation when no new themes emerged from the interviews (Dawson, 2009).

### 3.6 Data analysis

Data analysis in qualitative research is a process that aims to make sense of the collected evidence (Byrne, 2017). Different analytical methods can be used to analyse qualitative evidence, including but not limited to: narrative analysis which focuses on the manner in which people structure their accounts, grounded theory which inductively builds theory from the data, discourse analysis which focuses on patterns of interactions and communication, content analysis which involves the counting of frequencies of specific elements of interest for further analysis (Byrne, 2017) and thematic analysis which entails the identification, analysis and reporting of patterns in the data (themes) (Braun & Clarke, 2006).

Thematic analysis, adopted in this study, is an analytical method in its own right (Braun & Clarke, 2006) but is also a foundational strategy in other methods of qualitative data analysis (Byrne, 2017). Unlike other qualitative methods which are applied within the boundaries of their theoretical or epistemological foundations (as grounded theory methodology guides grounded theory analytical method), thematic analysis is not theory dependent, and thus offers

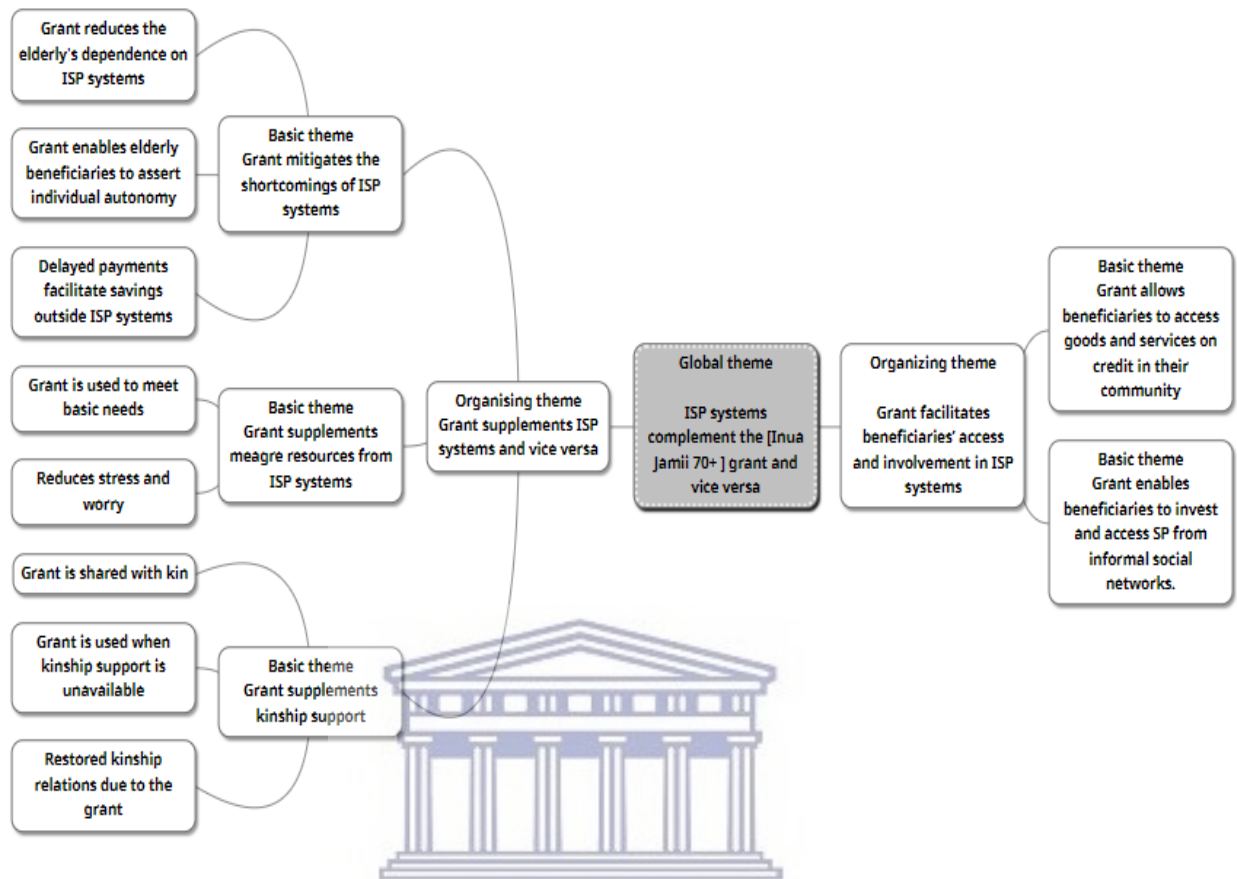
much flexibility (Braun & Clarke, 2006). Thematic analysis involves several steps which generally begin with familiarizing with the evidence, developing categories (codes) based on previous understandings of a phenomena or from emergent themes in the data (in vivo), matching these codes with their representative data segments (coding) (Byrne, 2017), organizing evidence into themes, presenting the evidence and interpreting it (Creswell & Poth, 2018). Despite its lack of theoretical underpinnings, various authors (Attride-Stirling, 2001; Braun & Clarke, 2006) have developed guidelines to make explicit the steps involved in thematic analysis.

This study's thematic analysis was guided by Attride-Stirling, (2001) thematic network analysis aided with ATLAS.ti 9 (<https://atlasti.com/>). All interviews were transcribed and translated into English for data analysis. Data were first broken up (coded) inductively, using codes whose labels were based on both salient issues arising from the data (coding in vivo), and deductively, based on the research objectives, questions, and theoretical interests (step 1). Issues discussed within each code or set of related codes were then identified (step 2), and related issues were grouped and assigned new labels (basic themes). At higher levels of abstraction, related basic themes were clustered under new labels-organizing themes, which were further organized under theory-driven labels- global themes, each global theme encapsulating the main concepts and principal ideas conveyed within a thematic network. Appendix 4 illustrates this thematic network analysis, providing a tabulation of the analytical process from salient issues to global themes. Figure 5 below illustrates a thematic network of one of the themes which is discussed in Chapter 5: "ISP systems complement the grant and vice versa". Data were re-read within the context of the thematic network, to ascertain the grounding of identified themes (basic, organizing and global themes) within the coded texts (step 3). The network was then explored, taking note of distinct patterns in the data e.g., contradictions within and among participants' narratives and differences between rural and urban participants. The findings from this analytical step are narrated in chapters 4 and 5, and the identified thematic networks and patterns described in detail, using quotations to illustrate them (step 4). The discussion in both chapters and of each theme begins with a succinct summary of the findings (step 5) and concludes with an interpretation of the findings with respect to the research question being addressed (step 6).



**Figure 6**

*Thematic Network Analysis for the Theme "ISP Systems Complement the Grant and Vice Versa"*



### 3.7 Reflexivity statement



Validity<sub>2</sub> which refers to the accurate measurement of a concept or indicator, and reliability which refers to the ability of instruments and processes to yield consistent outcomes, are key to the credibility of research that is conducted within a positivist paradigm (Neuman, 2014). These strategies are however inconsistent with interpretivist assumptions (Guba & Lincoln, 1994) or as more recent texts indicate, are addressed differently within an interpretivist paradigm (Leung, 2015; Neuman, 2014). With regard to research validity, rather than establishing a fit between concepts/indicators and their measurement, qualitative research is concerned with achieving authenticity i.e., a truthful representation of participants' accounts or truths without distortion (Neuman, 2014). Similarly, where positivist research is concerned with replicability of measurements to achieve reliability, interpretivists employ different data collection methods to achieve reliability. Furthermore, interpretivists acknowledge different



methodological strategies, and interactions (by different researchers) with participants as beneficial, having the possibility of illuminating different dimensions of a phenomena being investigated (Neuman, 2014).

In view of the above distinctions between positivist and interpretivist worldviews, it is imperative that interpretivist researchers engage in reflexivity throughout the research process (Ramani et al., 2018). This is an exercise which entails a researcher acknowledging their values, characteristics, and relationship to the phenomena under investigation that may have shaped the data collected, findings and their interpretation (Grossoehme, 2014; Noble & Smith, 2015). Indeed, a key interpretivist assumption is that knowledge and research findings are arrived at as a result of a researcher’s experience interacting with study participants and through their cognitive reasoning to interpret the data collected (Kivunja & Kuyini, 2017). In simple terms, the researcher in an interpretivist study is acknowledged as the main research instrument (Neuman, 2014), and thus must offer up their emic and etic attributes for scrutiny (Darwin Holmes, 2020). Emic attributes refer to those characteristics of a qualitative researcher that are similar to those of the population they are studying, while etic attributes refer to traits that are different to those of the population of research participants as a community (Fetterman, 2008).

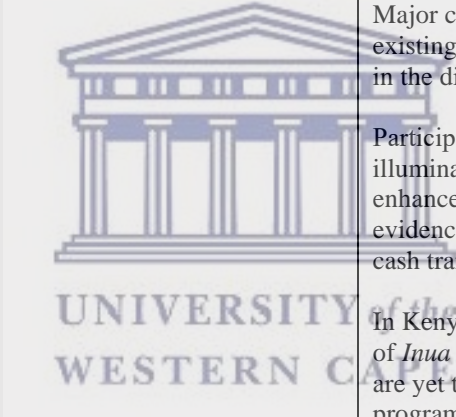
Ramani *et al.*, (2018) developed a framework that can guide qualitative researchers in implementing reflexivity. It is based on two types of reflexivity—personal and epistemological and outlines specific strategies that can guide a researcher’s reflexivity across different stages of the research process within these categories. A summary of Ramani *et al.*,’s (2018) framework is presented below, alongside with the researchers’ reflections on the various stages of the research process.

**Table 2**

*Categories of Reflexivity and their Respective Reflexive Strategies*

<b>The research process</b>	<b>Personal</b>	<b>Methodological</b>
<b>Definition</b>	Reflection on personal beliefs and assumptions that influence the study, and how the study affects the researcher.	Reflection on the researcher’s approach to knowledge: whether positivist or constructivist
<b>Researcher’s reflections</b>	The researchers’ personal experience living in communities where formal systems of social protection are limited, and where reliance on informal systems is ubiquitous, influenced the selection of this study’s focus. Despite the researcher’s	An interpretivist paradigm which assumes that reality is subjective and is embedded in the context of those who are being researched, is adopted in this study. This perspective is deemed to be suitable to the goal of this study which aims to

The research process	Personal	Methodological
	<p>close proximity to communities and individuals who rely on ISP systems, she does not share the same socio-economic background as study participants, neither does she rely entirely on ISP systems for social security. The researcher is also not a beneficiary of any poverty-targeted cash transfer programmes.</p> <p>As an insider in the study context, the researcher's assumptions regarding the possibilities of ISP systems had to be checked during data collection to facilitate understanding of ISP systems from participants' point of view. As a young woman interviewing older women, it was also imperative to check pre-conceptions about the lived experiences of the elderly.</p> <p>Conducting this study with the insider/outsider perspective outlined above, has brought about a more nuanced understanding of ISP systems, their limitations as social protection instruments, and possibilities for formal social protection instruments like cash transfer programmes to complement them.</p>	<p>understand participants' experiences of formal and informal social protection systems.</p>
<b>Sampling</b>	Inclusion of varied cases-extreme, critical or maximally diverse; not just typical cases	Inclusion of participants from diverse perspectives and multiple realities
<b>Researcher's reflections</b>	<p>Study participants were sampled from two contexts; a rural and urban (informal settlement) context, to enhance variability in the data that was collected.</p> <p>Low-income, female, elderly participants were sampled in order to capture the experiences of vulnerable women who are most likely to depend on ISP systems.</p>	
<b>Data sources and collection</b>	<p>An examination of power differential or hierarchy that may inhibit alternative perspectives being expressed.</p> <p>Examination of personal beliefs that may result in some data being overlooked</p>	<p>Data triangulation from multiple sources to justify the researcher's interpretation and enable the discovery of new concepts</p>
<b>Researcher's reflections</b>	<p>In this regard, it was important to consider the researcher's positionality in relation to the study participants. Key factors that were perceived to have a bearing on relational dynamics between the researcher and study participants and subsequently on the data collected were: participants' socio-economic status, the researcher's age gap vis-à-vis that of participants, and the use of non-credentialed translators who in some cases were also the participants' relatives. A detailed reflection on how each of these factors influenced the research process is elaborated on below.</p>	<p>Data were collected from multiple sources--elderly women, key informants from both state and non-state agencies, and community leaders. Data were also collected using various methods-FGDs and individual interviews.</p>
<b>Data analysis and</b>	Looking for complementary and diverse opinions in data.	Analysis undertaken by different investigators.

<b>The research process</b>	<b>Personal</b>	<b>Methodological</b>
<b>interpretation</b>	Using participants' words to code data and documenting assumptions using memos.	Grounding interpretation on participants' narratives.  Verifying findings with participants
<b>Researcher's reflections</b>	Attride-Stirling's,(2001) thematic network analysis was adopted. Data were analysed to identify distinct patterns/themes across the dataset. The researcher looked out for negative cases, diverse opinions and experiences within the data set. Differences between rural and urban participants' narratives were explored.  A field diary was kept by the researcher to document her thoughts, reflections and assumptions about participants' narratives and context throughout the research process. The researcher made use of analytical memos which captured reflections about various interpretations made about the data during analysis.	As an insider in the study context, the researcher was aware of the risk of personal assumptions about the participants and study context which could influence the design of data collection instruments, the process of data collection, analysis and interpretation. Such influences were tapered through debriefing sessions that were held with supervisors who are from a different context. Supervisors provided feedback on the data collection instruments, the sampling of participants, emerging concerns during the data collection process, and themes that were identified by the researcher during data analysis.
<b>Findings and story</b>	Reporting on beliefs, values, assumptions and preconceptions that may have influenced the research.	Highlighting of awareness raised by participants' voices and their influence on the storyline
<b>Researcher's reflections</b>		Major contributions of this study to the existing body of evidence are highlighted in the discussion chapter.  Participants' realities that were illuminated by this study specifically enhance the contextual diversity of global evidence on the social implications of cash transfer programmes.  In Kenya, they illuminate the experiences of <i>Inua Jamii</i> pension beneficiaries which are yet to be investigated because the programme is in its nascent stages of implementation.

*Note:* Adapted from Ramani et al., 2018.

The discussion below elaborates on various factors, namely: participants' socio-economic vulnerability, the use of non-credentialed translators and the researcher's identity, i.e., her age relative to that of study participants and position as an insider in the study context, and their influence on the data collection process and findings.

### **3.7.1 Reflexivity on the positionality of the researcher vis-a-vis participants' socio-economic vulnerability**

Participants' socio-economic vulnerability most significantly influenced their engagement with the researcher during the data collection process. The researcher's identity, being a highly foreign-educated individual relative to many participants who were illiterate, and asking questions related to the grant influenced participants' perceptions, expectations from participating in the research as well as their responses during the interviews. Given that universal grants were a relatively new phenomenon in Kenya at the time of data collection and given participants' prior experiences with poverty-targeted grants whose beneficiary recruitment processes have been marred with accusations of favouritism, (Kirera, 2012), some participants saw the researcher as an authority figure, either as an evaluator of the *Inua Jamii* pension and therefore overemphasized their grievances while others, cautious to not be excluded from the grant were inclined to withhold negative experiences.

These were dynamics that needed to be carefully considered and well-managed during data collection. A reiteration of the researcher's role and aims of the research in every interaction with study participants including non-research related interactions was paramount. The trust of sceptical participants was nurtured through the researcher's occasional participation in seniors' day centre activities in Kibera which provided opportunities to clarify her role in non-research related interactions that were less formal e.g., without pens or formal research documents. All participants were constantly reassured that their participation had no implications on their grant claims which over time earned their trust. The internalization of the interview guide which reduced constant reference to a written interview guide helped to lessen the formality of the interview interaction further permitting a more organic interaction. Finally, making minor adjustments in presentation (e.g., dressing and vocabulary) while not fundamentally shifting power dynamics helped to narrow the researcher-participant gap, enabling participants to relate more with the researcher's identity as an insider-both a Kenyan and Luhya, thereby mitigating participants' reactivity to the researcher.

### **3.7.2 Participant-researcher age gap**

Considering the participants'-researcher age gap at the time of the study (28 vs 70+ years), age was an important factor shaping interactions between study participants and the researcher, especially in the rural study site. Kenya being a context where social norms dictate that younger people should respect the elderly and the elderly are expected to impart wisdom on the young

(Gumo, 2018), a data collection method which positions a youthful person in a role to ‘question’ an older person’s life matters (e.g., use of the grant) can not only be deemed to be inappropriate but can also be uncomfortable for both parties. This was evident in participants’ regular reference to the researcher as a ‘child’ and the explicit offence taken e.g., by one participant who despite her willingness to participate in the interview, lamented about feeling ‘interrogated by a child’ and was reluctant to discuss some subjects e.g., relating to decisions on how to use the grant. Some participants occasionally deviated from the focus of the interview to advise the researcher on ‘general life matters’, in what can be seen as an attempt to correct the seemingly absurd roles dictated by the chosen data collection method and the age of the researcher. It was therefore imperative to balance the framing of interview questions and the researcher’s tone with the need to collect in-depth data on participants’ lived experiences. While the researcher’s age made some participants reluctant to open up, participants who suffered from loneliness and isolation, presumably alienated from society often because of limitations on their physical mobility, demonstrated an eagerness to engage with the researcher, including on subjects unrelated to the study. Under both circumstances, interviews were prolonged, with frequent interruptions and/or deviations, requiring a great deal of tact and patience to navigate each unique situation. Interviewing some participants alongside their kin or caregivers (who acted as translators), with whom they trusted and had a closer relationship and respected helped to facilitate smoother interactions in some cases.

### **3.7.3 Familiarity with the study context**

The researcher’s familiarity with the study context both as a Kenyan and belonging to the same ethnic community as most rural study participants proved advantageous in some aspects, e.g., allowing some participants to speak more freely. However, a key consideration in the interpretation of the study findings was concerning the extent to which such familiarity may have influenced the researcher’s interpretation of the data. To mitigate the influence of the researcher’s viewpoints and biases in data analysis and the interpretation of the findings, debriefing sessions and feedback on draft findings with supervisors and colleagues from different backgrounds provided critical feedback and questioned assumptions made by the researcher.



### 3.7.4 Non-credentialed family translators

A major limitation of this dissertation study was the use of unprofessional/non-credentialed translators as per recommended best practice (Edwards, 1998; Shimpuku & Norr, 2012; Squires, 2009). Due to resource constraints that prevented the hiring of professional translators, participants' family members performed this role in 13 interviews that were conducted in rural participants' native language—*Luhya*. This threatened data credibility in two ways. Firstly, as has been already established (Edwards, 1998), the presence of family members in interviews can influence study participants to modify their responses or withhold some information. In this study, this risk was especially heightened if the provision of accurate responses was perceived by participants to jeopardize their continued access to kinship support or if participants feared that the discussion of their use of the grant in front of their kin could result in filial tensions. Indeed, the latter challenge was experienced in one interview in the rural study site, Malava where one participant disclosed information not previously shared with the family translator present regarding the number of times, she had received the grant. To ensure participants could communicate freely and openly during these interviews, all family translators were selected and approved by study participants after having been informed by the field assistant about the purpose of the study and the scope of the interview. This gave them an opportunity to either decline to participate in the interview or to select a translator that they were comfortable with. This process also enabled the researcher to navigate earlier discussed challenges related to the participant-researcher age gap.

A second challenge associated with the use of unprofessional translators is regarding their influence on the integrity of the data collected. Without training in qualitative research methods, interpreters can influence the data collected by asking leading questions (Plumridge et al., 2012), modifying or summarizing participants' responses (Edwards, 1998; Murray & Wynne, 2001). These risks were mitigated using various strategies. Firstly, prior to conducting the interviews, selected translators were briefed on their roles—to mediate information exchange only whenever it was necessary (as the researcher can understand but not speak *Luhya* fluently) and to neither assume the role of the researcher nor participant at any point in the interview. The researcher, possessing a high level of socio-cultural competence because of her shared cultural background with study participants and interpreters, coupled with her ability to understand *Luhya* despite being unable to communicate in it, enabled the confirmation of the

credibility and conceptual accuracy of interview questions and translations during the interviews. Furthermore, all interviews were transcribed and translated verbatim, by a multilingual Swahili, English, and native Luhya speaker, not previously involved in the research, and with basic training in qualitative research methods. This made it possible to further discern possible translators' modifications of participants' responses.

The tendency by family translators to go beyond enabling information exchange to facilitate the researcher's understanding of the participants' experiences is a concern that has been acknowledged in clinical contexts (Rosenberg et al., 2008). In this study, some instances when translators transgressed their roles inadvertently presented opportunities to explore the influence of the *Inua Jamii* pension on kinship networks, which is a theme of interest to the investigation. Caregiver's non-verbal reactions and comments in some instances proved useful in opening other lines of inquiry that gave further insight into the ways in which the grant had shaped kinship and other informal sources of support accessible to the participant.

### **3.8 Ethical concerns and considerations**

Ethical approval to conduct this study was obtained from the University of the Western Cape, Humanities and Social Sciences Research Ethics Committee (HSSREC), (ethics reference number HS19/3/6) (Appendix 5) and from the National Commission for Science, Technology, and Innovation (NACOSTI) in Kenya (permit number NACOSTI /P/19/3660/31266) (Appendix 6).

This study only included elderly participants with the capacity to understand and voluntarily offer to participate in interviews, including older persons living with disabilities or chronic illnesses but excluding cognitively impaired older persons. Despite the exclusion of such vulnerable groups from studies that could benefit them even indirectly having been noted with concern (Prusaczyk et al., 2017) with neither the professional expertise nor the resources include such demographics, their inclusion could not be accomplished without compromising some aspects of their wellbeing.

Because the majority of study participants were unable to read and write, consent forms and information about the study (Appendix 7 and 8) were orally explained, clearly and accurately,

in language that participants were familiar with (Kiswahili or in some cases, Luhya in the rural study site) and participants informed oral consent recorded by the researcher. Literate participants gave both oral and written consent to participate in the study.

Several measures were taken to ensure the safety and comfort of study participants including informing participants of their right to withdraw from the study at any given point, while continuously checking and assessing their comfort and willingness to continue their participation in the interviews. Considering the age of study participants, interviews were brief, where possible, and breaks were taken whenever necessary. Due to some participants' financial and physical mobility constraints, all participants were interviewed at locations of their choice, mainly their homes or seniors' day centres which they attended.

With respect to participants' confidentiality, the limitation in guaranteeing the anonymity of some key informants' whose identities can be deduced from demographic data on their professional designations was clearly explained while negotiating consent. All but one NGO representative from Kibera waived their right to anonymity. Similarly, although the confidentiality of information shared in FGDs cannot be guaranteed, FGD participants' responsibility to maintain confidentiality was emphasized before, during and after the interviews and their commitment affirmed in writing whenever it was possible. In accordance with the University of the Western Cape's, (2021) research data management policy, all data obtained from respondents is currently stored in an encrypted google drive folder whose password is only known to the researcher. Obtained hard copy data is stored safely in a locked desk, only accessible to the researcher. Research data will be safely stored until the completion of this doctoral thesis and publication of other research reports, after which all data will be destroyed-the encrypted google drive folder permanently deleted and hard copy material such as hard copies of demographic data capture sheets, shredded. Published reports, including this thesis, will anonymize participants' identities using pseudonyms.

### **3.9 Conclusion**

This chapter discussed the general approach taken to investigate this study's research topic. It highlighted four research paradigms: the positivist, interpretivist, critical social science and the pragmatic research paradigm, then locates this study's approach within the interpretivist

paradigm. The interpretivist's paradigm view of reality as being subjective is deemed suitable in guiding this inquiry whose objective is to understand from the point of view of study participants', interfaces between formal and informal social protection systems. The chapter discussed various procedures taken and considerations observed in the selection of two study sites and study participants. It elaborates on qualitative data collection methods used, such as in-depth interviews and focus group discussions and describes data analysis procedures. In line with the interpretivist approach, the influence of various contextual factors and the researcher's identity on the data collected as well as the study findings are reflected upon. The chapter concludes with a discussion of ethical concerns and considerations for the study.



## 4 CHAPTER 4: FINDINGS: INFORMAL SOCIAL PROTECTION SYSTEMS OF THE ELDERLY

### 4.1 Introduction

The first objective of this study was to determine the nature of informal and non-state social protection systems that the elderly rely upon and the resultant social protection outcomes from participating in them. To this end, the specific research question asked was: What were the informal social protection systems utilized by the elderly (70+) prior to the implementation of the Inua Jamii pension, and the social protection outcomes accrued from them?

In Chapter 1, ISP systems were classified into two categories: traditional systems which are kinship and community-based systems of support, and present-day systems that comprise systems of community support in the form of mutual aid groups such as self-help groups, burial groups, rotating savings and credit associations etc, and non-state actors such as NGOs, CBOs, and FBOs. In this chapter, these categories of ISP actors are used to refer to the different ISP actors mentioned by participants when describing the social protection systems that they rely on. Data on the contributions of these actors toward the social protection of the elderly were interpreted using the transformative social protection framework (Devereux & Sabates-Wheeler, 2004). This framework distinguishes four functions of social protection which are: to protect the chronic poor from deprivation through measures like social assistance (*protective*); to avert deprivation with preventive measures like social insurance (*preventive*); to enhance the incomes and livelihood capacities and opportunities of the poor through promotive measures such as the provision of credit or training (*promotive*); and to transform the contexts that underpin poverty and vulnerability by addressing structural drivers of social and economic inequalities and injustices (*transformative*). Participants' narratives under each theme show that ISP actors contributed to these social protection functions to varying extents, albeit with some limitations.

Before delving into the study findings, this chapter starts with a presentation of the socio-economic and demographic characteristics of study participants which provides a contextual background to support understanding of the findings.



## 4.2 Participants' socio-economic and demographic characteristics

Table 1 below gives a summary of participants' socio-economic and demographic characteristics. It indicates that the majority of participants (33.3%) were between 70-75 years. Many (71%) did not have any kind of formal education. Formal education is linked with formal employment that has, until recently, been the basis for accessing formal social protection instruments e.g., the National Hospital Insurance Fund (NHIF) and National Social Security Fund (NSSF) (Barya, 2011a; Olouasa, 2019) in Kenya. As recipients of the *Inua Jamii* pension, all of the participants did not have access to alternative forms of pensions as the grant is designed to exclude beneficiaries of other pension schemes (Chirchir & Tran, 2018). The majority (85.7%) did not have access to the NHIF, yet many (73.3%) lived with at least an illness or disability and needed care. About half (51.1%) of the participants were economically inactive. Those who were engaged in economic activities were mainly involved in subsistence farming in the rural study site or were small business vendors in the urban study site.

More than half of the participants (57.8%) were involved in some kind of self-help group. Notably, an equally significant proportion (42.2%) did not participate in self-help activities. Only twenty-four (24%) of FGD participants were over the age of 70. The rest were between ages 30 and 69, with the majority being between the age bracket of 60 and 69 years. All FGD participants were involved in informal, low-income employment, mainly as small-scale vendors in the urban study site and as subsistence farmers in the rural study site. Twenty-eight percent (28%) of FGD participants were not economically active.

Participants' living arrangements can be an indicator of their access to kinship care and support. The findings show participants' household profiles varied based on where they lived. For instance, 6 study participants in the urban study site lived alone, in comparison to only one study participant in the rural study site. Although some study participants in Malava occupied a housing unit alone, they lived within the traditional African homestead where several family members e.g., the participants' son(s) (usually the youngest son among the Luhya community), their wife/wives and children shared the compound. Such participants were thus in close proximity with kin and were not regarded as living alone. In Kibera on the other hand, living alone meant that a participant occupied a single room by themselves. In general, however, many participants shared their residences with relatives who often were either their

grandchildren and/or children. Some (31.1%) were primary caregivers to either their grandchildren, adult children or spouses, while others (53.3%) indicated that they did not have caregiving responsibilities.

Kenya, being a predominantly patriarchal society where women’s access to land is through their relationship with their fathers or husbands (Chelimo, 2018; Po & Hickey, 2018), women’s marital status can signify their access or lack thereof to productive assets such as land. Similarly, as individuals typically retire in their rural ancestral homes (rather than cities) in Kenya (Kroeker, 2020), urban residence, (particularly in informal settlements) in old age can indicate one’s vulnerability due to not having a rural home to retire to. Many (32%) of the study participants were widowed. All study participants who indicated that they were separated from their spouses (15.6%) lived in rented housing units in Kibera. The majority (65%) of urban study participants had been residents in Kibera for over 40 years.

**Table 3**

*Summary of Participants’ Socio-economic and Demographic Characteristics*

<b>Socio-economic and/or demographic characteristics</b>	<b>Kibera</b>	<b>Malava</b>	<b>Total</b>	<b>Percentage</b>
<b>IDI participants (n=45)</b>				
<b>Age</b>				
70-75	9	6	15	33.3%
76-80	5	6	11	24.4%
81-85	1	6	7	15.5%
86-90	1	3	4	8.9%
91+	1	1	2	4.4%
Not sure	3	3	6	13.3%
	20	25	45	100%
<b>Education</b>				
No formal education	9	23	32	71%
Primary education	11	2	13	29%
	20	25	45	100%
<b>Living arrangement</b>				
Living alone	6	1	7	15.6%
Living with co resident adult	8	16	24	53.3%
Primary caregivers to grandchildren, children or spouse	6	8	14	31.1%
	20	25	45	100%
<b>Marital status</b>				
Never married	1		1	2.2%
Widowed	11	21	32	71.1%
Married	1	4	5	11.1%
Separated	7		7	15.6%
	20	25		100%
<b>NHIF</b>				
Member	2	4	6	13.3%
Non member	18	21	39	86.7%
	20	25	45	100%

<b>Socio-economic and/or demographic characteristics</b>	<b>Kibera</b>	<b>Malava</b>	<b>Total</b>	<b>Percentage</b>
<b>Disability/Illness</b>				
<b>age-related physical impairments</b>				
Yes	14	19	33	73.3%
No	6	6	12	26.7%
	20	25	45	100%
<b>Economic activities</b>				
Small scale vendor	11	3	14	31.1%
Subsistence farming		7	7	15.6%
Casual labourer		1	1	2.2%
Not economically active	9	14	23	51.1%
	20	25	45	100%
<b>Self-help group participation</b>				
Yes	12	14	26	57.8%
No	8	11	19	42.2%
	20	25	45	100%
<b>Duration of living in Kibera (years) Kibera participants only (n=20)</b>				
10-20	3			15%
21-30	1			5%
31- 40	3			15%
41+	13			65%
	20			100%
<b>FGD participants (n=25)</b>				
<b>Age</b>				
30-39		2	2	8%
40-49		3	3	12%
50-59		2	2	8%
60-69	10	2	12	48%
70-79	2	3	5	20%
80-89	1		1	4%
	13	12	25	100%
<b>Economic activities of FGD participants</b>				
Small scale vendor	7	2	9	36%
Subsistence farming		7	7	28%
Casual labourer	2		2	8%
Not economically active	5	2	7	28%
	14	11	25	100%

## 4.3 Findings

### 4.3.1 Traditional social protection systems

#### 4.3.1.1 Kinship support

In both study locations, many study participants relied on family members as a major source of protective social protection. Participants shared experiences of family members providing basic goods such as food, soap etc, directly or indirectly (e.g., hiring labour) caring for them by performing domestic chores such as cooking, cleaning, farming, fetching water,

accompanying them to hospitals, paying hospital bills and monitoring their adherence to medical prescriptions while at home. Family members also supported their elderly kin financially.

They bring me food and know how I am staying [...] or when I am sick, they take me to the hospital and buy me medicine.

(Rita, 80, IDI participant, Kibera)

That girl I am telling you is in Nairobi [...]. The basic needs, be it soap or anything else, it is her. She is married in *Ukambani*, [...] she is married to a husband who is saved and has a very big church in Nairobi. So that is the one who provides for me. [...], even he can call me and ask me how I am faring on, whatever is missing in the house, and I will tell him. Then he sends the money via the phone. If I have energy, I can go by myself to *Malava* to withdraw the money, or I go here...there is a *Mpesa* near the road. I withdraw from there and I buy my food which I take.

(Lulu, 78, IDI participant, Malava)

As important as kinship support was thought to be, participants also described it as unreliable and severely limited. They for example noted that it was inadequate, due to their kin's financial limitations and competing responsibilities.

If they have, they will try and send me. I told you when they get married, they also have a responsibility in their families. And if they have something, they try and send me and if they do not have it becomes difficult.

(Margaret, 73, IDI participant, Malava)

Indeed, socio-economic data, field observations and informal discussions with study participants confirmed that many participants' families were affected by intergenerational poverty which severely limited the capacity of younger family members to support themselves, their families as well as their elderly relatives. As such, even though many participants depended on their family members for support, some struggled with feelings of guilt for burdening kin who had limited resources.

But I don't want to be a load to be anybody, I always pray to God and ask him, if he sees that I will be a load to my daughter or my child, God please take me. I don't want to be a load.

(Joyce, 70, IDI participant, Kibera)

Begging from children is very bad. Begging from children is not good. Because they also have their own children. Just like [a name], he should just see that the mother is here, so he should just bring some sugar [metaphor for any assistance]. Going into your child's house to beg is very bad.

(Violet, age not provided, IDI participant, Malava)

It now becomes difficult to get money to mill the maize. Sometimes you have to sell some of the maize in order to get money for milling and even sugar. [...] I did not have anyone to sort me out with money to go and mill the maize and buy some sugar and even soap. It is difficult to communicate to my daughters. Even when I do, they won't provide in time.

(Zuri, 75, IDI participant, Malava)

The above quotations demonstrate the negative impact that dependence on limited kinship support can have on the elderly's sense of dignity. Zuri described experiencing great difficulty in communicating her needs, while Violet equated asking for support from kin to begging. Zuri's account above further demonstrates that timeous kinship support was not always guaranteed and how such delays compromise long term food security.

While for most family members, caring for the elderly was obligatory, a way to show gratitude for the care they had received as children, some participants alluded to the implicit reciprocal nature of filial support, stating that family members would only be able to live with them if they could give something in exchange.

I just live alone, I do not live with the grandchildren because I don't have anything to feed them. The children want to go to school and eat well, what will I give them? When they come here it is only for one or two days and they leave.

(Mary, 71, IDI participant, Kibera)

...because she [participant's relative] has kids, and she has to look after those children. Sometimes I can call her when she has already been called to another place to do some work to provide for her children [...]. If I call her and she is around, she will come. If she fails to come, then she is busy. It is not that we stay with her, but if I was having something, money, staying with her would be better.

(Margaret, 73, IDI participant, Malava)

Participants' narratives above highlight that reciprocal exchanges within kinship networks were not entirely driven by altruistic cultural values. Rather they are mediated by several factors e.g., socio economic factors. Participants expressed the view that having their own



financial resources could potentially foster closer kinship ties as such resources could be exchanged for non-material care from family members. This is because, as the examples above suggest, kinship support in the form of non-material support was unavailable to some participants due to labour migration - family members needed to work in other locations to earn a living.

For some elderly participants, filial support was completely unavailable due to personal, socio-cultural, and economic factors. Some participants did not have access to kinship support for reasons such as the death or migration of their family members. This was the case with one of the seven participants who lived alone in the rural study site. Margaret, who lived with a disability and walked with the aid of crutches specifically narrated that she was forced to live alone after the death of her only son and the marriage of her two daughters.

Here at home, sometimes in the past, we were with my husband, and unfortunately, he passed on. It was in the year 2005. We had children, and we were blessed with three children, and one died. There remained two. Those two were girls. And now those girls are married and now here I am just like this.

(Margaret, 73, IDI participant, Malava)

In some cases, participants, such as Everlyne lived alone because family members were unwilling to support their aging relatives. This seemed to be the case even for participants who had children.

Now I am praying for him [participant's son]. I am not cursing him, I do not complain as to why he is not providing for me. Even he just sees the mother is there and does not know how the mother is getting food. [...]. You see, and I just think it is fine and if he is doing it knowingly, God should forgive him, and if it is not him, he will come to remember sometime later.

(Everlyne, age not provided, IDI participant, Kibera)

Generally, participants who lived in the urban site had limited access to kinship support networks as compared to their rural counterparts. While for a few participants, aging in Kibera was an active choice that was made because of varied reasons including the conveniences of urban living such as easy access to social support and amenities like hospitals and schools, many urban informants were forced by circumstances to live in the city. The majority of the

elderly women who were interviewed in Kibera shared about being cut off from their rural kin and extended families for various reasons including childlessness. Others had fled domestic violence or land disputes and dispossession after the death of their husbands. Irene, an 86-year-old participant from Kibera narrated “*When my husband died, his elder brother sold all the land [...] he could have sold his own piece of land and left mine. Now he sold all of it.*” Similarly, Alice indicated:

you are told [by in-laws] that that land will be taken by force, you like it or not we will take it by force, and it is taken. If you go to the DO (District Officer), nothing [happens], and [so] it was like that. And I told myself because I am not that person, who likes many complications, I will leave it to them, I said it is better I go and sit down and settle there [Kibera] forever. Now when I am staying here [Kibera], I live happily.

(Alice, 70, IDI participant, Kibera)

Participants described that culturally, women who had left their matrimonial homes were barred from returning to their biological families. For example, because of her failed marriage, one participant described having reconciled herself with her fate-being buried in a public graveyard as opposed to her ancestral home as is normative for many Kenyan communities.

So I go back to my father and there are people who cannot take me. How will they take me in? they cannot, [...] when you go there they will start questioning you, ‘you went [and got married] and did what? no’. and I have not done anything, let God take me if it is being taken to *Lang’ata* [public graveyard] I should be taken and be done away with.

(Joyce, 70, IDI participant, Kibera)

Cultural taboos also hindered the successful facilitation of family reunification programmes implemented by CBOs, which aimed to re-establish links between the elderly in cities with their estranged relatives in the rural areas. One key informant described how in one community, taboos prohibiting multigenerational living arrangements (i.e., people from different generations living in one house) could render the re-united elderly homeless.

...somebody who left home about 50 years ago, they go back and then maybe they had not attended some funerals which happened within that period. Or the people of their age or their brothers have died. And there is no house of their brother, those that are there belong to their brothers’ kids or something like that, who are junior, to the other generations. The *Luo* culture will not allow them to go into these houses and sleep there. They need to find some people of their generation, who can accommodate them. So if they are not there they can come to this home and still sleep outside because they cannot be accommodated in any home.

(CBO representative, senior's day centre, Kibera)

The findings above indicate that particularly for elderly women, in this study, access to kinship care and support was mediated by cultural traditions and taboos that governed family relations, living arrangements and patriarchal inheritance practices.

Participants' narratives suggest that protective social protection that is provided through kinship support was critical but unreliable. Overall, participants' narratives highlight the invaluable importance and continued relevance of kinship support in protecting the basic livelihoods and social support needs of the elderly. They also indicate that in a context where poverty is endemic, the capacity of younger generations to offer such support is severely limited. This subsequently engenders complex feelings of guilt among the elderly who rely on such support, with significant implications for their dignity. Findings further indicate that kinship support remains largely unavailable to some elderly women, particularly those in urban settings with severed kinship ties because of cultural traditions and practices.

#### **4.3.1.2 Community support**

The nature of community support described by the elderly was mainly protective. Some participants relied on acts of charity from non-kin relations. They requested assistance from neighbours, visitors or friends whenever they were in need. One participant who lived with a disability described her reliance on members of her community to perform domestic chores as follows:

Yes, as long as they [neighbours] bring me water and soap, I wash the clothes but getting up again becomes a problem. Airing them also becomes difficult. I can only call a passer-by to help me air the clothes.

(Zuri, 75, IDI participant, Malava)

Relying on acts of charity from neighbours, however, involved careful navigation of relationships to guarantee such assistance. One participant who lived alone in Kibera and who used a walking stick described relying on her neighbours to perform basic chores such as hanging clothes on the lines and fetching water. To continue accessing such privileges, she had to avoid conflicts which may result in fallouts. She also described the necessity of reciprocating such support e.g., by sharing food.

But you know you can only rely on that depending on how you stay with your neighbours. Because there is nobody I am in conflict with [anyone] no, [...] my daughter who is in *Kinangop* [...]when she brings something, I cannot eat it alone. That person who brings me water, even if I give her this bowl [of food], she will be happy. So that is why they never fail to bring me water.

(Leah, 81, IDI participant, Kibera)

Leah's account above reveals that social solidarity with the elderly was not governed by altruistic cultural norms but was also influenced by mutuality/reciprocity. Participants' access to assistance from their community members could be burdensome on the beneficiaries as it was partly determined by a beneficiary's perceived 'good behaviour', and their capacity and willingness to give something in exchange.

### **4.3.2 Present-day informal social protection actors**

#### **4.3.2.1 Self-help groups**

Participants' narratives suggested that self-help groups contributed towards fulfilling protective, preventive and promotive social protection functions.

##### *Protective social protection*

With respect to protective social protection, participants that partook in self-help groups described how these groups enabled them to mobilize savings that were used to purchase basic goods, such as farm implements and food, or pay for basic services such as school fees for their grandchildren. Savings would be realized by members keeping money periodically with the group's treasurer and then sharing it amongst themselves after a specified time. Savings were also realized through merry-go-round activities, which involved each member making contributions at regular intervals e.g., weekly or monthly, the lump sum which would be given to one or two members at a time, on a rotational basis. Alongside this lump sum, some groups would also give the receiving member(s) food items such as sugar.

When we go there [visit a member] we would go with something [some money], some sugar, and some two hundred shillings and we go to that *chama* [group's meeting] to give to one of the members.

(Esther, 89, IDI participant, Malava)

We save every time, every day [...], you save any amount. You are the only one who knows that today I am having Kes. 100 [US\$0.86], you will go and save Kes. 100. Today I have Kes. 200 [US\$1.72], I will save 200. Today I have Kes. 500 [US\$4.29], I will save 500. It goes like that. [...] We save even for two months. When it reaches around one or two months we divide the money amongst ourselves. [...] If you were saving uniformly, Kes.50 [US\$0.43] will amount to Kes.3000 [US\$25.75]. [...]. You see that is some benefit rather than sitting alone. [...] even if you are staying with your grandchild and s/he does not have a pen, will s/he still lack? You will talk to the teacher and buy the child whatever he needs.

(Everylyne, age not provided, IDI participant, Kibera)

As Everylyne's narration suggests, savings were commensurate with a member's financial means and thus, the benefits gained from the group did not exceed one's investment. As self-help groups did not necessarily enhance one's income, their perceived value to their members was that they afforded them peer support and encouragement to accumulate resources that could be channelled towards meeting their basic needs as a collective. This is evident in Everylyne's remark – *“that is some benefit, rather than sitting alone.”*

Participants in self-help groups also accessed emergency loans in times of crisis from their groups. This was made possible through facilities such as table banking, whereby at each meeting, members contributed towards a pool of funds that was specifically meant to be issued as loans to fellow members who were in need.

But when you are in groups, it will help you. You will not go to the road to beg for help. [...]. It helps you because that time when I am here, we have money, we put it on the table, Kes. 50 [US\$0.43], 50, and we said it is 50. And this 50 when it reaches on the table we say that that person who has a problem should take the money. [...]. You take it. You cannot go to sleep hungry.

(Carol, FGD 1 participant, Kibera)

As the excerpt above elaborates, such loans would be used to meet basic needs such as purchasing food and therefore ensure a member's food security.

A shortcoming of the above-described methods used by self-help groups to secure basic needs was that they depended on one's ability to reciprocate. Because of age-related issues and health complications, the majority of the participants explained that they could not engage in

economic activities and consequently lacked the capacity to repay loans or make regular contributions. For some participants who did not have a source of income, their involvement in self-help groups was enabled by family members who made the requisite regular contributions on their behalf. However, many participants, like Stella who is quoted below, self-excluded from self-help groups.

I do not have one; it is my daughters who are involved in them. [...]. So it became difficult because in a *chama* (group) when they arrange for a specific date, you should take things to a place they are going. So that when it comes to you they will help you, but when you miss the contribution, will they really contribute to you? They will not. You should also give something, even if you do not have, so that your name is noted down on paper, so that when it reaches your day they will contribute for you, but if you do not have something to contribute to others, they cannot contribute to you also.

(Stella, 78, IDI participant, Malava)

Stella's narrative above demonstrates the ways in which ISP systems such as self-help groups which are predicated on one's ability to reciprocate can exclude the most vulnerable members of society such as the elderly, due to their limited financial means.

#### *Preventive social protection*

Participants narrated that their self-help groups provided cash and in-kind assistance to aid their members with mitigating potentially catastrophic risks and shocks such as deaths or illnesses. Upon the death of a member or a member's close relative, self-help group members would make cash or food contributions to partly cater for funeral expenses.

We contribute money. If it is Kes.100 [US\$0.86] or Kes. 50 [US\$0.43]. We put it together and we know that people will come here for the funeral. We should buy food for people to eat.

(Cecilia, FGD 1 participant, Malava)

When we finish that funeral, we get hold of our person, we only have seven days, and we will go back. We will go and sleep there [...] we contribute Kes.30 [US\$0.26]. so they have put it at 30,30,30, for contribution. And that 30 we leave it to the bereaved.

(Lulu, 78, IDI participant, Malava)

Bridgid: Maybe she is in hospital and does not have that bill, we can go take it and help her. We pay the bill so that she can come back home.

Betty: We contribute when the patient is in hospital [...]

Brenda: it [contribution] is [based] the ability of someone like I can give Kes.1000 [US\$8.58] and another one Kes. 2000 [US\$17.17] just like that.



(FGD 1 participants, Malava)

By pooling resources to offset funeral expenses or medical bills, support by self-help groups, to a very modest extent (i.e., Kes. 30=US\$0.26 and Kes 100=US\$0.86), helped to cushion their members from financial ruin after experiencing a shock.

Other groups made savings in advance to mitigate funeral expenses. Some groups accumulated funeral savings regularly, to be given to a bereaved member in times of crisis. Others bought tents and chairs to avoid having to hire them during funerals, thereby reducing funeral expenses for their members.

We have a store, we keep beans there. We have an account to help if a member is faced with a problem, money for rice... and money for green grams, so we keep it. If a member has a problem, that money is used to cook for her people according to the problem at hand.

(Isabella, 79, IDI participant, Malava)

We created it... in order to help each other. If you have a problem they will help you. We keep money, if you have a problem you tell the treasurer and she gives you the money to help you.

(Violet, IDI participant, age not provided, Malava)

Although operated on a small scale, the above-described social protection measures by self-help groups were akin to risk pooling strategies used by formal insurance schemes, whereby members' contributions benefit the most vulnerable members who are more likely to experience a shock. The risks covered by self-help groups e.g., food donations or investment in chairs and tents to reduce funeral costs were also unique in that they responded to members' specific needs that were less likely to be covered by formal insurance schemes.

Notwithstanding, participants lamented the unpredictable nature of such support from self-help groups. They recalled experiences of groups that had disbanded without notice due to disagreements. In some cases, self-help groups would also fail to deliver on the benefits that had been agreed upon because of members' failure to make contributions or because untrustworthy members would steal group savings. Describing why her grandmother no longer participated in self-help groups, one caregiver explained:

So the thing that made her leave the *chama* (self-help group) when her son died, he was involved in an accident, they did not come, even as they usually do cooking they did not do that, the contributions were not there. So my elder uncle whom I mentioned earlier that his wife died in 2017, they also did not come. And for her anywhere there is a funeral, even if she won't make it, she would send her contribution. This is the time she said enough is enough, she would always say, 'in this *chama* (group) we contribute money but when I am bereaved they do not see it.

(Caregiver to Esther, 89, IDI participant, Malava)

They take people's money and become very bitter and then they decide to leave. You know there are people with very bad behaviour.

(Ann, age not provided, IDI participant, Malava)

These narratives highlight reciprocity failures that characterize informal social protection systems. Limited accountability mechanisms and failure to make contributions by some members in self-help groups can undermine their risk-sharing strategies, and thus the safety nets that they provide, leaving members even more vulnerable.

#### *Promotive social protection*

For participants who were economically active and engaging in small businesses, self-help groups were described to support livelihood enhancing strategies. Group savings were used to purchase goods for members' businesses or to obtain income-generating assets such as livestock. In the example below, Alice describes how she only withdrew her savings from the group at a time when she could buy business stock (second-hand clothes) at a cheaper price, and that this helped to sustain her clothing business.

When I need that money, it [the group] does not have any problem. When I save there [the group] Kes. 6000 (US\$51.51) or Kes5000 (US\$ 42.93), I take 3 [Kes.3000 (US\$25.76)] and leave there 2 [Kes. 2000(US\$17.17)]. When it reaches January, I return, I start to return [...] I do not take another time, because, in December, that is when the business is doing well [...], because when I go to buy some three clothes I will get another three.

(Alice, 70, IDI participant, Kibera)

Participants, however, noted that the potential of group savings to enhance their livelihood strategies and improve their overall quality of life was limited. Savings corresponded with contribution amounts, therefore the lower the contributions, the lower the savings accrued. One

participant from Kibera who wished to own a piece of land in the rural areas described how her self-help group savings could not help her to achieve this goal, as follows:

Now when you count it [savings] you get surprised and ask yourself which *chama* (self-help group) will you join that will give Kes. 200,000 [US\$1717.03] and above, so that you can get a plot [of land]. [...]. So when you are given back and it [savings] has not even reached 50 [Kes.5,000 (42.93)], mmh... sometimes it is 10 [Kes.10,000 (US\$ 85.85)], which plot will you buy with Kes. 10,000?

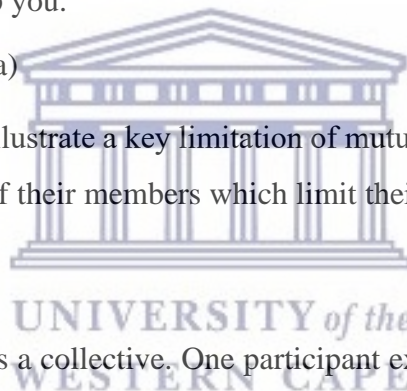
(Dinah, 74, IDI participant, Kibera)

In this regard, even though self-help group savings supported participants' business endeavours, they did not necessarily offer their members upward socio-economic mobility. Emphasizing this, the participant quoted above further remarked:

Aah, the *chama* (self-help group) I have it is not meant to help in buying land because it is for saving if you are contributing Kes. 200 [US\$1.72], when you have a problem you can borrow, Kes. 2000 [US\$17.17] or Kes. 3000 [US\$25.76]. If you are given 3000 or 2000, it does not help you.

(Dinah, 74 years, Kibera)

Participants' narratives above illustrate a key limitation of mutual aid arrangements, that is the socio-economic homogeneity of their members which limit their capacity to provide adequate safety nets.



Some groups invested jointly as a collective. One participant explained how her group would use their savings to purchase food items such as beans when prices were low and resell them when prices were high, thus making a profit. In another exceptional case, a physically disabled participant from Kibera described earning a small monthly income of Kes. 1000 (US\$8.59) from her self-help group's investment in rental housing units during her younger, more productive years.

Before, we used to buy maize and beans and store them. During times of hunger, we would sell. [...] We would sell it around May, and we had purchased it like the August of last year, [...] then sell it to those who are planting [...] and they give us money. When we take that money we see [solve] each one's problem. [...] We must see if you have a child at school, [...] And if I, I do not have any child at school, won't I go and use the money for farming?

(Margaret, 73, IDI participant, Malava)

Interests charged on loans as well as penalties for various infractions such as late payments or absence from meetings were described as additional ways in which self-help groups earned income for their members.

You save whatever you have [...] only that it should not be below Kes. 50 [US\$0.43]. [...] when you miss to take that you are fined. [...] 10 shillings [US\$0.086]. And when you miss to attend, It is Kes. 10, and you should take it with the money [contributions]. Like you have contributed but you have not attended. The fine is 10 shillings. and if you miss to contribute, there is nothing, and there is no apology, it Kes..20 [US\$0.17] [...]. That fine will be divided amongst you all. And then this fine they will give Kes.500 [US\$4.29] or Kes. 400 [US\$3.43].

(Everlyne, age not provided, IDI participant, Kibera)

Generally, IDI participants noted that measures such as penalties for failing to attend meetings excluded them from self-help groups. They further described not having the physical energy to move around from one member's house to another to attend group meetings which meant that they would consistently incur fines.

I won't make it to walk to those places (laughing) . We are getting old, [...] am not able to see well. I only sit here, there under the tree, I just sleep there. [...] My legs got bad, My eyes could not see well, so I left [the group]. [...]. Let the young girls do their own things.

(Violet, age not provided, IDI participant, Malava)

Violet's narrative above illustrates how obligations within ISP systems which enhance their effectiveness simultaneously exclude vulnerable demographics such as the elderly.

Overall, participation in informal self-help groups among the study participants was generally low and was observed more among participants in Kibera. This was partly because older persons' self-help groups were facilitated, coordinated and assisted by actors like NGOs and CBOs as is discussed in the next section. Rural study participants were involved in self-help groups to a much lesser extent. The majority also preferred a less demanding community self-help initiative- *nyumba kumi* (ten households). This is a government initiative that is intended to foster cooperation on security matters among neighbouring households (National Police Service, 2017) but that has been appropriated and is used as a means through which neighbours cooperate to offset funeral expenses and respond to other risks affecting them. Some elderly participants also felt that they were neither invited nor accommodated in self-help groups that

had predominantly younger members who Maureen, a 70-year-old IDI participant in Kibera described to “have a lot of noise”.

Participants’ narratives suggest that self-help groups have the potential to be useful ISP instruments which facilitate their members' access to a pool of resources that are used to fulfil immediate needs (protective social protection), mitigate future risks (preventive social protection) and support their livelihood strategies (promotive). The possibilities of what can be gained through self-help group initiatives are however determined by the financial and physical capabilities of their members. Given their reduced earning capabilities and age-related physical constraints, the findings suggest that older women only benefitted minimally from self-help groups and were for the most part excluded or self-excluded from such engagements. Social protection benefits accrued from self-help initiatives were also threatened by the inherent weaknesses of such structures, like reciprocity failures.

#### **4.3.2.2 Non-state actors**

Non-state actors such as FBOs, CBOs and NGOs contributed towards all four social protection dimensions: protective, preventive, promotive and transformative functions.

##### *Protective social protection*

Non-state actors availed basic goods and services which protected many elderly participants from deprivation and destitution. In Kibera, non-state actors built and repaired homes and donated household items to the elderly who were occasionally affected by fire tragedies or lived in dilapidated housing conditions.

Some of them are too old that even something that could easily be fixed on the wall or on the roof, would remain there, not fixed for a long time, and even get worse. So we have shelter improvement as one of our programmes also.

(CBO representative, senior’s day centre, Kibera)

Some study participants in Kibera described meeting at seniors’ day centres that provided them with lunch once a week. Elderly women in Kibera also described collecting money and various food items from faith-based organizations such as the Catholic church and/or mosques at regular intervals as is evident in Neema’s explanation below.

We are very many women and now they have been divided into groups [...], each group has its own day, there are those for Tuesday, Wednesday, Thursday and Friday. Now those sisters [Catholic sisters], it is sisters who take care of it. [...] when you go there, like we were there on Thursday and we were given Kes. 300 [US\$2.57] each. So we can go for around three weeks, and we are given two packets of flour. One for *chapati* (flatbread made from wheat flour) and one for *ugali* [maize meal], so we push [survive] with those things. [...] like us, our group is for Tuesday.

(Neema, 72, IDI participant, Kibera)

Similar programmes were operated by smaller churches both in Kibera and in Malava albeit at a smaller scale and with more erratic donations, which were only provided when an elderly person was determined to be in need or at the end of the year.

You should go by yourself and call the [church] head and tell him what you may need [help]. So he will go and call the other leaders and then call the pastor. They will tell him the problem; they will organize themselves and call me on a given date. They will give Kes.500 [US\$4.28] or Kes.600 [US\$5.14].

(Stella, 78, IDI participant, Malava)

You can only get help if you have a problem, maybe you have been bereaved but only your child and husband and not the other relatives.

(Margaret, 73, IDI participant, Malava)

Participants' in Malava however noted that often, there were far too many people in need compared to the available support.

All those things are in the church but if it is difficult to get those things [support/donations]. [...] sometimes people are many and some of us stop borrowing because we are hurting the other people... Yes, we are many, we the widows are many, in our church, we are 11, so if you ask this and the other one asks something else..

(Stella, 78, IDI participant, Malava)

While FBOs like the Catholic church in Kibera provided cash and food assistance to many elderly residents, they too excluded some eligible beneficiaries who were unable to physically go to collection centres as was explained by Mercy, a visually impaired study participant.



I used to go there [Collection site] when I was still seeing. Now when I lost my eyesight, I stopped going there. Because walking is a problem. Walking is a problem that is why I stopped going there, it is not that I was told not to [go] by anybody, or [the day centre's owner's name] said that I should stay in the house. It is because of how I am feeling inside my body, the eyes cannot see. Even a little, walking is a problem.

(Mercy, 75, IDI participant, Kibera)

Mercy further noted that non-state actors lacked mechanisms that could allow relatives to collect donations on her behalf as follows:

Ummh, there is a mama who used to come here. And brought those sisters here. Now he noted down the name of my son to be going to take that flour. He went and took the flour for one day, he was told to never go back again. There are those who go there every week, Those that have energy always go. They have been told the day to go - Wednesdays. They go there every Wednesday. I cannot reach there because you have to take yourself there to be given. It cannot be brought to your house

(Mercy, 75, IDI participant, Kibera)

Key informants expressed ethical concerns with the manner in which handouts were provided by different non-state actors. One informant in particular described it as reducing older persons to beggars and undermining their dignity because it forced them to wander from one organization to another to seek donations.

Let...let me say there is a big charity because the old people have become beggars. Even if they don't have that energy to walk, they have to go from church to church, from mosque to mosque. Then everywhere you would hear there is help being given. They will go.

(CBO representative, senior's day centre, Kibera)

The above narratives by study participants revealed significant variabilities and disparities in accessing basic goods provided by non-state actors. Urban study participants had comparatively more access than their rural counterparts. Indeed, it was observed that non-state actors were disproportionately located in the urban slums of Kibera compared to the rural site. In Malava, apart from churches, there was no mention by participants of seniors' day facilities or regular social assistance from FBOs. Nonetheless, even in urban contexts, the most vulnerable members e.g., those with physical disabilities were excluded from such support.

Non-state actors also provided essential basic services. In Kibera, some NGOs ran health centres that provided some health services for free or at a subsidized rate. A representative from one such organization explained:

It [the health centre operated by the NGO] has been free. It has been free ever since 2009. Yeah. 2007 in fact [...] To everybody who lives in Kibera. It is special because they get treatment there, you can get others have pressure, diabetes...

(NGO representative, Kibera)

Non-state providers of health care services in the urban study context were however limited in the kind of services they could provide for free. In some cases, participants described being referred to the better-equipped government or private hospitals which charged a fee to access advanced care. Participants further lamented that non-state actors could alter their terms of service or discontinue their services at any moment. They explained that in some cases, health care centres shut down or introduced charges for their services to ensure their sustainability.

Physiotherapy, no, we don't give that. For now, there is no physiotherapy. [...]. We have like [...] being examined the whole body... body scan... Malaria. But we don't have physiotherapy. Maybe just drugs.

(NGO representative, Kibera)

It was closed down [...]. It was a hospital to treat, it was only meant for treatment. And giving us medicine, because it was treating every type of disease. And they will be arranged on their different days, they were only giving us medicine [...], it was for free. That one was for a white, a donor. That donor was the one who used to give us those things, [...] they started charging, you have to go there with money for you to be treated.

(Mary, 71, IDI participant, Kibera)

The above narratives highlight sustainability concerns related to service provision by non-state actors.

CBOs in Kibera also operated seniors' day centres which catered to the psychosocial needs of study participants. They provided meeting spaces during which members had an opportunity to connect and were encouraged and supported to form and engage in self-help group activities. At these forums, participants met to talk and share and solved their issues as explained in the narratives below.

The benefit to me, it gives me hope. I don't feel lonely. You see. That is the first thing, we also put, when you have a problem, we help you. And that help is some amount of money. You feel yourself even when you have lost people at home you will feel as if you still have a family. You feel warmth. Because you have them. When you are bereaved, you will not be alone. If you are in a group. You will feel good, but when you are not in a group you cannot develop.

(Everylyn, age not provided, IDI participant, Kibera)

I was very sick, I could not come out of the house. But when I came back here [seniors day centre], I am now feeling okay. Because when I come here, [...] and speak to my sisters and brothers I feel I am fine. [...] and the way we come here to socialize we are developing each other. [...]. When you find a person and explain to them your problems she will give you courage but when you sleep on the bed, how will you get the courage?

(Dorcas, FGD 2 participant, Kibera)

In both study sites, the majority of the participants also saw the church as an important source of spiritual and psychological support.

To say the truth, the church helps, because now if...if I have a problem with my thoughts, I will go to God and pray, He will help me, if it is peace or the body is weak I will feel free.

(Joyce, 70, IDI participant, Kibera)

While many participants valued the spiritual support from the church, some also highlighted that this kind of support is not free; participants reported having to make contributions such as tithes and offerings to maintain their eligibility for such support and to secure burial rights that were performed by the church. To this end, Juliet, a 79 year old IDI participant from Malava stated *“when I pay [tithes and offering] like that, when God takes you, they will come to celebrate your mass. [...]. When they hear I am sick they come to pray for me.”* Zuri a 75 year old IDI participant who was also from Malava, indicated *“Even in the church when I can get something, I contribute to the church. I cannot just sit there; I have to contribute something to the church to be prayed for.”*

Access to psychosocial support can protect against mental health disorders and/or improve the overall well-being outcomes of the elderly (Gleibs et al., 2011). As such, the participants' narratives above demonstrate the crucial importance of providing such services to the elderly who are often at the margins of society. Yet, entitlement to some services from the church was

implicitly based on a quid pro quo: giving something to receive a benefit in return. This conditionality can prove detrimental for some elderly participants who are unable to make social investments.

Participants further explained that some FBOs like the Catholic Church run residential homes in Nairobi for the elderly who were destitute and without any known family members to care for them. Participants also shared that FBOs and CBOs provided home-based care, especially for the elderly that lived alone or lived with a disability. They occasionally conducted welfare visits, cleaning cluttered homes and fumigating pest-infested homes.

Okay unfortunately here in Kibera we only have the Catholic one, [...]. It is a home. Like for example, you could be elderly and sick. They really help. Like it is a home, that is where you live, they cook for you, they have beds for them. They are fully accommodated there.

(Social development officer, Kibera)

In the past [they used to do home clean ups] but nowadays those who are there have not even come here [participant's house]. When I am sick like this [I am now], they ask two mothers, and they send them here [participant's house], from the church...They will come and do the work that is here.

(Anna, 85, IDI participant, Malava)

The above excerpts however also demonstrate that residential services were scarce and domestic support infrequent and unreliable.

Finally, with respect to social services, non-state actors provided crucial links to forms of social protection that were provided by other actors e.g., kinship support. Interviewed CBO representatives indicated that they sometimes linked elderly people in urban areas who needed care with their estranged rural families through family reunification programmes.

So we have a programme for relocation, where we relocate those who are accepted back. We go there, we do [build] a structure and [a] one-roomed house depending on the resources we have, we can do a mud house, we can do a brick house, depending on what resources we have. Then we begin the re-integration process, it is a six-month process of integration because it is very difficult for somebody who has lived away for 50 years to come, even if [...] he knows people here.

(CBO representative, senior's day centre, Kibera)

As the key informant above indicated, such reintegration programmes are faced with many obstacles as the elderly are not always easily accepted by communities they had been estranged from.

Overall, the participants' narratives above highlighted not only the essential services that were provided by non-state actors, but also their precarity. The provision of such services was determined by the benefactor, their generosity and prioritization rather than the needs of the recipients. Such services were thus described to be erratic and their continuity unpredictable. Participants also highlighted significant disparities in the protective social services provided by non-state actors.

#### *Preventive social protection*

Interviews revealed that some urban participants benefited from micro-insurance schemes that were run by NGOs, which compensated the elderly in the event of death. For example, participants described being encouraged by a local NGO to organize into self-help groups and make monthly contributions of about Kes100 (US\$0.86) towards a funeral insurance scheme. Upon the death of a group member or a close relative, they received a lump sum of Kes.50,000 (US\$428.63) to offset the funeral expenses. One participant who had received her payment described her experience with the micro-insurance product as follows:

I joined another *chama* [self-help group] and then joined [name of organization that provides micro insurance]. [...] I just gave my name, when you have already registered your name in [name of organization], if you get a problem [are bereaved] they will help you [...]. there is some form which you fill. [...] now when you have finished filling it you are given a cheque, [...], three days you will get that money. [...] [...] you will be given 50,000. [...]. After registering, every month, Kes. 100 [US\$0.86]. [...] And when you are registering that is when you say the name that you want to appear on that form [next of kin], [...]. It helps during that period of the funeral.

(Purity, age not provided, IDI participant, Kibera)

Non-state actors also provided community-based health insurance services. Various participants from Kibera described being part of schemes that were operated by NGOs, which required them to make small contributions relative to the state-operated scheme, NHIF.

Members and their households could then access some health services at specific health centres for free or at a small fee.

...we, the old people were given the [name of organization] card [insurance card], like me. It helps [...] Because when I take a child there when he is sick and give that card, he will be treated and given medicine [...].

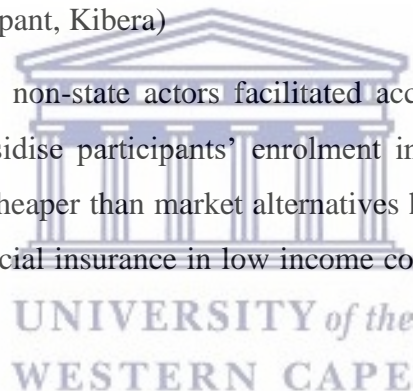
(Dinah, 74 , IDI participant, Kibera)

Participants indicated that some CBOs which operated seniors day centres contributed or subsidized the elderly's contributions towards such schemes.

When you go to the hospital, there is a card we were given and it demands that you be a member of [name of CBHI] or [...] if you have not joined [...] you have to pay Kes.500 [US\$4.28] in order for you to join. You just register the way we registered through our head [of the CBO]. He is the one who was paying for us [...], you pay fifty and he [the CBO] pays the other fifty. [...]. In the [name of a different CBO], they are the ones who were paying for us, all of it.

(Zawadi, 75, IDI participant, Kibera)

The provision of subsidies by non-state actors facilitated access to insurance schemes by participants. The need to subsidise participants' enrolment in community-based insurance schemes which are relatively cheaper than market alternatives highlights a significant barrier to providing comprehensive social insurance in low income contexts where individuals have limited contributory capacity.



Non-state actors also mobilized resources for the elderly in case of bereavement. In both Malava and Kibera, participants described receiving assistance for funeral expenses from churches that collected contributions and donated them to bereaved members of their congregation. In Kibera, contributions by self-help groups that met at seniors' day centres were sometimes matched by the centres.

The benefit comes after I die, they [church members] will contribute (*all laughing*) it is like that. When you die that is when they contribute some money like 50, 10,20 and put it together.

(Lucy, 83, IDI participant, Malava)



Findings reveal various links between non-state actors to provide preventive social protection services. For example, non-state actors coordinated self-help groups, to pool their resources in order to provide health and funeral micro-insurance. CBOs which operated seniors' day centres subsidized their members' contributions to micro-insurance schemes that were run by NGOs.

### *Promotive social protection*

With respect to promotive social protection, participants narrated that non-state actors played a key role in assisting self-help groups to run their income-generating activities productively. Some participants and key informants spoke about the role of non-state actors as providers of micro-savings and microcredit services for the elderly through self-help groups. Loans were often accompanied by business education and skills development. On specific days, seniors' day facilities in Kibera would educate group members on business management and train them on technical skills such as basket making and soap making to help them set up businesses. NGOs in rural areas trained group members on farming techniques and gave them credit to purchase seeds and other farm implements. Other non-state actors educated group members on ways to effectively operate a group, held group members' savings for safekeeping and kept records of members' contributions.

We also have [...] entrepreneurship and micro loaning programme [...]. We are not teaching them [new] skills. [...] if you were selling bananas, we just ask you to go back and selling bananas. [...] so we would love them to just go back and do what they were doing if it is possible. [...]. So we have given some, what we call loans, [...], to do business. Default rates are very high, But some are doing well.

(CBO representative, senior's day centre, Kibera)

Even though business training and microcredit were provided to participants in self-help groups with an opportunity to improve their businesses, their effectiveness was in question, due to high default rates as highlighted by the key informant's narration above. Participants in the rural study site echoed these sentiments. Some abstained from microcredit programmes due to their inability to repay the loans. Others preferred engaging in savings-only activities to offset funeral expenses rather than take loans which carried a much higher risk and were better suited for younger people.

If they [younger group members] want to do investments they should form theirs [their group], ours is for the old, for the old women. If they want [income generating] projects we cannot be against them, they have our full permission. [...] We tell them if they want a loan they should take [it], but we [older members] will not pay that loan. [...] if they take the loan, they should give their names there and they will pay it by themselves. Our work is funeral [savings] not confusing with this one [loans].

(Maria, 73, IDI participant, Malava)

In the past, I used to be there [member of a self-help group] but now that there is no money, they can arrest you. Some come and remove [take] these chairs, the loan has become difficult for her to pay. So, I feel I don't have a place to get the money [to repay loans]

(Caro, age not provided, IDI participant, Malava)

Caro's description above highlighted the ways in which microcredit programmes could result in a loss of assets or even their freedom as non-state actors attempted to recoup unpaid loans. Participants' experiences of assisted self-help in the form of microcredit further revealed some instances where such partnerships had resulted in members' loss of their savings due to poor management by non-state actors.

It was a pastor and that pastor was untrustworthy, she has taken our money. [...]. She just came and told us to start a group and she is from my tribe *Kamba*, I am a *Kamba*. She is of my tribe, she told me that she wants us to join together and form a group. She also told us that we would be contributing two times; in that SACCO [savings and credit association] every week you should pay Kes. 100 [US\$0.86], and instead of 100 we pay 240 [US\$2.06], this 100 we keep in the SACCO, and this other one we save it in another SACCO...in the month of December we share it. We waited for two years [without sharing the money].

(Alice, 70, IDI participant, Kibera)

Alice's narrative highlights the risk of exploitation that is inherent in assisted self-help initiatives which operate without adequate oversight.

Some participants further explained that microcredit could be inaccessible given the high savings targets set by non-state actors before one could be eligible for a loan.

I must have Kes.10,000 [US\$85.76] for me to take a loan. [...]. I just joined this year and I paid Kes.2000 shillings only. [...]. I paid only one month and paid also another month. I must finish up the payment for them to give me a loan. [...] because they told me to reach a target of Kes.10000 so that I can go and apply [for a loan].

(Neema, 72, IDI participant, Malava)

Participants' narratives indicate that even though training opportunities and microcredit schemes were available, they were limited in their potential to enhance the economic outcomes of elderly women in the study context, who had limited financial means and economic opportunities, to begin with. Narratives further indicated that participants' involvement with such schemes could potentially further worsen their well-being if they obtained and failed to repay loans on time, or due to the mismanagement of microcredit schemes by non-state actors.

### *Transformative social protection*

A major social protection contribution by non-state actors which distinguished them from other actors was their advocacy efforts toward the implementation of transformative social protection policies that affect the elderly. A key informant from a national NGO described the organization's role in providing technical assistance and financial resources for the development of Kenya's social protection policy, which provides guidelines for the implementation of social protection programmes.

I think during the designing and also during the drafting of the social protection policy, [organization's name] was...let me say we are proud to have been a key stakeholder in it. Actually, even facilitating the meeting, providing technical and yeah, financial support for it.

(National NGO representative)



Non-state actors also described their role in mobilizing the elderly in the community, educating them about their rights and encouraging them to be vocal about issues that affected them.

And you see this time we were doing this, there was not much about older persons. And the government had not started recognizing them, ummh... there was no ministry that had anything to do with older people. The older person's cash transfer was not yet there at that point, so it was a grey area to anybody and even people in the community. So I just decided to continue doing this roundtable. Yes, at least once a month. So we just used to call them, meet with them, ask them what has happened through the month and there were a lot of stories about them. And then I said it was important to just help these people to be able to speak out about themselves, being an activist...

(CBO representative, senior's day centre, Kibera)

This quotation highlights the vital role that non-state actors such as CBOs play in mobilizing the elderly from the margins of society, facilitating their agency in advocating for concerns that affect them. It is worth noting that such interventions were only observed in the urban study site which had a higher presence of non state actors.

Representatives of non-state actors also described their role in shaping attitudes that communities held towards the elderly as exemplified in the quote below.

Yeah, involving the community by, first of all, sensitization on the rise of older people. [...]. And what happens to people as they age. Why older people are more vulnerable to poverty and other issues and why they need our support and why they need family support.

(National NGO representative)

As the above key informant indicates, such efforts were intended to foster social cohesion by combating the exclusion of the elderly from society and consequently enhance willingness among the community and family members to play a role in caring for the elderly.

Another transformative role played by non-state actors towards the social protection of the elderly was the provision of bursaries for vulnerable children such as those living with elderly caregivers. Commenting on this, one FGD participant remarked:

If they pass well, [name of NGO] can help you, it can give you money if you are lucky enough you will be given some money and be taken to school to learn.

(Chao, FGD 1 participant, Kibera)

Such bursaries had the immediate effect of alleviating the cost of education for the elderly caregivers. In the long run, such assistance had the potential to enhance younger offspring's earning potential and their overall contribution towards mitigating poverty in their families by disrupting the cycle transmission of intergenerational poverty. Nonetheless, Chao's narrative indicates that educational bursaries were extended to only those students who had exceptional academic abilities, which in turn limited their transformative potential on a larger scale.

#### **4.4 Conclusion**

This chapter discussed the various ISP systems that are available to elderly women in the study context, namely: kinship and community networks, self-help groups and non-state actors. Each system provided varying degrees of protection for the elderly. All ISP actors provided some form of basic sustenance for elderly participants in the form of food, domestic support and caregiving. Self-help groups and non-state actors had programmes that mitigated the losses that could arise from different risks and shocks such as death or illnesses. They also operated savings and loan mechanisms that supported economic ventures by some of the elderly participants. Non-state actors contributed to the development of policies that impact the elderly and implemented programmes that aimed to create positive attitudes and reduce stigma towards the elderly. They further made transformative tools like education accessible to children under the care of the elderly poor through bursaries.

The findings however indicated significant limitations of these ISP systems and the social protection that they afforded study participants. Kinship support was either severely limited or completely unavailable to some participants, especially those in urban areas who had severed ties with family networks. Similarly, non-state actors were disproportionately located in the urban study site and less available in the rural site. Meanwhile, even within the urban study context, food and cash assistance by non-state actors were inaccessible to elderly women who lived with disabilities. Where it was available, support by non-state actors was found to be inadequate. It was also unreliable in that it could be terminated at any moment.

Poverty, which affected many participants, limited their engagement in social protection initiatives by self-help group initiatives that hinged on one's capacity to reciprocate. Participants' limited financial means also meant that some facilities which had the potential to enhance livelihoods such as loans, that were provided by non-state actors and via self-help groups, remained inaccessible. It also meant that benefits from self-help groups which depended on members' savings and contributions remained modest at best. The poverty that spanned several generations further undermined kinship support as adult children's capacity to provide for their elderly parents was limited.

Finally, social protection that was provided through kinship and community actors as well as by non-state actors raised ethical concerns because of their implications on participants' sense of dignity. Targeted transformative tools like education bursaries also lacked the potential to

achieve significant impact on a larger scale. Overall, findings indicated the important yet limited contributions of ISP systems to the social protection of the elderly. The findings also showed that in reality, the TSP framework and its four components are only realised in a very limited way within an ISP context such as the one found in the study setting. The degree to which the ISP systems were protective, transformative, preventive and promotive towards the elderly was, ironically, limited by the informality that is inherent in ISP systems, which leads to unreliability, haphazard implementation and inadequacy as shown in the findings.





## 5 CHAPTER 5: INTERFACES BETWEEN FORMAL AND INFORMAL SOCIAL PROTECTION SYSTEMS

### 5.1 Introduction

The previous chapter established through the study findings, that in Kenya the elderly manage different forms of vulnerability that they experience with support from kinship and community networks, self-help groups, and programmes run by FBOs, NGOs, and CBOs. The second objective of this thesis is to explore the specific ways in which the *Inua Jamii* pension, a formal social protection programme, interfaces with these pre-existing informal social protection systems of the elderly and influences their social protection outcomes. The research question that was asked in this regard is – How does the *Inua Jamii* pension interact with informal social protection systems of the elderly and influence their social protection outcomes? This chapter is a presentation of the themes that emerged from the findings with respect to this research question.

### 5.2 Findings

Findings in this chapter are presented in two parts. To make sense of the findings on the interactions between ISP systems and the *Inua Jamii* pension, this chapter is first going to describe the grant's implementation and beneficiaries' experiences of receiving it. This discussion is presented under two themes, namely – inadequate grant and inefficient implementation; *and* apathy towards grant inadequacy and inefficient implementation. This discussion is pertinent as interfaces between formal and informal social protection systems partly emerge and are shaped by the inadequate grant and inefficiencies in its implementation which lead to beneficiaries' apathy towards this undesirable status quo.

The second part focuses on interfaces between the *Inua Jamii* pension and elderly women's ISP systems. The analysis of these interfaces was guided by Helmke's & Levitsky's, (2004) framework of interactions between formal and informal institutions, that was later advanced by Horak & Restel, (2016). Based on the typology, the following four main themes are discussed, each with a corresponding sub-theme (s): (i) 'ISP systems complement the grant,' which has two sub-themes—' Grant facilitates beneficiaries' access and involvement in ISP

systems' and 'Grant supplements inadequate resources of ISP systems and vice versa'; (ii) 'ISP systems substitutes the grant', which also has one sub-theme—'ISP systems mitigate grant inadequacy and administrative inefficiencies'; (iii) 'ISP systems compete with the grant,' with one sub-theme—'Grant engenders social tensions', and finally, (iv) 'The auxiliary role of ISP systems to the grant' which has two sub-themes—'ISP actors facilitate access to the grant', and 'ISP actors mediate grant expenditure'.

### 5.2.1 Inadequate grant and inefficient implementation

Participants' narratives indicated that although the grant was available in principle, it was inadequate in its monetary value, and its implementation was riddled with numerous administrative challenges. The vast majority of participants lamented the inadequacy of the grant amount of Kes.2000 [US\$17.11] per month which was too small to meet their needs.

It is just not enough. [...] even if they give you Kes.5000 [US\$43.10], and you need fertilizer, you still need to eat and drink, and... that money cannot be enough.

(Margaret, IDI participant, Malava)

Now you have to pay for a house, getting food is very difficult, [...] and it is very little, [...] Kes.2000 [...] there are those who pay rent at Kes.5000 [US\$43.10]. Others we are paying Kes.2500 [US\$21.55] and others Kes.1500 [US\$12.93], now tell me in this Kes. 2000 what will you remain with?

(Mary, 71 IDI participant, Kibera)

Participants also complained about delayed payments and other challenges that they faced to collect the grant such as congestion and being forced to endure long queues at collection centres.

The problem is the delay, Like for now they have delayed us...since last month they have been telling us next Monday, when it reaches Monday they tell us again that next Monday. Like today they were telling us on 15<sup>th</sup> and we have not got [the grant]. Those who have gone there in the morning they were told that the money has not come [...] now it is even four months or five. First, at some point, we were given after six months. [...] It is four months heading to the fifth one.

(Zuri, 75, IDI participant, Kibera)

People are scrambling, you just scramble and it becomes difficult. That day it was very bad, [...]. On the queue. I went there several times. It can be now [evening] you are still there and you went there in the morning and it is in the evening you are still there, you come back very hungry, there is no food and then [you are] told to go back the following morning, they say that you go in the afternoon and that the money has not been brought you should wait, so you just have to wait there with nothing or sometimes you ate enough yesterday. You just have to survive.

(Hannah, 82, IDI participant, Malava)

Interviews with key informants revealed numerous teething problems with the administration of the grant. Social development officers in both contexts explained that congestion at grant collection centres was because initially, only one Product Service Provider (PSP) was in charge of grant payments. This had since changed and at the time of data collection, beneficiaries could collect the grant from four banks.

Other participants lamented being exited from the grant payroll. Social development officers explained that the process of migrating beneficiaries to several PSPs had in some cases resulted in some beneficiaries being accidentally dropped from the system. However, beneficiaries could also be excluded from the programme if they received more than one grant or had old identification documents whose data was incompatible with the grant system. Other beneficiaries were simply exited from the system due to human errors made during their registration. The head of the social assistance unit and a research participant from Kibera summarized these challenges as follows:

Because now, we registered the 600,000. We had now to do the cleaning of the data. When we did the cleaning of the data, number one we had to look for the active pensioners. So, anybody who was working with the government or a parastatal and was getting pensions, we removed them from the 600, 000. And then those who registered double. There are those ones who are 65 [beneficiaries of the targeted OPCT], when they heard the 70 plus, they also went and registered again. So we also removed them from this list. And then there are those ones, who had issues with IDs, IPRS mismatch. We are talking of senior citizens who are 70, who are 80 years or 100 years. Some had the old generation IDs. [...] So those ones also there was an issue. So they could not pass through our MIS, so by the end of the day, we were able to bring on board, 530,000, who are now the current recipients.

(Head of the social assistance unit)

Participants' narratives however indicated that the 'cleaning up' exercise of the grant payroll system had resulted in the permanent exclusion of some eligible beneficiaries from the program.

And then there are others who have not received since they changed that [cleaned the payroll], they have stopped and they are not getting the money. And you know when you miss to get the money, it just goes like that, you will not get it. And they have registered but still, they are not getting. Yes, they have been registered but they are not getting.

(Neema, 72, IDI participant, Kibera)

In view of the above narratives, it is clear that many eligible beneficiaries were excluded due to administrative technicalities. It is also evident that the grant's eligibility criteria did not accommodate beneficiaries with intersecting vulnerabilities. One could for example not be a beneficiary of the *Inua Jamii* pension as well as the orphans and vulnerable children grant. Key informants explained that such participants would end up excluded from both grant systems and would have to be re-registered under one grant.

Many participants complained about having to travel long distances to collect the grant, collecting the grant from different stations, malfunctioning biometric systems of collection and poor services by grant implementing officials. Key informants explained that different PSPs had different modes of operation. For example, some disbursed the grant via mobile agents while others required beneficiaries to collect the grant from the main bank branch. They also had different payment schedules. To combat cases of caregivers collecting the grant on behalf of deceased beneficiaries, all PSPs were required to only use a biometric system, which some were yet to establish while others had systems that occasionally failed to recognize beneficiaries' fingerprints.

Yes, I went there and my fingerprints had stopped working for several times, for around three times. And then...[...]. So they told me to go to Kakamega [County headquarters], I went to Kakamega and pressed and it did not respond. I also went there another day and it could not work, another day again and it didn't work.

(Ahadi, 72, IDI participant, Malava)

You make a very long queue. You get there, in front, and you find money is not on the account, fingerprints have been rejected by the system and you have been in that queue all day.

(Maria, 73, IDI participant, Malava)

Participants further complained about the lack of assistance to redress the challenges that they faced. Stella, a 78 year old IDI participant from Malava explained:

They say that your forms are just wrong, they throw you out. When they just look at it, they ask you your name and tell you your form is wrong and they throw you out. [...] they cannot tell you. They won't tell you, they just say that your papers are wrong, your forms are wrong.

Although social development officers claimed that beneficiaries understood these challenges and were aware of the available redress mechanisms, the majority of beneficiaries sounded oblivious of this information. Describing why someone she knew was no longer receiving the grant, one participant gave the response below, which indicated her vague understanding of the reasons behind the said woman's inability to access the grant.

Like this mama never got. I don't know what happened at the bank, and it was said that the money had got lost.

(Joyce, 70, IDI participant, Kibera)

The above-described inefficiencies disrupted participants' regular access to the grant, therefore undermining the grants' reliability as a social protection instrument. This had implications on the ways that the grant interfaced with ISP systems, which will be discussed in subsequent themes.

### **5.2.2 Apathy towards grant inadequacy and inefficient implementation**

Participants' narratives indicated their despondency and apathy towards many of the limitations of the grant. State and non-state key informants acknowledged the constitutionality of the grant. Beyond this, however, they shared the sentiment that the state neither had the capacity nor should it be responsible for the provision of adequate benefits for the elderly. This is highlighted in the excerpts below. The head of the social assistance unit especially emphasized the role of the grant as merely a supplement of ISP systems.

It is complimentary. We are complementing what the family members are also doing and what the society...everything is complementing. For instance, taking care of my mother. It is not the responsibility of the government. It is my responsibility, my sisters, my brothers and my clan members. But because the government feels it [the responsibility] is overburdening us, now the government has to come in to complement or supplement what we are doing. So number one, the cash transfer is one of it where we are complementing and supplementing what the other institutions like the family members are doing.

(Head of the social assistance unit)

I know a little about how the government spends its money, and I know what they generate, a bit [...], so I know that they cannot pay older persons enough money to keep them going. That will never happen. They can only give some little money, for some time. So, in that, I appreciate that there is an attempt to provide this stipend to older people.

(CBO 2 representative, seniors day centre, Kibera)

The above narratives reveal deeply entrenched notions of the state's limited responsibility in supporting the elderly even among actors who are responsible for program design i.e., the head of the social assistance unit and among civil society actors who can promote bottom-up accountability for state's implementation of comprehensive social protection programs.

Key informants noted that beneficiaries similarly held low expectations of state provision of social protection, because of never having benefited from state provision of 'free' money in the past.

But at the beginning they didn't understand actually which program it was, because it was something unheard of, that the government to start giving you money and they have not worked [for]. They did not understand that much. [...], initially, but when people ate [received] the money in the first group, that is when people understood and everybody wanted to come in the system.

(Area chief, Malava)

The above narrative indicates that beneficiaries similarly held low expectations of the state's responsibility towards the provision of adequate social protection. Beyond this, however, it highlights the transformation of such attitudes - from initial scepticism to increased trust and demand for enrolment in the Inua Jamii program, which occurred upon the successful payment of the grant to the first group of enrolled beneficiaries. This change of perception underscores



the importance of fulfilling state obligations, which builds trust, enhances state legitimacy, and empowers citizens to demand the fulfilment of their rights.

While the provision of the grant strengthened participants' trust in the state, narratives by key informants highlighted that the inefficient implementation of the grant, specifically the 'arbitrary' removal of beneficiaries from the grant payroll system entrenched tokenistic perceptions of the grant among the elderly.

If it was a right, there is no old person who would be enrolled, [then] somewhere along the way, [she] finds that her card doesn't have the money, she finds her name is not there. That is one reason, like even when they hear that there is payroll [payment], still they have that fear. That I will go there and find there is nothing, because those [cases] are many... somebody had been receiving the money, even for two years. You go one day to the bank and you are told that your card does not have any money ...when we follow up it is said that you are dead. And who has reported that you are dead? The second one, the government is...why is it recruiting many old people and they know that they don't have money. To me, if they knew, I have 10 shillings so I have only for ten people, so that I don't promise anyone and take all the details having the faith that she will be getting that money, by the end of the day she will not have, because most of the old people have got sick, trauma, because of not receiving the money, And I see, we went with ours, we made the queue. Went and registered, your name comes and mine does not. So if it is my right, even mine would have come. Exactly, yes. It is not a right.

(CBO 1 representative, seniors day centre, Kibera)

It is against the backdrop of the precarious provision of the grant that the majority of participants viewed it as a privilege as opposed to a right.

Meaning that they have not agreed if we should get the money. They are giving us like just some help, [...]. They say they can cut [discontinue] it any time. There is no place they have written those things to go through. There is this madam called [ a name] she said that the money can be deducted anytime. Do not hope that we would be getting the money because it is not in the constitution. [...]. Yes, even me, I am living thinking that it is not a kind of money I can rely on. Because it can be deducted at any time.

(Mary, 71, IDI participant, Kibera)

A recurrent theme in the dataset was that participants felt an incredible sense of gratitude either to God or to a paternalistic government that had, unlike previous regimes, remembered the plight of the elderly—gifting them with 'free' money. Some participants remarked:

The government, [...] it thought of a very good idea. Through that, I alone think it remembered us in a good way.

(Margaret, 73, IDI participant, Malava)

God knew and gave you for free. You do not go to work, you don't go anywhere, and you just get and go and take it.

(Lulu, 78, IDI participant, Malava.)

Given the pervasive perception of the grant as a token, participants stated their complaints about the grant with restraint and reluctance. Some participants for instance quipped that it was inappropriate to dictate the terms of a gift.

When somebody gives you something, like you give me this paper, you cannot force like, 'why are you not giving me this paper today, tomorrow, and the following day.' And [yet] you are the only person who thought of giving me that paper.

(Margaret, 73, IDI participant, Malava)

You know they take two months, four months, it even reaches around five. And when they come to give you, they deduct it, you see that [...]. Yes, they can deduct. Other [some] remains there and the other you are given, and you think [wonder] 'why haven't they given it all?' but you cannot ask, because it is something that you are given [...] I don't know what they do there.

(Jackeline, 76, IDI participant, Kibera)

The entrenched perception of the grant as a token undermined participants' sense of entitlement to question unfair practices in the implementation of the grant. One participant likened the government to a father who knew his 'children's' needs and acted in their best interest.

We only depend on our leaders. Our leaders when you tell them something, they will make a follow-up on their own. Now you yourself, you cannot say anything.

(Jackeline, 76, IDI participant, Kibera)

The delay, it is not that I get angry, there is a reason why they delay, you know the government behaves like a father; it is the one that thinks how it will do it, if they want to reduce, or increase. It is like a father, he can tell you to do this. Did we even know that we would be given? We never knew. And it is there that I was saying I am happy in my heart.

(Noel, 80, IDI participant, Kibera)

Participants in both rural and urban study sites, therefore, reluctantly accepted the challenges that they faced, describing them as either being beyond the state's control or that they were intentional and thus unavoidable.

If it stops delaying it will be better. But it cannot stop delaying because of me, it goes with how they have planned.

(Irene, 86, IDI participant, Kibera)

And if I say there is a problem and I don't know how the government is, I don't understand what the challenge is [in] giving an old woman or man money every month.

(Margaret, 73, IDI participant, Malava)

Participants who were affected by the grants' inefficiencies thus shared a common feeling of frustration, helplessness, and despondency regarding the possibility of remedying some of the experienced challenges.

Do we have any hurry to go and tell them to bring us money? No. If they like, they will bring the money, if they do not like, they will just sit there.

(Juliet, 79, IDI participant, Malava)

The above narratives highlight participants' internalization of their undeservingness of state assistance i.e., the grant. It was clear that participants' reluctance to question and seek redress for various challenges that they experienced was rooted in the framing of the grant as a privilege that could be withdrawn at any moment, rather than a right that they were entitled to. This in turn influenced beneficiaries' (un)willingness to question its inefficient administration. These findings demonstrate that intentional state failure to mainstream a rights-centred grant implementation approach can disempower beneficiaries by entrenching notions of a paternalistic state and consolidate state power vis-à-vis that of citizens, thereby undermining citizens' agency to demand state accountability and foster long-term transformative change.

### **5.2.3 ISP systems complement the grant**

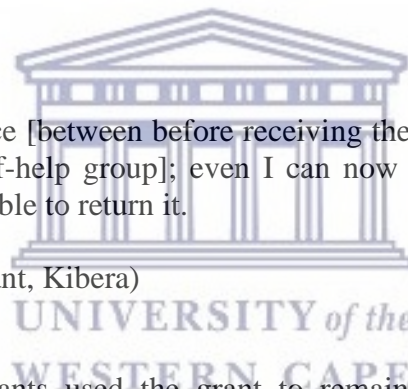
Helmke & Levitsky (2004) suggest that effective formal institutions whose objectives align with those of informal institutions lead to complementary informal institutions, which address the gaps left by formal institutions. The *Inua Jamii* pension supported complementarity between the grant and ISP systems. It facilitated beneficiaries' access and involvement in ISP systems that offered more diverse forms of social protection beyond cash assistance and supplemented inadequate resources of ISP systems.

### 5.2.3.1 *Grant facilitates beneficiaries' access and involvement in ISP systems*

In the previous chapter, narratives indicated that for some participants, having limited financial resources was a barrier to their participation in self-help groups. Participants indicated that the grant supported some beneficiaries' access and involvement in various ISP networks. Participants, particularly from Kibera, described that they invested the grant in their self-help groups. Participants' involvement in self-help groups meant that they in turn had access to social protection benefits accrued from such networks, including credit, which Mary's narrative below highlighted.

Yes, there is a difference [between before receiving the grant and now] because I can now join a *chama* [self-help group]; even I can now borrow Kes.5000 [US\$42.74] knowing that I will be able to return it.

(Mary, 71, IDI participant, Kibera)



The vast majority of participants used the grant to remain active and relevant in their communities, e.g., by attending and contributing to events such as weddings and funerals. Susan, described being able to reciprocate psychosocial she had previously received when she was bereaved as follows:

If I want to come to someplace, I just call a motorbike to come and take me, even the other day my in-law passed on, I took money [received the grant] that same time. And that in-law had [in the past] come to sleep here for two days to bring her consolations of my child who had died in *Tanganyika*. At 6: 00 am, a report comes via the phone that your in-law has already died and she has been taken to the mortuary, it helped me. I left here with six people.

(Susan, 89, IDI participant, Malava)

As has been highlighted in the discussion in chapter 4, reciprocity is a major feature of informal social protection networks that excluded many elderly women with limited financial means. The above narrative demonstrates that the grant was used to maintain reciprocal relations by enabling participants to return favours they had earlier received. Similarly, other participants made contributions such as tithes and offerings or contributed toward the needs of other church members.

I see it has a lot of benefits, when I get the money I become happy. First, I separate that one for God. Yes, I separate God's first and put it aside. I put it inside here [...] I go with it to the church, I cannot touch that. Even if I lack what, that is for God, I cannot remember [forget] that one.

(Lulu, 78, IDI participant, Malava)

Now this money, when you get, You will [take] some little and pay tithes. It cannot affect your relationship with the church. It will give you hope to continue. Because whatever is needed there, you will get a little and take it there. You cannot always say that you do not have anything. Even when they say we want to contribute something, a member is sick and we are going to visit her and you say you do not have anything, no. When you get [a problem], others will be there. You will look like somebody [have dignity]; it will give you a lively heart.

(Everlyne, age not provided, IDI participant, Kibera)

Setting aside the problematic nature of the conditionality of some forms of reciprocity e.g., church contributions in exchange for spiritual support or burial rights, Everlyne's quote illustrates that in using the grant to make investments in valued social networks, participants guaranteed their access to spiritual, psychological and even material support from church members in case they faced similar risks. Everlyne's narrative further demonstrates the instrumental value of the grant in enhancing beneficiaries' dignity. It enabled beneficiaries' participation in the community and gave them the capacity to contribute towards the needs of fellow community members. In the same vein, another participant remarked on the way that the grant enhanced her social standing as follows.

That is why I am telling you... that our government should continue like that, it is doing something good, because when I go to a person and speak to them they can listen to me because they know I have the money from the government.

(Hannah, 82, IDI participant, Malava)

Some participants leveraged the grant to negotiate access to various goods and services on credit from vendors in their community. Several participants described using the grant as collateral, to negotiate access to groceries and medication and delay payment of bills like rent and school fees.

I can stay for long without that money [the grant] but after three months or two, we are sure of getting it. You can borrow money from somewhere if you are sick and return it when you get that one [grant] for the old. [...] after getting it, we repay the borrowed money. I had told you I took how much [...], to go and buy medicine. That medicine really helps me; it has reduced my coughing like the way I used to cough during the day.

(Zuri, 75, IDI participant, Malava)

But when we lack and I don't have something to eat, when it [grant] comes it will go to pay the debts because we cannot sleep hungry. I have to go to the shop and tell the owner to take a pen and a book, write down my name, I want 2 packets of flour, rice 2kg, sugar 1kg and they list it down. And they give me. When I will get the money [grant] I will go and pay.

(Irene, 86, IDI participant, Kibera)

Because of their access to the grant, participants were perceived by their communities to be trustworthy and creditworthy. This notion enabled beneficiaries' access to credit in times of scarcity, which cushioned participants from consumption disruptions.

Overall, these findings indicate that the grant facilitated participants' access to ISP systems which offered different dimensions of social protection that complemented the one-dimensional state-provided cash assistance.

### **5.2.3.2 Grant supplements ISP systems and vice versa**

Chapter 4 highlighted the limitations of ISP systems whose benefits were described to be inadequate and erratic. In the same way, the grant was equally erratic and inadequate. This necessitated participants' reliance on both the grant and ISP systems, as is clear in the narratives below.

how will the four thousand help you? And these children must also eat, one tin of maize is expensive, it is Kes.100 [US\$0.86], you buy 5 tins of maize for you to eat in two days. And you have not budgeted for sugar, milk if there is nobody to help you...if there is nobody to help me, it is just like that.



(Juliet, 79, IDI participant, Malava)

because the house I am living in, the rent is more than that money [the grant], even if it is given every month. You see this money, even if you are given in a month, it is Kes.2000 [US\$17.11], and sometimes you are living in a house of Kes.3000 [US\$25.64] per month. So you have to do business to make the amount complete for the rent. You have to do business in order to get food.

(Zawadi, 75, IDI participant, Kibera)

Although many participants described the grant to be equally inadequate and unpredictable, they found it to be *'very helpful'*, in that it supplemented their pre-existing meagre resources. The vast majority of participants described their use of the grant to purchase food and other basic commodities such as soap, blankets, beds, fertilizer, seeds, paraffin, clothes, and pay for hospital bills and rent, particularly in the urban study site.

I buy sugar, milk, I do not eat bread mostly. Just tea, it has helped me. [...]. I have bought maize, I eat *ugali* [maize meal] and take tea. That is why my body has started to regain the energy, I can now walk.

(Grace, 82, IDI participant, Malava)

Because it has helped even if it is Kes. 2000 [US\$17.11], after paying the house, even if it is remaining that Kes.500 [US\$4.28]. I will know how...I will put it on food even if it is not enough. It is helping. When I go with that Kes.500 to the shop.

(Dinah, 74, IDI participant, Kibera)

Because when I get that money and pay rent. I buy food and put it in the house. When I get some [other] help I come and add there.

(Rita, 80, IDI participant, Kibera)

The difference which has been brought by the money for the old is very big to me. Because...even if it delays—but when it comes, I invest in my business and pay my rent, I will find a way to buy food, and see how I can sustain myself in my house and in my life.

(Patricia, 70, IDI participant, Kibera)

Some participants indicated that the grant had reduced their degree of reliance on their relatives to meet their needs.

Since I started getting this money for the old, I see there is change because I do not disturb my children that much, and now I cannot tell my children ‘Ooh, I am sleeping hungry or I do not have you should give me something.

(Mary, 71, IDI participant, Kibera)

Some participants cited improved family relations because of this.

Children start seeing that the mother is doing well or the father. There is a man here, the wife died and left him with the children. He used to have a lot of problems but when now he is receiving money, if you see him, he is healthy and the family is okay. Now the children are in good terms with him. [...] because they knew that he has some money and he was not depending on them for everything.

(Maria, 73 years, IDI participant, Malava)

Participants also narrated that the grant allowed them to contribute to their families’ existing resources.

No, like when I have the money [grant] I buy, and the other [participants’ daughter], when [...] she has the money, she will buy. My son, the lastborn, when he gets a job through God, he comes home with flour. That is how we help each other.

(Irene, 86, IDI participant, Kibera)

Given the rotational nature of filial support alluded to by Irene’s narrative above, it is clear that the grant enabled the elderly to share in the burden of providing basic needs such as food for their households. This positioned them as contributors and not merely recipients of support within their households. Some participants noted that their access to kinship support remained unchanged despite the introduction of the grant. In these cases, the grant, therefore, enhanced participants’ existing resources.

Accounts by several participants revealed that the grant was also used to support the needs of other family members. The majority of participants shared the grant with their kin, either by simply distributing the money among family members or by using the grant to support the needs of family members by for example paying for their grandchildren’s school fees, medical bills, food, and clothing.

If it is the child who is sick here, and...he needs some medicine, you will use [the grant] to buy it. [...] you cannot use it [on yourself] alone. No. You like it or not, you will buy

some *ugali* [maize meal] ...and eat it with them [...]. What is wrong? You cannot eat it alone...

(Jackeline, 76, IDI participant, Kibera)

And if you look at where we cultivate, it is very little. They [the produce] cannot take care of these children. [...]. That one for the old [the grant], I use it to buy for them clothes even those at home, to help them [...]. When I get it, I take some and send it to them. [...] My son. I send him. [...] I have to send him. For him to use it back at home.

(Alice, 70, IDI participant, Kibera)

Key informants from both the rural and urban study sites alluded to the potential implications of sharing the grant on restoring and strengthening participants' kinship relations. They remarked that the grant occasionally brought families together and closer as it alleviated some caregiving responsibilities from family members.

Friendship has come to exist again because even the grandmother is bringing something. It is not that every time she is being provided for"

(CBO 1 representative, senior's day centre, Kibera)

Yes, that is why I am telling you when the mother gets the money, even the daughters who are married, they always know that date, they come to use this money, now the relationship comes back again, because of that money.

(Village elder 2, Malava)

Remarks by 'village elder 2' above highlight the ways that the grant restored kinship relations. It however reveals the possibility of the grant raising reliance on beneficiaries by their kin, as well as the potential redirection of the grant to their kin, which could compromise the wellbeing of beneficiaries.

Some participants expressed their preference for the grant in comparison to remittances from family members which was sometimes given begrudgingly.

So, I see the one I am being given, the money [grant], is good, more than that of children. [...]. Because other children, they refuse. Others bring with a 'bad heart', and start to scold you. Sometimes I am afraid of calling them. [...]. They scold me.

(Mercy, 75, IDI participant, Malava)

Many described the sense of independence that they got from the grant using phrases such as: "*I buy things for myself*", "*I have my own plans*", "*I mind my business*", "*I have a salary*,"

and “*I am in charge of what I do*”. These remarks by participants illustrate that they valued the sense of agency and autonomy that was achieved from receiving a grant. They highlight the important contribution of the *Inua Jamii* pension in balancing the values of ISP systems such reciprocity and interdependence with independence and autonomy.

Some participants’ descriptions alluded to the possibility that the grant had been used to support their economic activities, potentially supplementing their income.

R: That one [business] for [selling] soap, where did I get the amount for me to start, it is from such money, that I started to sell the soap. I got there and started it.[...]. And when it [the business] is not doing well--and when it [the grant] comes I use it to boost the business.

I: Did you start your business with that money for the old?

R: Just a little, you cannot know which one you have used, because I had not separated.

(Everlyne, age not provided, IDI participant, Kibera)

A few participants, who were economically active remarked on their ability to save the grant, particularly after long delays that had led to accumulated payments.

There are times when I do not have a problem, so I don’t withdraw all of it [the grant] from the bank. You just leave it in the bank and wait for that time when you will have a problem. [...]. This time when I do not have a problem, I continue with my business. When I have a problem of going to buy something, which is when I go to withdraw.

(Maureen, 70, Kibera)



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Recalling the discussion in the previous chapter which revealed that many beneficiaries were excluded from ISP systems such as self-help groups, and could thus not access the savings mechanisms of such systems, this finding is significant. It shows the possibility of the grant enabling alternative saving avenues that are not premised on reciprocity. It is however notable that saving the grant was only a possibility for ‘younger elderly’ beneficiaries who worked and had other sources of income. Maureen, above, was only 70 and sold vegetables for a living.

Some participants stated that they felt relieved whenever the grant was available because they could take a break from engaging in precarious work. They thus were no longer forced to always operate small businesses to make money, which had negative implications on some participants’ health.

You can see even that job of walking around with that bucket carrying beans, like nowadays I don't struggle cooking and walking around. When I get that money, it helps me. [...]. I was doing that but when I started falling sick, nowadays ah ah!

(Isabella, 79, IDI participant, Malava)

The narrative above demonstrates that the grant, to some extent, mitigated participants' need for economic productivity for survival at an advanced age, which had positive consequences on their overall wellbeing. Other study participants described the grant to have enhanced their overall psychological well-being. It had reduced their general stress and anxiety. The range of responses which indicated that participants had experienced psychological changes since starting to receive the grant included "*I feel good*", "*I am happy*", "*I am free from worries*" and "*I am relieved from struggling*".

Overall, although much like ISP systems, the grant was inadequate and unreliable, it was considered to be helpful, in that, it supplemented participants' pre-existing pool of resources from ISP systems and even mitigated some limitations of such systems.

#### **5.2.4 ISP systems substitute the grant**

According to Helmke & Levitsky (2004), substitutive informal institutions exist when formal institutions are ineffective. They help actors to achieve the unfulfilled outcomes of formal institutions. The grants' inadequacy and administrative challenges negatively affected beneficiaries' social protection outcomes, which many participants mitigated via ISP systems. The ways in which ISP systems operated to substitute grant inefficiencies are discussed under the sub-theme below.

##### ***5.2.4.1 ISP systems mitigate grant inadequacy and administrative inefficiencies***

Findings discussed under this theme demonstrate the ways in which ISP systems worked as a contingency for the grant's inefficiencies, therefore mitigating its undesirable outcomes for beneficiaries. Participants narrated that delayed payments interrupted their consumption patterns, forcing them to adjust their quality of life. Participants recalled experiencing difficulty with purchasing basic goods as follows:

when I missed it, I was shocked. I did not know what to do. It became difficult to afford vegetables, meat and sugar.

(Nadia, 75, IDI participant, Malava)

Recognizing that they could not depend on the grant, participants emphasized the need to have alternative sources of income and support. They indicated that prolonged delays had forced them to continue relying on coping strategies which they used prior to the introduction of the grant e.g., engaging in small businesses, depending on charity or filial and community networks to cope with various shocks.

If I do not work hard in doing my business, I do not see [myself making it]...because sometimes [...] it takes long, like now, since July till now. When you do not work hard you will not pay the rent, you will not have food to eat. And you know if you have a debt, now when it [the grant] has [come] you go [repay debt] You will not remain with anything

(Zawadi, 75, IDI participant, Kibera)

If they delay to send the money for days and I lack money, I will continue being like a small child just asking from people [...] Even sometimes you can say [assume] this money for the old, you are not getting...

(Phylis, 85, IDI participant, Malava)

A major strategy that was used by study participants to cope with delays was getting goods and services on credit from their community networks. Participants described buying goods on credit to keep their businesses afloat or borrowing food items from shops, promising to pay back as soon as they received the grant.

I used to borrow from [since] the month of July. Because they have started [not paid the grant] in the months of August, September, October, and November, Kes. 8000[US\$68.38]. You have to pay all the debts. The children cannot sleep hungry.

(Jane, 76, IDI participant, Kibera)

While credit provided a cushion from destitution, for some participants, excessive delays would lock them in debt cycles through either one of two ways; some participants accumulated debt by borrowing money to travel to collection locations to check on whether the grant was available, others were forced to spend nearly their entire lump sum from accumulated grant payments on clearing previously acquired debts, leaving them with nothing to live on, and thus having to rely on debt yet again. Participants, therefore, preferred regular grant payments.



Even if it is that little and it is given at the end of every month, it will be better. Because after it delays for three or four months, when it comes you will be in more debt than the money you are given.

(Dinah, 74, IDI participant, Kibera)

Constant indebtedness led some participants to experience feelings of fear, embarrassment and a loss of status and dignity in their societies.

You see, even that place where I go to borrow, I pay and remain free. Even if you remain with nothing, you have already paid. Even when you walk around you walk...but when you have a debt, when you walk outside, it is as if you are walking naked. You walk with fear.

(Noel, 80, IDI participant, Kibera)

The above findings indicate that grant inefficiencies had implications on participants' ability to meet their basic needs, forcing their participation in equally precarious ISP systems. Grant inefficiencies, therefore, meant that participants could not afford to divest from informal social protection networks, which continued to serve as a substitute whenever the grant would be routinely unavailable.

### **5.2.5 ISP systems compete with the grant**

According to Helmke & Levitsky (2004), ineffective formal institutions with dissimilar objectives to those of informal institutions result in competing informal institutions. Competing informal institutions have various characteristics- (i) they seek to achieve outcomes that differ significantly from those of formal institutions and (ii) they operate in such a manner that participating in a formal institution (e.g., receiving the grant) puts one at odds with informal institutions (e.g., ISP systems) and vice versa. With respect to the latter, in some ways the grant competed with participants' ISP systems in that it gave rise to tensions and/or conflicts in participants' informal networks. This theme is explored below.

#### **5.2.5.1 Grant engenders social tensions**

Participants narrated that receiving the grant could sometimes lead to tensions or conflicts within their social networks. Some beneficiaries noted that the grant had affected how they

were perceived by other members of the community, explaining that some neighbours, especially eligible non-beneficiaries (elderly but below 70) harboured negative feelings towards beneficiaries. Participants also explained that unlike before, they were expected to contribute more towards community initiatives e.g., at church, failure to which, they would experience resentment.

They get angry. That I have got the money and they have not been registered, those who are almost to attain the age. They are feeling jealous, that I am getting that money while they are not getting. They do not like it. they feel that they have been discriminated.

(Doris, 87 IDI participant, Malava)

I do not want to tell them [that i am receiving the grant] because they will start to disturb me, when they will know that mama has money. Everything they do they would need that I contribute, and where will I get it. Even if you say that you have not got the money like now I have finished months [without receiving the grant], they cannot understand, they will say that I have become selfish.

(Mary, 71, IDI participant, Kibera)

Participants' narrations above suggest that even though the grant was modest, it was perceived to have elevated beneficiaries to a higher socioeconomic status, subsequently leading to feelings of discrimination among non-beneficiaries and raising expectations regarding beneficiaries' capacity to contribute towards ISP networks. Beneficiaries described the increased burden they faced of carefully navigating social relations to mitigate these perceived class differences. Participants such as Mary above described keeping the grant a secret or not making any noticeable lifestyle changes, which would make them stand out from the rest of their community. She further elaborated:

Clothing myself, doing everything but they have not known where the money is coming from [...] I cannot announce that, it can be dangerous, they don't know how the money is coming and what work such a person is doing. [...], even my children. It is not many who know that I am getting this money, [...] because I have not told them.

(Mary, 71, IDI participant, Kibera)

Participants however noted that finding ways to fit in was sometimes difficult because news about the grant was public knowledge - announced on the radio and other media. Meanwhile, living up to community expectations e.g., by making regular contributions when asked or compromising one's living standard in order to avoid standing out as Mary did, can compel

beneficiaries to either live above or below their means and potentially undermine their wellbeing.

Several participants also bemoaned that grant delays, which led to an accumulation of debts could damage trust in the relationships as follows:

But if you are given at the end of every month even if it will not be enough, the one you will be owing will not complain because he will be sure [that you will repay]. You see, when you are sure then you cannot disagree, so after three months have passed, you will find that you have disagreed with half of the people or friends. When you have taken a loan from someone, maybe from the shop, you can take milk, or flour and then finish one month, or two months when you have not paid [...]. Even if they are [still] giving [items on loan] sometimes they may not talk but that first [initial] happiness that was there before, I will sense that something is wrong. Even if he has not spoken of the disagreement, I will just know from the look on his face, or [if I] send there a child and he takes long. I just know that he doubts [has second thoughts] to give [loan] me. So, if it is possible, we should be given after every month.

(Dinah, 74, IDI participant, Kibera)

Participants, such as Dinah, observed that disagreements in ISP systems arising from delayed grant payments could be avoided through the implementation of predictable monthly grant payments.

Other participants shared that grant delays had deterred their involvement in self-help groups in order to avoid disagreements which could potentially arise from their failure to make contributions when the grant was delayed.

I don't have a *chama* [group], I think when I am in a *chama* and I don't have the money. We will disagree with the other women. Yes, we will disagree with them [...]. That I am in a *chama*, that will be difficult because I have to wait on the money from the government and by this, we will disagree with the many women in the *chama*. And I just left it like that.

(Irene, 86, IDI participant, Kibera)

The above narratives indicate that despite the availability of the grant, its ineffective administration leading to payment delays could potentially crowd out participants' ISP networks e.g., by damaging participants' credit worthiness and curtailing their future access to credit and by deterring some participants' participation in ISP networks from which they could access a wide array of social protection instruments.

The grant could also be a source of conflict between beneficiaries and their kin. Some participants described that caregivers who collected the grant on their behalf because of various reasons including biometric failures or the beneficiary's disability would fail to deliver the full amount to them. Other caregivers expected compensation for the time they spent collecting the grant on behalf of a beneficiary.

When you cannot get the money [yourself]. It forces that you go and look for somebody to help you and take somebody whose fingerprints will be used in order to get the money, and that somebody will also want that you give them some money, so it looks like you are in a conflict. You will be surprised like [for] only [requiring] the fingerprints, and you want that amount of money, so you wanted us to share the money equally, is it mine or yours, which is the problem I am seeing. The government should just bring the money and someone goes to her account and they give her the money. This thing of pressing fingers it is disturbing some of us.

(Ahadi, 72, IDI Participant, Malava)

This finding highlights that the grant had the potential to amplify the transactional nature of kinship support which in some cases was based on a quid pro quo, resulting in participants losing part of the grant and protection therefrom. Ahadi's narrative above also emphasizes the need for disbursement mechanisms that deliver the grant directly to beneficiaries.

Other participants shared that family members harboured bitter feelings when their expectation that the grant would be shared by the beneficiary was unmet. In extreme but rare cases, this could result in violence as the quotation below illustrates.

He [participant's son] knew of it, he is very inquisitive, even on the day of going to take the money, he would take a motorbike to go and sit in town. If he sees somebody he would ask if I am getting the money or not, and these people do not know the situation, they would just answer him back that your mother has already got the money. And he just keeps quiet [...] He likes talking to people, laughing with everybody. He would ask the other old women if I have got the money and they would answer him that I am still in the queue. And he just sits there knowing that I will also get the money, then he would take a motorbike and leave the place. [...] He goes to prepare on how he would break into my house if I am there, whether I like it or not I will give him the money, without that he has the knife.

(Stella, 78, IDI Participant, Malava)

Incidents of violence to the degree described by Stella were however not a common theme that was described by participants.

In a few other instances, participants noted that their kin had stopped sending remittances as soon as they began receiving the grant.

So, they become lazy. Some say that mum has already got that money for the old and maybe you have not received it. I want this one for the old to continue coming because it helps when they are lazy, I can get that one.

(Phylis, 85, IDI participant, Malava)

In cases such as these, the grant was perceived to have outrightly displaced participants' kinship support.

Overall, the evidence presented above indicates that in poor communities, a modest grant of US\$ 17.11, even though categorically targeted at a vulnerable demographic, can generate and amplify class divisions and amplify social tensions between beneficiaries and their communities. This, with potentially adverse implications on beneficiaries' social protection outcomes.

## **5.2.6 The auxiliary role of ISP systems to the grant**

Horak & Restel (2016) argue that in societies that are undergoing institutional transitions (e.g., the introduction of a universal pension like the *Inua Jamii* pension where it did not exist before), formal institutions tend to operate ineffectively at the initial stages of implementation. In these cases, informal institutions can either reinforce (auxiliary informal institutions) or undermine (suppressing informal institutions) formal institutions. The findings below discuss the ways that ISP systems supported the grant's implementation and fostered the attainment of its intended outcomes under the following sub-themes: (i) *ISP actors facilitate access to the grant*, (ii) *ISP actors mediate grant expenditure* and (iii) *ISP actors as advocates for the grant*.

### **5.2.6.1 ISP actors facilitate access to the grant**

In both study sites, ISP actors were key facilitators of information exchange between beneficiaries and grant implementing officials. In the urban site Kibera, non-state actors such as CBOs provided meeting venues (seniors' day centres) where they raised awareness and disseminated information about the grant to potential and existing beneficiaries. They noted that participants who came to the centre were among the first to be registered for the grant.



Some participants' narratives echoed this sentiment, describing the seniors' day centres as their first point of information without which they would have missed out on being enrolled for the grant as their counterparts did.

This one [the senior's day centre], I can say it gives me..., it is big [beneficial] and I am thankful for this money for the old [people]. Because if I would just sit there [at home] without joining it [the seniors' day centre]. I would not be getting the money [...]. There are others who are 70 and they have not got this money.

(Patricia, 70, IDI Participant, Kibera)

Senior's day centres in Kibera were thus instrumental in the recruitment of beneficiaries to the grant programme. CBO leaders also described performing additional roles such as disseminating information about the grant's payment dates, directing beneficiaries to relevant offices to file their complaints, following up on beneficiaries' complaints with the social protection office and relaying the feedback to affected beneficiaries.

...mostly they come to ask us, the ones who have not received [the grant], the questions, and we direct them to the offices in charge. If it is the social development office, we note that then we go to the headquarter for more clarification. So, we want to see an old person who is satisfied and whatever she is asking she should be answered with respect.

(CBO 1 representative, seniors day centre, Kibera)

Even for those who are not getting...[they will ask] 'did you forward my name, I gave it to you, did you forward it, what did they say?' Yes, when sometimes you have received a negative response you tell them, it is being looked into.

(CBO 2 representative, senior's day centre, Kibera)

Although the above narratives are from one perspective- the point of view of key informants, they highlight the role of ISP actors in supporting participants' access to the grant. Nonetheless, one key informant noted that while the social assistance unit encouraged all actors who run programmes that benefit the elderly to do so without exploiting them, there was no framework to systematically work with them in implementing the grant.

So for us, we work [...]...in collaboration with many [non-state actors]. But we don't have like a formalized way where we say that nationally this is how [...]. It will depend [vary] from one region to another and also from the institution to another and also the mandate they have. But for us we encourage everybody [...] we don't own the older people. They are for the citizens of Kenya, so anybody who should come with one form of support or another as long as you are not exploiting them.



(Head of the social assistance unit)

This lacuna indicates that the above-described interactions between CBOs, the elderly and the social assistance unit were unstructured, which could potentially lead to the poor coordination of initiatives by different actors, enhance the risk of misinformation and even exploitation of beneficiaries by non-state actors.

In the rural study site, Malava, key informants explained that community structures such as Beneficiary Welfare Committees (BWCs) and civil leaders like chiefs, village elders, and *nyumba kumi* cluster leaders facilitated communication with beneficiaries. Village elders described their role in disseminating information on the recruitment of beneficiaries and payment dates, especially to hard-to-reach beneficiaries as follows.

When I get [...] a report, I look for an old man or an elderly woman, who has a problem, I help them on how they can go and register. I will help her; go with her to the chief's office. We help them to register those names and then they start to receive that money. Because there are others who cannot even walk. They just sit in the house. Or in the compound, they cannot know if the money has come or if such a program exists. So, as the village elder I have to walk around and tell them there is money which has come or there is a program there, you should go and register. Do you have an ID? If she doesn't have an ID, I will help [them] on how to get one and then start to receive that money.

(Village elder 1, Malava)

They also described their other responsibilities to include checking on the well-being of their constituents including the elderly on matters related and unrelated to the grant. In the excerpt below, one elder described being the go-to person in the event of complaints about theft of the grant from beneficiaries.

Because I am their support, because when they get such a problem, early in the morning, they will be here and tell me it is like this and this, when I received the money, I was broken into. She has to bring me the report.

(Village elder 1, Malava)

BWCs were set up by the social protection office as a forum for beneficiaries to air their grievances. As can be seen in the description below, messages about grant collection dates and schedules were passed on via phone to the beneficiaries through the BWC leaders. BWC

leaders also communicated information on deceased beneficiaries back to the implementing officers to facilitate their exit from the grant programme.

Now the communication structure for the department is obviously the local administration, the chiefs, and assistant chiefs. And then the beneficiaries themselves, they have a committee. It is called the Beneficiary Welfare Committee. That one is in charge of assisting the office with any information, giving us complaints, and assisting us with the programme at the location level, and sub-location level. So once I inform [...] the beneficiary welfare committee, at least for them they know some specific persons and the beneficiaries come for them. So I give them the word and it goes. [...] it is some... one day to payment, two days to payment, so during payment...

(Kakamega North Sub County Social Development Officer)

Reliance on such networks to facilitate the smooth implementation of the grant was however challenging, given that BWC representatives and village elders were unpaid volunteers. This could result in their reluctance to perform their duties.

So they are old people, those that if they can operate a phone, who can walk, at least they help you. But you see at the end you [the volunteers] just see you are not being paid. So some will not even bother [...]. Now it is like now as an officer you should look for a way to know how the deceased are there ...

(Kakamega North Sub County Social Development Officer)

And even we as the village elders have a problem. Taking tea in the morning is very difficult, and this work which we are doing we are not being paid. We are just there, it is better if the government would look into it [...] there is nothing there. [...] I just volunteer. [...] it will be good if we are also included.

(Village elder 2, Malava)

Although ISP actors acted in a voluntary capacity, much like CBOs in the urban context, they provided a crucial link between grant-implementing officers and beneficiaries, facilitating information exchange and in turn supporting the grant's implementation with respect to the recruitment of beneficiaries, communication of payment dates, updating the grant payroll to remove deceased beneficiaries, resolving beneficiaries' disputes.

Family members also played a critical role in facilitating beneficiaries' access to the grant. According to key informants involved in the grant's implementation, the role of family members in relation to the grant is to collect the grant on behalf of beneficiaries who were unable to do so. Some of the participants who were sick and lived with disabilities, and whose

fingerprints were unrecognizable by the biometric system explained that their chosen caregivers performed such duties. Beyond this role, however, beneficiaries recalled that family members facilitated their initial registration and accompanied them to registration and collection centres. As is exemplified by the quote below, family members helped beneficiaries to navigate congestion at collection centres by queuing on their behalf.

I cannot see. I am taken there by my son. [...]. When I registered my eyesight was still good. I used to go there by myself. But after a while, I lost my eyesight. I started to be taken there by my son.

(Mercy, 75, IDI participant, Kibera)

Yeah, they are many who are carried; even here in Malava, I see most of them. Those who can't, they are carried on a motorcycle and taken to Malava. The one who brought him or her will be in the queue.

(Maria, 73, IDI participant, Malava)

In general, participants' narratives above indicated that efforts by ISP actors helped beneficiaries to mitigate both personal and structural barriers to accessing the grant.

#### **5.2.6.2 ISP actors mediate grant expenditure**

Family members helped to mitigate various grant inefficiencies and regularize participants' cash flow. To prevent grant payment disruptions that could arise from participants losing documents such as bank cards and identification cards, some participants described giving their identification documents or bank cards to trusted family members for safekeeping. Other participants recounted that family members managed lump-sum grant payments on their behalf, which in turn helped to smoothen their consumption during times when the grant was delayed. Such family members for example held on to the lump sum payments, only sending it to the beneficiary in installments. Participants also described that family members kept the grant for them to guard against theft or its redirection to the needs of other family members at the expense of their own needs.

The daughter who lives in Nairobi said to deposit on her phone ...Kes.5000 [US\$42.73]. [...]. Because she knows, she says if I have this money in the house, so those [other children] when they come, you know they have children. When they come and a child cries, *koko, koko* [grandma, grandma]. Tell me when your child cries [...] A child has been sent from school for such and such a thing, will I just sit there? I would

not sit on it. I have a kind heart. I will just carry around five hundred..., so they said that these ones do not provide for you.

(Lulu, 78, IDI participant, Malava)

Managing lump sum payments and ensuring that in spending the grant, the beneficiaries' needs were prioritized helped to guard against disruptions in participants' consumption. These strategies, while paternalistic, shape the ways that the grant is spent within households, even mitigating its redirection to other family members.

In the urban study site, Kibera, non-state actors provided financial education to empower beneficiaries in making financial decisions about spending the grant, including prioritizing their needs and investing it in small businesses that can cushion them against the unpredictability of the grant.

This money, like another day we went for a meeting, [...], our leaders always tell us, 'when this money comes, try and see, do you want chicken? Or there is something you want. Even if you are old, you know that you have to work. Because this money, it can lack sometimes, when the money from the government stops coming what will you eat? You will die of hunger. You must learn to do something...'

(Joyce, 70, IDI participant, Kibera)

Although the effectiveness and applicability of such investment advice are questionable, given the meagre grant amount of US\$17.11 and the fact that many elderly participants had limited capacity to work, it reflects an attempt by non-state actors to redress the grants' unpredictable payment schedule and to smoothen participants' incomes and consumption during such delays.

Participants' narratives thus suggested that ISP actors were instrumental in mediating participants' grant expenditure and in so doing, helped to ensure that the grant met its objective of smoothening incomes and consumption for the elderly.

### **5.2.6.3 ISP actors as advocates for the grant**

Non-state actors like INGOs described their role in the institutionalization of social protection for older persons by for example providing technical and financial assistance for the development of the current social protection policy. Both NGOs and CBOs representatives described their advocacy efforts on the rights of the elderly which they believed culminated in

the introduction of the *Inua Jamii* pension and constitutional protection for the rights of elderly..

Okay let me say this, this thing with the government money, [...] we really pushed for it. To see that truly the government is doing something and that is why in 2010 when they put it in the constitution, Article 57, the thing for the older persons. Now the government committed themselves.

(CBO 1 representative, seniors day centre, Kibera)

I think during the designing and also during the drafting of the social protection policy, [name of organization] was...let me say we are proud to have been a key stakeholder in it. Actually, even facilitating the meeting, providing technical and yeah, financial support for it.

(National NGO representative)

CBO representatives in Kibera further described their role in educating and empowering the elderly to know and claim their rights.

So we just used to call them, meet with them, ask them what has happened through the month and there were a lot of stories about them. And then I said it was important to just help these people to be able to speak out about themselves, being an activist, [...]. That these people should be able to speak for themselves and that is something I could do just to teach them to be radicalized. Yes, that is what I wanted to do with them. So I started doing it weekly, this round table weekly because I looked at the budget and said it is something we can do and I had talked to two friends.

(CBO 2 representative, senior's day centre, Kibera)

Empowering the elderly to know and claim their rights can be a useful strategy to transform earlier discussed notions of apathy towards grant inefficiencies among participants, which can reinforce effective grant implementation.

### 5.3 Conclusion

These findings establish the complex interactions that formal social protection programmes i.e., the *Inua Jamii* pension, have with informal and non-state social protection systems in Kenya. The introduction of a grant in a context where social assistance for the elderly was previously unavailable complemented social protection that was provided informally and enhanced the social protection outcomes of targeted beneficiaries. The grant supplemented informal social protection systems of the elderly, mitigated some of the shortcomings of previously relied-on informal institutions, and facilitated some beneficiaries' access to

informal social protection networks. In the same breath, however, the introduction of the grant was also a source of tensions between beneficiaries, their families and communities, evidence that the grant simultaneously complements and competes with informal networks.

The grant's inadequacy and administrative inefficiencies that remained unchallenged, strengthened the role of informal social protection systems. Grant delays, for example, reinforced the role and significance of informal networks which substituted the grant when it was unreliable and unavailable. They however also derailed ISP systems, e.g., leading to conflicts as a result of beneficiaries' failure to repay debts. Informal and non-state actors supported the effective implementation of the grant by lending their structures and resources to facilitate its implementation and attainment of its objectives.

Ultimately, the inherent limitations of ISP systems reported in Chapter 4, combined with the limitations of the formal *Inua Jamii* pension, meant that in the study context, the elderly had to rely on two imperfect systems, and to use their own creativity and agency in leveraging and maximising the impact of the two social protection systems.





## 6 CHAPTER 6: THE POTENTIAL FOR COMPLEMENTARITY BETWEEN FORMAL AND INFORMAL SOCIAL PROTECTION SYSTEMS

### 6.1 Introduction

The first chapter of this thesis demonstrated that sustainable solutions to the provision of comprehensive social protection in capacity and resource-constrained contexts like SSA, where poverty is endemic, remain elusive. One of the proposed strategies in the literature to extend social protection coverage in such contexts is by linking formal social protection programmes e.g., social grants, with informal systems of social protection that are prevalent in low- and middle-income countries (Amuyunzu-Nyamongo, 2014; Awortwi & Walter-Drop, 2018; Devereux & Getu, 2013; Olivier et al., 2008; Schmidt et al., 2005; Solo, 2021). Taking this as a point of departure, and given the limited literature on viable linkage strategies, this study set out to explore, through the use of a single country case study, namely Kenya's old age grant, the opportunities that exist for the establishment of complementary linkages between formal and informal social protection systems. To uncover such opportunities, it was important to first establish the nature of ISP systems that are relied upon by vulnerable groups and how such systems intersect with formal social protection programmes, specifically social grants. The first research question of this study, therefore, investigated ISP systems relied on by elderly women in Kenya and how they function to provide social protection. The second research question explored how the identified ISP systems interfaced with a fairly recent cash transfer programme for the elderly in Kenya, —the *Inua Jamii* pension.

With respect to the first research question, findings highlighted important, yet limited contributions of ISP systems that were relied on by the elderly in the study context. The majority of ISP actors availed, often in a limited way, goods e.g., grocery items and services e.g., health care and domestic care that provided basic sustenance for the elderly. Some actors, like self-help groups, NGOs and CBOs provided resources that helped the elderly cope with income disruptions caused by illnesses or death. Savings and credit activities by actors such as NGOs and self-help groups also supported some of the participants' income-generating activities and alleviated income disruptions in times of scarcity. Provisions by ISP actors were however often inadequate, erratic, with uneven coverage. Goods and services provided by

NGOs and CBOs were particularly lacking in the rural study site, and were largely inaccessible to participants who lived with disabilities in the urban study site. Due to age-related complications and their inability to engage in productive labour, many elderly participants were either excluded or self-excluded from ISP systems that were predicated on relationships of reciprocity. Several ISP systems also inadvertently undermined the dignity of the elderly.

Regarding the second research question, interfaces between ISP systems of the elderly and the *Inua Jamii* pension were found to be complex. Findings showed that grants supplemented ISP systems specifically by enhancing beneficiaries' social acceptability and providing them with resources to engage in informal networks. Findings also showed a crowding out effect of ISP primarily by weakening social bonds, upon which ISP systems are predicated. For example, participants described experiencing tensions within their kinship and community networks—an indication of resource conflicts due to the grant. The minimal transfer amount and disbursement delays negatively affected beneficiaries' participation and contributions in ISP networks, sometimes leading to tensions. Such limitations of the grant weakened ISP systems but equally confirmed their indispensability as sources of support, as they filled the gap whenever the grant was unavailable. A few more complex interactions were observed. The grant crowded out ISP systems but with positive implications on beneficiaries' well-being, enabling them to divest from non-beneficial ISP systems. The grant, however, also created reliance on beneficiaries by both their families and communities, consequently limiting its net effect, while simultaneously enabling the elderly to access kinship support. Finally, findings revealed the important role that ISP actors played in supporting limited state capacity with implementing the grant.

The discussion in this chapter delves into the implications of the above findings for complementarity between formal and informal social protection systems. This discussion is organized into three sections. It starts by discussing positive, and then negative patterns of interactions that were observed, and highlights their implications on possibilities for the establishment of complementary linkages between grants and ISP systems in the study context. The third section discusses opportunities to leverage the complementary role that ISP actors play in relation to the grant.

## 6.2 Positive interactions

This study's findings are consistent with previous research which has established that social grants can enhance beneficiaries' social acceptability, their access, and engagement in ISP networks (Attah et al., 2016; Button & Ncapai, 2019; du Toit & Neves, 2009; Granlund & Hochfeld, 2020b; Kelly, 2019; Kirera, 2012; MacAuslan & Riemenschneider, 2011; Pavanello et al., 2016). Participants explained that because they commanded some financial resources, people in their community were willing to listen to them. Even more significant for elderly women who did not participate in the labour market, is that the grant provided them with resources to participate in reciprocal informal networks. Findings showed that some participants used the grant to join self-help groups, others to participate in social events like funerals, weddings and church activities. Such involvement sustained relationships that provided informal safety nets. The majority of participants contributed to their families' resources which was important in securing non-material care from their relatives, which this and other studies (Seekings, 2019) have shown can be contingent upon one's capacity to reciprocate. Just like in Brazil (Badue & Ribeiro, 2018) and South Africa (Torkelson, 2020), beneficiaries' access to the *Inua Jamii* pension also reinforced their access to goods and services on credit. Overall, it was evident that the grant enabled some participants' engagement in ISP networks. Such involvement can enhance their well-being as ISP systems cater to various dimensions of social protection (Awortwi & Walter-Drop, 2018; Bhattamishra & Barrett, 2010; Dafuleya, 2018b; Muiruri, 2013; Oware, 2020) beyond just the protective function which social grants primarily fulfil. Beneficiaries in this study could for instance access psychosocial support and social services through informal networks. Such gains can be enhanced by strengthening cash transfer programmes.

This study's findings extend the existing two-dimensional understanding of interactions between grants and ISP systems that focus on the effect of social grants on either crowding out or supplementing ISP systems, adding depth to existing understandings. For example, the findings indicate that grants can reduce dependency on ISP systems (i.e., crowd out ISP systems), while simultaneously enhancing beneficiaries' well-being outcomes. Similar to findings that have been reported by Kirera, (2012) and Tran, Kidd and Dean, (2019), this study found that in providing participants with an alternative source of income, social grants supplemented beneficiaries' resources, and subsequently eased feelings of guilt that

accompanied elderly persons' perpetual reliance on often limited filial support. Reciprocity failures and fear of being taken advantage of by younger members were risks associated with programmes that were run by self-help groups. In this regard, findings also showed that grants can substitute the need for the elderly to engage in self-help groups that do not accommodate their needs. The grant, for instance, provided an alternative means to secure and accumulate savings outside of self-help groups. Moving from one charitable organization to another to seek donations was perceived by some key informants to be undermining the dignity of the elderly — 'reducing them to beggars', as one participant remarked. Similarly, getting assistance from neighbours undermined participants' dignity, in that it required the elderly to perform a great deal of emotional labour to maintain likability and positive relationships to avoid jeopardizing future eligibility to support.

In contrast, participants associated the grant with feelings of autonomy, self-reliance and control over their lives—evidence that has also been reported elsewhere (Button & Ncapai, 2019; Kelly, 2019; Kirera, 2012; Tran et al., 2019). Indeed, some participants in this study positively noted that they no longer depended on their children for everything. This study's findings further resonate with previous research on child support grants which indicates that grants can substitute unwanted and unfavourable relationships of dependence for women (Dubbeld, 2013; Granlund & Hochfeld, 2020b). Participants in this study for instance cited that the grant enabled them to share in material provision for their families. These findings resonate with what Samuels and Stavropoulou, (2016) have established among beneficiaries of the Senior Citizen Grant in Uganda where beneficiaries saw the grant to have shifted their position from one of dependency to that of being active contributors towards family resources. These findings reinforce Granlund and Hochfeld, (2020a) view that grants can reinforce interdependence within kinship networks. This evidence makes it clear that while grants can crowd out ISP systems, they can equally empower beneficiaries' self-sufficiency outside those networks whose limitations can undermine some of their members' wellbeing.

The above-discussed findings bring into sharp focus the serious constraints of ISP systems. These constraints such as reciprocity failures, the exclusion of vulnerable groups from mutual aid groups and their unreliability e.g., of kinship support, due to evolving values pertaining to intergenerational obligations, have been well documented in literature (Santos and Baret, 2006; Oware, 2020; Nyangweso, 1998; Tran *et al.*, 2019). In this study, many elderly

participants self-excluded from self-help groups due to their lack of resources. It was also evident from this study's findings that ISP systems lacked the qualities to be transformative as social protection instruments. Many actors were limited to providing protective and to a lesser extent promotive social protection services.

These shortcomings notwithstanding, solutions to strengthen ISP systems that are situated within neoliberal ideology often minimally engage with these limitations. For instance, microfinance lending as a strategy that strengthens mutual aid groups glosses over the resource constraints faced by low-income communities (Berner & Phillips, 2005), which can result in indebtedness rather than development (Karim, 2008). This study further dispels notions of altruism in marginalized communities, showing that even within families, favours are exchanged based on a quid pro quo. The finding that grants can empower beneficiaries' self-sufficiency and autonomy outside such networks is therefore a clear indication of a need to sustain and strengthen formal social protection interventions. In enabling such autonomy, grants do in fact strengthen ISP systems, as actors are empowered to engage in ISP networks on more dignified terms. Indeed, the *Inua Jamii* pension contributed towards additional dimensions of beneficiaries' psychosocial wellbeing which were often unaddressed or even aggravated by ISP systems. These findings therefore further underscore the need to sustain and strengthen social grants, given that they can bolster the complementary role of ISP systems—positioning them as optional and complementary alternatives that one engages in by choice and only if deemed to be beneficial, rather than unavoidable necessities for survival.

### **6.3 Negative interactions**

Findings revealed several negative interfaces between grants and ISP systems, many of which can be attributed to social assistance programme design elements.

Previous studies have shown the positive effects of grants on extending beneficiaries' credit networks i.e., enabling their access to informal credit (Attah et al., 2016; du Toit & Neves, 2009). While this study equally found this to be the case, it also established that the minimal transfer amount meant that the acquired credit, often only for basic subsistence and not for enhancing livelihoods, exceeded beneficiaries' repayment capacity. As a result, beneficiaries struggled with indebtedness, which was aggravated by an irregular payment schedule. Similar



outcomes have also been observed even in cases where grant beneficiaries have been linked to formal credit facilities (Badue & Ribeiro, 2018; Torkelson, 2020). These findings suggest that in order to fully harness the positive effect of grants on extending beneficiaries' access to credit, it is imperative to consider the value of the transfer amount. A transfer value that is set at or above basic subsistence and that is linked to an objective measure of need, can enable access to credit in both formal and informal networks for livelihood enhancement, and not merely for survival. This study's findings further show that when the transfer value is set below basic subsistence levels, grants can facilitate access to informal credit networks while simultaneously compromising them by generating conflicts over unpaid debts. In the long run, damaged trust can compromise beneficiaries' future access to informal credit facilities.

This study's findings show that much like poverty-targeted grants, narrowly targeted categorical universal grants like *Inua Jamii* pension (which excludes elderly persons between ages 60-69, beneficiaries of other grants and pensions, and which disregards vulnerable households and communities that the elderly beneficiaries live in) can jeopardize beneficiaries' informal safety nets and aggravate their social vulnerability.

Findings indicate that the individually targeted *Inua Jamii* pension created and reinforced reliance on beneficiaries, by their families and communities. With respect to relationships with their communities, some beneficiaries felt pressured to compromise their well-being to meet social expectations. Some described feeling expected to be more generous, while others felt compelled to covertly expend the grant to avoid attracting undue attention. Regarding family relations, findings confirmed what previous studies have shown, particularly regarding old age and disability grants contributing to the restoration of kinship networks and enabling beneficiaries' access to non-material care from family members (Button & Ncapai, 2019; Kelly, 2019). This seemingly positive outcome is at its core, problematic. Given the limited reach of social protection and social welfare programmes targeting other demographics in the study context (Republic of Kenya, 2017), this finding may indicate the effect of the grant on increasing younger people's reliance on grant beneficiaries. This has been reported in other contexts (du Toit & Neves, 2009). It may also be indicative of limited state social service provision e.g., the lack of state-funded support for the domestic provision of geriatric care which then reinforces the transactional provision of filial support—the need for beneficiaries to prioritize spending the meagre grant on other family members' needs as opposed to their



own, to secure care. Studies have highlighted that the redirection of grants to secure basic services like care, as was the case for this study's participants, undercuts their net effect on beneficiaries' wellbeing (Zembe-Mkabile et al., 2016). Additionally, even though the grant can be used as leverage to access care from kin, non-kin networks and informal networks, evidence suggests that the process of converting financial support into other forms of care can be challenging and is not always successful (Button & Ncapai, 2019; Kelly, 2019).

The implication of the grant on heightening reliance on beneficiaries underscores the importance of developing social policy instruments that address poverty and vulnerability across different demographics, including the youth. This can lessen reliance and expectations of generosity from elderly beneficiaries. Indeed, in South Africa, one study found the provision of a child support grant to mothers to have eased the burden of supporting younger generations on the elderly (Granlund & Hochfeld, 2020). It also highlights the already recognized need to implement social grants as a supplementary resource to social services (Adesina, 2011, 2020; Mkandawire, 2010), which addresses beneficiaries' other dimensions of vulnerability and therefore lessens the need for the elderly to use the grant as a bargaining chip in ISP networks. In the study context, Kenya, cash plus is one such approach to implementing social grants, which aims to fully subsidize *Inua Jamii* pension beneficiaries' membership in the NHIF (Republic of Kenya, 2017). To date, however, based on more recent informal discussions with *Inua Jamii* pension beneficiaries, this aspiration has not yet been realized. This study's findings demonstrate the urgent need to expedite the implementation of such strategies and to further expand the approach to include the provision of a wide array of social services for the elderly.

This study specifically revealed a need for the state to support domestic care assistance for the elderly. This is paramount due to the absence and/or severe constraints faced by kinship support systems of the elderly (WHO, 2017; Calder & Tanhchareun, 2014; Kabole et al., 2013; Kaseke, 2013). Findings indicated that some participants lacked filial support due to the death of their children, abandonment or because of the migration of kin in search of economic opportunities. Crises such as the COVID-19 pandemic further reveal the need for state support in the provision of domestic assistance as lockdown measures disrupted informal support networks and forced many elderly people to isolate in their homes (Di Novi et al., 2023). In the absence of filial support, alternative forms of care in the urban study site were home visits by non-state actors who conducted welfare checks and occasionally provided basic home maintenance

services. These services were however offered infrequently and were unavailable in rural areas. Direct provision of regular domestic care assistance for the elderly can mitigate the need by beneficiaries to use the grant to negotiate access to care. Such provision, as well as availing social protection programmes for vulnerable youth, can incentivize the provision of kinship care by younger generations and communities on the basis of solidarity with the elderly, rather than as a means to secure material needs.

This study confirmed a recognized limitation of social assistance programmes that often disregard beneficiaries' social contexts. That is, the tendency of such programmes to cause social tensions that can undermine cooperation. Tensions between beneficiaries and non-beneficiaries have been observed in low and middle-income contexts where poverty-targeted grants have been implemented (Ellis, 2012; Hurrell & MacAuslan, 2012; Kearabetswe & Grace, 2019; Kirera, 2012; MacAuslan & Riemenschneider, 2011). Previous research suggests that categorically targeted grants at groups that are widely perceived as vulnerable, such as people living with disabilities or the elderly, are generally more popular and acceptable (Pavanello et al., 2016; van Oorschot & Roosma, 2015). Even though understanding the social acceptability of the *Inua Jamii* pension was beyond the scope of this study, it was clear that much like poverty-targeted grants, the *Inua Jamii* pension also generated resource conflicts between some beneficiaries and their families and communities. Some beneficiaries' kin expected to receive a portion of the grant in exchange for the care they had provided, while other beneficiaries felt they were susceptible to robberies.

The above findings show that in contexts where poverty is endemic—cutting across multiple generations and affecting the majority of community members—categorical universal grants such as the *Inua Jamii* pension can carry similar risks as poverty-targeted social grants in terms of their negative implications on peaceful coexistence between beneficiaries and their kin and communities. In the face of limited social protection programmes and social services available to other vulnerable demographics in Kenya (Republic of Kenya, 2017), resource-driven social conflicts are bound to follow the introduction of grants that only target a specific demographic. These findings, therefore, foreground the need for conflict-sensitive social protection programming, which aims to enhance social cohesion between different social groups (Schjødt, 2021). In view of existing evidence which suggests that grants weaken cooperation between beneficiaries and non-beneficiaries (Camacho, 2014; Chong et al., 2012; Holmes & Slater,

2007; Kardan et al., 2010; Kirera, 2012; MacAuslan & Riemenschneider, 2011), it is possible that the inclusion of various vulnerable family and community members in social protection programmes can foster intergenerational and communal ties and engender a sense of oneness. This can in turn facilitate the development of cross-generational and inter-community social capital that is useful for social cooperation (Kidd et al., 2020; Schjødt, 2021). Such an approach aligns with existing suggestions to bolster poverty responses through comprehensive and universal social and economic policy at a societal and systemic level rather than group level (Adesina, 2011; Kidd & Athias, 2020; Mkandawire, 2007).

Literature suggests that social grant programmes can significantly influence the political dimension of social cohesion (Schjødt, 2021), which has implications for social and political stability (Babajanian, 2012), and indeed, the stability of ISP systems. Grants, being the most tangible evidence of state services in some contexts, can reinforce state legitimacy (Schjødt, 2021). This can be accomplished through the provision of high-quality social protection in a manner that is deemed fair and professional (Cummings & Paudel, 2019; Godamunne, 2015; Kidd et al., 2020). Such attributes were found to be lacking in the study context. The minimal and tokenistic transfer amount, as well as dignity-eroding administrative practices such as irregular disbursement delays, arbitrary discontinuation from the grant programme, ineffective redress mechanisms, long queues, and faulty biometric systems, were major concerns raised by beneficiaries.

Negative experiences of interactions between state officials/agencies and beneficiaries of social grants are ubiquitous across lower and middle-income countries (Mashigo, 2019). The implication of these interactions is the pervasive perception of the grant as a privilege by beneficiaries of social grants (Hochfeld & Plageron, 2011; Hurrell & MacAuslan, 2012; Kirera, 2012). This perception signifies a lack of trust in the state to honour its constitutional obligation to provide social protection as is the case in Kenya where this right is enshrined in the constitution. These findings demonstrate the need to strengthen program design elements with respect to relational aspects of the grant (Schjødt, 2021) e.g., to dignify and streamline grant administrative procedures and implementation mechanisms in order to engender trust and a sense of entitlement to state services among beneficiaries. It is also crucial that tokenistic perceptions of social grant programmes by senior state officials observed in this study are transformed. In the same way that donor priorities have been found to influence the nature of

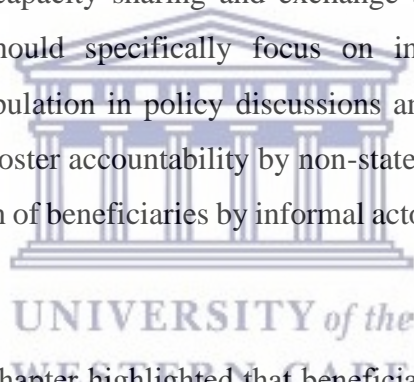
social protection programmes implemented in lower and middle-income countries (Devereux & Kapingidza, 2020), attitudes towards the essence of social protection programmes by policymakers can influence the design of minimalistic grant programmes and hinder the adoption of rights focused approaches to grant implementation. Equally critical is that the state's capacity to provide social protection and to respond to citizens' needs and expectations are strengthened, as this has implications on strengthening state legitimacy (Godamunne, 2015), stability, and by extension ISP systems.

#### **6.4 ISP actors as implementing partners**

Evidence on the influence of ISP systems on grants is to a great extent understood within the narrow context of such actors being co-opted to facilitate targeting procedures. Research in this regard has for the most part highlighted the challenges of community targeting like clientelism and nepotism (Kirera, 2012; MacAuslan & Riemenschneider, 2011). An interesting finding of this study in this regard is that ISP actors can positively support the grant's administration and implementation processes. Non-state actors like CBOs and community elders in the urban and rural study sites respectively, who operated outside of the grants' administrative structures supported both upward (to social development officers) and downward (to beneficiaries) information exchange regarding the grant. This facilitated the registration of hard-to-reach beneficiaries and the dissemination of information about payment dates. These initiatives supplemented officially sanctioned channels like beneficiary welfare committees that were available but unreliable because their representatives operated on a voluntary basis. Actions by informal and non-state actors also extended far beyond their envisioned roles within the existing grant administration framework. For instance, while family members were expected to only collect the grant for beneficiaries who were unable to e.g., due to disabilities, they assisted their elderly kin to navigate daunting administrative challenges, ensuring their registration and access to collection centres. Some mitigated potential risks of grant abuse, e.g., by relatives who would misappropriate the grant for their use at the expense of the elderly. Such actions supported the objectives of the grant relating to consumption smoothing.

These findings contribute to enhancing understanding of the ways in which social relations mediate grant implementation, expenditure and potentially, their impact. Horak and Restel, (2016) hypothesize that in societies that are undergoing an institutional transition, the

effectiveness and successful institutionalization of formal institutions which tend to operate ineffectively at the beginning can be aided by informal institutions. Unlike higher income contexts where the state is often the main implementing agency of social protection programmes (Esping-Andersen, 1990; Van Kersbergen, 2016), findings from the study context show that ISP actors play a major role in mitigating state inefficiencies. These findings contribute to the existing body of evidence by highlighting the important role ISP actors can play in grant implementation beyond facilitating community-based targeting. Indeed, Porisky (2023) found that local administrators substituted for limited state capacity, to support the enrolment of beneficiaries in the *Inua Jamii* pension, often without sufficient oversight. They further confirm prior assertions about the existence of unplanned, yet very beneficial partnerships between the state and informal actors (Awortwi & Walter-Drop, 2018; Teshome et al., 2018). Traditionally, in Kenya, non-state actors like NGOs have been somewhat incorporated into governance and service delivery (Brass, 2012; Hearn, 1998). With respect to grants, however, this study found a gap in such partnerships and thus identified the need for a framework that can facilitate capacity sharing and exchange between formal and informal actors. Such a framework should specifically focus on including and facilitating the participation of the elderly population in policy discussions and decision-making related to grants. Such a framework can foster accountability by non-state actors and prevent the risk of exploitation and misinformation of beneficiaries by informal actors, which is likely where such interactions are uncoordinated.



Earlier, the discussion in this chapter highlighted that beneficiaries' access to social services can mitigate the *Inua Jamii* pension's effect on entrenching transactional kinship relations. In view of the evolving state capacity in the study context, findings revealed opportunities for state intervention to enhance beneficiaries' access to social services access by influencing actions and contributions by ISP actors. Niehof, (2002) argues that one of the ways in which public and private spheres of care provision can intersect is through the state's creation of an enabling environment to sustain caregiving and care receiving which happens in other more private domains. In the study context, findings showed possibilities for state intervention with respect to the provision of an enabling environment to support interventions by ISP actors. Even though ISP actors aided with the registration of beneficiaries for the grant, able-bodied elderly people who attended senior day centres had privileged access to information about the grant and according to participants' narratives, were enrolled before their counterparts without



such access. Similarly, goods and services that were provided by CBOs in Kibera largely excluded older persons who lived with disabilities, and who had difficulty accessing distribution sites. State intervention in the provision of disability-friendly environments can facilitate access to services offered by non-state actors. Equally, state enforcement of legislation that protects women's property and inheritance rights coupled with community sensitization on harmful and discriminatory cultural practices can prevent the excommunication of women from their kinship networks due to domestic violence, land dispossession or childlessness, and support family reunification initiatives by CBOs to sustain access to kinship care for older women.

This study also revealed an opportunity for state intervention to influence the distribution of non-state actors and equalize access to their services. A striking limitation of social protection that was provided by non-state actors was their limited presence in the rural compared to the urban study context. Apart from churches, the elderly in the rural study site did not have access to services like seniors' day centres, regular food parcels and even home-based care which urban elderly residents accessed through non-state actors. This can exacerbate inequalities in terms of services that participants in both sites had access to. Studies have shown that the location of non-state actors in Kenya is in part influenced by their perceived ease of operation (Brass, 2012). Given its bird's eye view, enabled by state institutions like the NGO coordination board, the state can influence the distribution of non-state actors on the basis of need rather than convenience, and incentivize their investment in rural and marginalized contexts, thereby equalizing access to social services that they provide.

## **6.5 A framework for complementarity**

Figure 7 below summarizes this study's findings on interfaces between the *Inua Jamii* pension and ISP systems of the elderly, and their implications for the establishment of complementary linkages between grants and ISP systems. It shows that the narrowly targeted, inadequate and inefficiently implemented *Inua Jamii* pension engendered social tensions, led to debt accumulation and subsequent tensions within informal credit networks, and reinforced reliance on beneficiaries by non-beneficiaries. Limitations of the grant e.g., irregular payments reinforced beneficiaries' reliance on inadequate ISP systems. Although inadequate, the grant's availability supplemented inadequate ISP systems, substituted predatory ISP systems, and



facilitated beneficiaries' access and involvement in ISP systems where they acquired other dimensions of social protection and services like domestic care. Finally, it shows that ISP systems support grant implementation with respect to enabling beneficiaries' enrolment to the programmes and their access to registration sites.

Based on these interactions, the diagram shows various considerations for the establishment of linkages between formal and informal social protection systems. Positive and negative linkages can be reinforced and mitigated respectively through the effective implementation of the *Inua Jamii* pension i.e., regular grant disbursement, an increase in the transfer amount, and via the implementation of universal social policy and social protection programmes to curb social tensions and reliance on beneficiary groups. Support and collaboration with ISP actors who support the grants' administrative functions can strengthen the grants' administration. The provision of social services through initiatives such as cash plus can meet the non-monetary needs of the elderly which contribute to the dilution of the net effect of grant. Furthermore, incentivizing the equitable distribution of non-state actors who provide social services can supplement state social service provision.



**Figure 7**

*Interplay Between Inua Jamii pension and ISP Systems of the Elderly, and Implications for Linkages*

<p><b>Cash transfer</b>  <b>Inadequate transfer amount</b>  <b>Inefficient implementation</b>  <b>Narrow demographic target</b></p>
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<b>Interplay between cash transfer and ISP systems</b>				
<p>Grant and ISP systems complement each other:            Grant facilitates beneficiaries' access and involvement in ISP systems.            Grant supplements limited resources of ISP systems</p>	<p>ISP systems substitute an unpredictable grant.             Grant substitutes predatory ISP systems</p>	<p>Narrow demographic targeting reinforces reliance on beneficiaries by non-beneficiaries</p>	<p>Grant crowds out ISP systems:            Narrow demographic targeting engenders social tensions            Grant delays and inadequate grant amount leads to debt accumulation and conflicts in informal credit networks</p>	<p>ISP systems support grant implementation and mediate grant expenditure:            Information dissemination            Access to collection centres</p>

<b>Critical but inadequate and ineffective ISP systems of the elderly</b>			
<p><b>Kinship</b>            Limited by integrational poverty            Taboos and customs that excommunicate women from kinship networks</p>	<p><b>Community support</b>            Dignity eroding</p>	<p><b>Mutual aid-SHGs</b>            Exclude elderly who are economically inactive.            Limited resources to address risk and vulnerability            Reciprocity failures</p>	<p><b>CBOs, FBOs and NGOs</b>            Uneven distribution            Inadequate resources            Dignity eroding</p>

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<b>Implications for linkages</b>
<p>Adjustment of grant amount according to need, to strengthen complementarity with ISP systems            Increased grant amount, regular and predictable payment to lessen reliance on weak ISP systems            Universal social policy and social protection to mitigate social conflicts and reliance on beneficiaries            Support and collaboration with ISP actors that support grant administrative functions.            Incentivize equitable distribution of non-state social protection and social services providers i.e., to rural areas</p>

## 6.6 Conclusion

This chapter discussed the implications of the major findings of this study. The discussion highlighted two significant contributions of this study with regard to: extending existing understandings of how social grants influence ISP systems, and uncovering the possibilities for linking social grants and informal social protection systems. Regarding the former, this discussion has shown that beyond crowding out and complementing ISP systems, relationships between grants and ISP systems are complex. For instance, grants can increase beneficiaries' informal credit networks, but a small transfer amount compromises long-term access to credit from such networks. While the grant can cause beneficiaries to divest from some ISP systems, this can have positive well-being outcomes and promote ISP voluntary engagement in non-exploitative systems. The restoration of kinship networks by grants which is a positive effect of the grant that has been established in previous studies is an indication of complex interdependencies that are created by social grants.

The discussion in this chapter shows that for social grants to complement ISP systems, due consideration must be given to the design and implementation aspects of such interventions. Transfer amounts that are linked to an objective measure of need such as the food poverty line, set above basic subsistence, can enhance gains that were observed with regard to the grant expanding beneficiaries' access to ISP networks, supplementing inadequate ISP systems, and substituting exploitative ISP systems. Having social protection interventions that target other vulnerable groups can enhance social capital and the cooperation of other society members with beneficiaries. They can also address dependency on the elderly's social grant income by other members of the household and even support the voluntary provision of care. Increasing state capacity to administer the grant is crucial for several reasons. A regular disbursement schedule can address tensions that beneficiaries face in their ISP networks due to delayed contributions. Positive citizen-state interactions can positively influence perceptions of state legitimacy, which has implications for political stability and the stability of formal and informal social protection systems. Acknowledging evolving state capacities in many southern contexts like Kenya, opportunities to leverage contributions by ISP actors, particularly in service provision to extend the impact of the *Inua Jamii* pension were discussed. These include: establishing a framework to guide interactions with ISP actors, creating an enabling

environment that can support access to services provided by them and finally, incentivizing their distribution to marginalized contexts.



## 7 CHAPTER 7: CONCLUSION

### 7.1 Rationale for conducting the study

SSA countries like Kenya are disproportionately affected by poverty, with the elderly being among the most vulnerable demographic. Vulnerability to poverty among the elderly in Kenya is exacerbated by the inaccessibility of formal social protection interventions like social insurance, social security and social assistance programmes. Meanwhile, out-of-pocket payment for basic social services like health care is a key barrier to access. Social assistance in the form of cash transfer programmes has increasingly been rolled out in low- and middle-income contexts like Kenya as a social protection intervention targeting the most vulnerable groups. Cash transfers are however narrowly targeted and offer a minimal transfer amount and thus offer limited protection against risks.

In the face of inadequate formal social protection, many elderly people rely on social protection that is provided informally, i.e., via kinship and community networks, mutual aid groups and non-state actors like CBOs, FBOs and NGOs. Although informally provided social protection fills gaps that are left by formal social protection programmes, they too are grossly inadequate. Kinship and community support is increasingly being compromised by widespread poverty and changing patterns of intergenerational and communal living. Participants in mutual aid groups often have limited resources and cannot insure their members against covariate shocks. Goods and services offered by non-state actors are often inadequate and their programmes unsustainable over time due to funding disruptions among other factors.

Against this backdrop, and in light of numerous challenges that are faced by states in low- and middle-income countries in expanding formal social protection programmes, scholars have made suggestions to bridge the gap between formal and informal social protection systems in low-income contexts in order to enhance social protection coverage. The possibilities of establishing such linkages are however not adequately explored empirically. This study set out to investigate the potential for complementarity between formal and informal social protection systems, by exploring how the *Inua Jamii* pension cash transfer programme interfaces with ISP systems of the elderly in Kenya. A qualitative case study research design was adopted to

explore the experiences of various stakeholders that are involved in formal and informal social protection systems in different capacities.

## **7.2 Study findings and implications**

This study highlights the critical contributions of ISP systems to the protection of elderly women, as well as their capacity constraints and limitations. It also deepens understanding of the interplay between formal and informal social protection systems, which provides key insights into considerations for establishing complementary linkages between them. Key study findings and their implications for complementarity between formal and informal social protection systems are highlighted below.

### ***Grant facilitates beneficiaries' access and involvement in ISP systems***

Findings revealed that beneficiaries' receipt of the *Inua Jamii* pension can expand their social protection outcomes by facilitating their access and involvement in ISP systems. The grant provided beneficiaries with financial resources to engage in reciprocity within ISP networks, which offered different dimensions of social protection. This finding highlights a key complementary relationship between formal and informal social protection systems that is facilitated by the provision of a cash transfer. It affirms the significance of cash payments in both directly and indirectly extending beneficiaries' social protection outcomes of beneficiaries.

### ***High-quality and universal formal social protection programmes are key for complementarity***

Findings suggest that grant beneficiaries' engagement in ISP systems was underpinned by inadequate and ineffective formal social protection systems in the study context. ISP systems acted as substitutes whenever the grant was unavailable due to delayed payments. The narrow demographic target of the grant further overburdened ISP systems. While it was clear that the grant facilitated the restoration of filial relations, this study's discussion showed this to potentially be indicative of an increased reliance on beneficiaries by their kin, which can undercut the intended benefits of the grant. Similarly, the use of the grant to secure support from ISP systems while positive, may also be indicative of limited basic social services in the study context to address the wide range of vulnerability that the elderly face. This in turn



compels beneficiaries to use the grant as leverage to access other forms of social protection informally. Overall, the invigoration of ISP systems by the grant even though positive, also highlights key limitations in formal social protection interventions in the study context. Study findings show that ISP systems have limited capacity to adequately substitute formal social protection systems. In order to bolster the complementary role of ISP systems, therefore, the effectiveness of formal social protection systems is key.

The importance of high-quality and universal social protection systems was further emphasized by findings that highlighted that implementation inefficiencies and limited social protection interventions for non-beneficiaries can lead to the loss of informal social protection networks. Inadequate and erratic grant payments led to an accumulation of unpaid debts from ISP networks by beneficiaries. This caused tensions and threatened beneficiaries' eligibility to additional credit. The grant was also found to engender resource conflicts within families and communities, potentially because of its narrow demographic target. These findings point to the need to mitigate such conflicts via the provision of adequate cash transfer amounts and the implementation of social protection interventions that address vulnerability across different segments of society.

A major consideration for strengthening formal social protection systems which emerged from this study is the need to strengthen the social contract between citizens and the state via cash transfer programmes. Notions of the grant as a gift were pervasive in the study context. These were exacerbated by beneficiaries' negative experiences of accessing the grant. Fostering state-citizen social contracts through the implementation of high-quality social protection programmes can promote citizens' trust in the state, and foster political and social cohesion, factors that can support the development of effective formal and informal social protection systems.

### ***Substitution of ISP systems rather than complementarity***

Findings showed that the grant has the potential to lessen reliance on exploitative and unbeneficial ISP systems. This highlights that positive outcomes can emanate from the displacement of ISP systems by cash transfer programmes. Indeed, this study revealed numerous limitations of ISP systems that undermine the well-being outcomes of the elderly.

Findings therefore show that the substitution of some forms of informality, rather than complementarity can be necessary and even beneficial. Indeed, this study's findings reveal that in fostering individual autonomy, grants can ultimately facilitate beneficiaries' engagement in ISP systems on more favourable terms.

### ***ISP actors as potential partners in the delivery of formal social protection***

Overall, findings highlight a need for sensitivity to the presence of ISP actors in the study context when designing social protection and cash transfer programmes. Despite the absence of a framework to coordinate interactions between ISP actors and the *Inua Jamii* pension administration, ISP actors supported the dissemination of information about the grant, registration of beneficiaries and their access to grant collection centres. This finding clearly revealed the need for a clear strategy to facilitate cooperation with ISP actors to strengthen the implementation of the grant. In a similar vein, this study's findings showed the important contributions by non-state actors in service provision and highlighted an opportunity to expand beneficiaries' access to basic services by incentivizing the equitable distribution of non-state actor service providers to marginalized contexts e.g., the rural study context.

### **7.3 Study contributions**

Literature on the implications of social grants on social and relational aspects of beneficiaries reflects limited contextual diversity of Southern contexts. This study contributes to the existing body of evidence by highlighting the experiences of grant beneficiaries in Kenya, where grants are a relatively more recent phenomenon, in comparison to contexts like Latin America and Southern Africa. Findings from this context, draw attention to the implementation challenges and capacity constraints that countries like Kenya without a historical institutional framework for social welfare administration may face. Inefficiencies such as irregular grant payments and weak redress mechanisms have significant consequences not only for ISP networks, but also influence citizens' perception of their entitlement to social protection. This being a qualitative study, study findings cannot be generalized to other contexts (Guba & Lincoln, 1994). However, rich descriptions of the study context can provide insights, specifically for policymakers, on the relevance of this study's findings to the establishment of complementary linkages between formal and informal social protection systems in other contexts (Guba & Lincoln, 1994).

Having only been introduced in 2018, the experiences of beneficiaries of the *Inua Jamii* pension are yet to be explored extensively. Such exploration is especially important because the *Inua Jamii* pension is the first, individually targeted, and categorically universal cash transfer programme in Kenya. This study, therefore enriches evidence on beneficiaries' experiences of cash transfer programmes by including the voices of *Inua Jamii* pension beneficiaries.

The limited empirical basis to support the development of strategic linkages between formal and informal social protection systems has been noted in literature. This study specifically responds to this gap. It provides empirical evidence, with key insights that can support approaches to complementarities between cash transfer programmes and ISP systems in Kenya.

Finally, this study provides a nuanced, layered understanding pertaining to the question of whether formal social protection systems strengthen or crowd out ISP systems. It shows cash transfer programmes can crowd out ISP systems, but with positive social protection outcomes on beneficiaries e.g., enhanced autonomy. Cash transfer programmes may also support the establishment and participation in ISP systems. However, these signal key limitations of formal social protection systems. It was also clear that certain design elements of cash transfer programmes influence possibilities for informal cooperation. Overall, the study findings show that in a context like Kenya, establishing complementarity between ISP and formal social protection systems is complex. Neither system is strong enough on its own to deliver on the transformative social protection mandate, neither is adequate, however, the findings point to the potential for greater complementarity if each system is strengthened and the main limitations in each are addressed as discussed in the previous chapter.

#### **7.4 Strengths, limitations, and opportunities for further research**

The timing of data collection for this study, shortly after the rolling out of the *Inua Jamii* pension programme has dual implications for the findings. On the one hand, it provided a unique opportunity to understand near real-time shifts that were taking place in beneficiaries' ISP networks at the cusp of change. Such understanding may not be possible if a historical approach is taken, after a lengthier implementation period of the *Inua Jamii* pension. That said,

it is possible that conducting a similar study after a longer implementation period, perhaps when most of the administrative challenges have been resolved, can yield different insights as to how grants influence beneficiaries' ISP systems.

Due to time constraints and resource limitations, perspectives from some ISP networks were excluded from this study. Specifically, members of beneficiaries' kinship networks were not interviewed. Previous studies that have included such networks have been able to provide useful insight into how social grants influence the re-allocation of remittances within kinship networks. Jensen, (2004) and du Toit and Neves (2009) find that while grants do indeed crowd out remittances, they enable the reallocation of resources to other family members. The authors conclude that this is an indication of the extended reach of social grants. While in this study, some participants alluded to the grant displacing remittances, redirection pathways of such remittances could not be fully explored from the perspectives of grant beneficiaries only. Future studies in the study context can explore the effect of grants on the redistribution of resources within kinship support networks and their implications by including perspectives from kinship networks.

The exclusion of elderly male beneficiaries from this study was based on the rationale that men are often not extensively involved in informal social protection systems. By focusing specifically on the experiences of elderly women, the study provided insights into how the *Inua Jamii* pension influenced the informal social protection systems predominantly used by women. However, this narrow focus on women prevented a comprehensive examination of the ways that gender dynamics mediate social protection outcomes from ISP systems, as well as interactions between formal and informal social protection systems. It also limits the relevance of the findings in contexts where male involvement in ISP systems is prevalent. Future studies could explore gender dimensions that undergird ISP systems and their interfaces with formal social protection systems.

Data for this study were collected before the COVID-19 pandemic. Thus, this dissertation does not reflect on the resilience of informal social protection networks during such crises. Literature suggests that COVID-19 lockdown restriction measures which forced the elderly to isolate and disrupted the earning capacity of many individuals, particularly those in the informal economy had a significant impact on informal risk-sharing networks (Di Novi et al., 2023; ILO, 2020).

Further exploration of the resilience of informal risk-sharing networks during crises such as the COVID-19 pandemic is thus necessary.

This study investigated linkages between the Inua Jamii pension and informal social protection systems utilized by the elderly. Positive and negative interfaces identified were due to a wide range of systemic factors. For example, the effect of the grant on strengthening kinship networks while simultaneously causing dependency on the elderly points to gaps in the implementation of a life cycle approach to social protection and social policy in the study context. This finding underscores the need to explore interfaces between formal and informal social protection systems both at a programmatic and systemic level – focusing on interactions between various formal social protection programmes and the ways that they interface with informal social protection systems used by different demographics. Such an approach can provide a much broader analysis and better understanding of the dynamics between formal and informal social protection systems (rather than programmes) and implications for integrating them.

A key strength of this study is that it was conducted in two different contexts, primarily to acquire a depth of understanding of interfaces between formal and informal social protection systems. This was also done in order to extend the evidence base upon which conclusions on the potential for complementarity can be drawn. This approach proved to be beneficial in that it revealed key differences in participants' access to ISP systems in the rural versus urban contexts. For example, it showed the disproportionate distribution of NGOs and CBOs in urban informal settlements where residents also comparatively had limited kinship networks. These findings influenced the recommendation made in this chapter regarding the need for the state to influence the distribution of non-state actors. Future studies can enrich the understanding of interfaces between grants and ISP systems in even more diverse contexts like arid areas of Kenya where nomadic communities are even more marginalized and may rely on ISP systems of a different nature.

## **7.5 Concluding remarks**

This study examined interactions between formal and informal social protection systems to uncover the potential for complementarity between them. Findings emphasize the need to

strengthen the implementation of the *Inua Jamii* pension and enhance universal social protection provision across different demographics to enhance and mitigate positive and negative interfaces respectively. Findings also highlight opportunities to leverage the capabilities of ISP actors to strengthen the *Inua Jamii* pension administration and enhance service provision.





## 8 References

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## 9 APPENDICES

### 9.1 Appendix 1: In-depth individual interview guide

#### IN DEPTH INDIVIDUAL INTERVIEW (IDI) GUIDE FOR INTERVIEWS WITH RECIPIENTS OF THE “INUA JAMII” CASH TRANSFER

##### Instructions for conducting the individual interview

- 1. Introduction of the study:** The researcher will introduce herself and the study, and thank the participant for agreeing to be part of this interview. The interview will take between 45 minutes to one hour.
- 2. Consent:** The researcher will go through and explain the informed consent form and obtain either verbal or written consent. One copy of the informed consent form shall be given to the participant and a second copy shall be kept by the facilitator. Consent will also be sought from the participant to audio-tape the interview. The voluntary nature of the study will be emphasized. The participant will also be informed of their right to withdraw from the interview at any point in the discussion.
- 3. Fill out the cover sheet:** The participant will be asked to complete the demographic information in the cover sheet

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##### Materials needed:

- Digital recorder
- Notebook and pen
- Interview demographic questionnaires
- Note-taking forms
- Consent forms
- Bags/files or interviewers to keep documents in



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##### INTERVIEW SCRIPT

Hello. Thank you for being here, my name is Phoene Mesa and I will be interviewing you today.

The purpose of today is to talk about the “InuaJamii” cash transfer programme that targets Kenyan senior citizens. I would like to talk to you because you are a recipient of that cash transfer. I am interested in hearing your experiences since you started receiving the cash transfer.

The interview will take about 45 minutes to one hour. I might interrupt at points during the interview to assure that we have enough time to talk about different things. I will be recording today’s discussion and ask that you speak up so that your voice is captured. I will not use the recordings for anything else than this project, and will not share your name or identity with



anyone else. Some things you say may be shared as we go over what everyone has said, but no one will know who you are.

### **PART I: Experience with Informal Social Protection (ISP) systems**

1. Please tell me about how you meet your day to day needs? For example, food, paying for medical bills, transport etc.
2. What are some of your most challenging needs to meet? Why? How do you overcome these challenges?
3. Do you receive any support from anyone or any organization to meet any of the needs you just mentioned?

*Probes for discussion: What kind of support? From whom? How? For what purpose?  
Please tell me more.*

### **PART II: Experience receiving the “InuaJamii” cash transfer**

4. When did you start receiving the cash transfer?
5. How has your experience been receiving the cash transfer? Please walk me through the process from when you were recruited to when you started receiving the cash transfer.

*Probes for discussion: How did you hear about the programme?  
How were you enrolled?  
How do you receive your cash transfer? How often?  
Have you experienced any challenges with the “InuaJamii” cash transfer so far? If so, which challenges? Please tell me more.*

6. How do you use the cash transfer that you receive from “InuaJamii”?

*Probes for discussion: How appropriate do you think this “InuaJamii” cash transfer is in meeting your needs? i.e. Adequacy of the cash transfer?*

7. What do you like most about the “InuaJamii” cash transfer? Why?
8. What don't you like about the ‘InuaJamii’ cash transfer programme? Why? How do you think this can be solved/improved?

### **Part 3: Effect of cash transfer on Informal Social Protection (ISP) systems**

9. Can you describe for me any changes in your life since you started receiving the cash transfer?

*Probes for discussion: For example, is there any difference in how your community perceives you? If so, how? What is the difference?  
How has receiving the cash transfer changed how you meet your daily needs?*

10. Since you started receiving the cash transfer, have you experienced any changes in the kind of support you received to meet your needs from i.e family, community based organizations, women self-help groups, friends? Has anything changed in how you participate in community-based organizations, women self-help groups? Can you describe the change for me? What happened? When did it happen? Why do you think it happened?

11. Before we end, is there anything that we did not talk about that you would like to add?

**End of interview/conclusion**

*Thank you for participating today. This has been a very successful discussion, I really value your opinion and believe that they will be a useful contribution to my research project. Before we end, I want to remind you that I will not share what have told me today with anyone else, and no one will know who you are when I publish these findings as part of this research project.*

*I hope you have found the discussion interesting. If there is anything you are unhappy with or wish to complain about, please contact me through the contact provided on the information sheet.*

**Individual Interview Cover Sheet**

This form is to be completed by the interviewer.

No identifying information (e.g. names) is to be recorded.

<b>Interview details</b>	
ID code:	
Date:	
Location:	
Interviewer:	
Time interview began:	
Time interview ended:	
Total duration:	
Audio-recorded (yes/no):	
<b>Demographic details:</b>	
Age:	

Gender	
Residential area:	
Sources of income	
Monthly income	<ul style="list-style-type: none"> <li>• Kes 0-500</li> <li>• Kes 500-1000</li> <li>• Kes 1000-2000</li> <li>• Kes 2000-5000</li> <li>• Kes 5000-10,000</li> <li>• Above Kes 10000</li> </ul>
National Hospital Insurance	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Civil Servants Pension	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Year and month of first “InuaJamii” Cash transfer payment	
Number of payments received	
Household size	
Highest level of education	<ul style="list-style-type: none"> <li>• None</li> <li>• Primary (Indicate class) _____</li> <li>• High school (Indicate form) _____</li> <li>• Tertiary (Indicate qualification) _____</li> </ul>


  
 UNIVERSITY of the  
 WESTERN CAPE

**Notes/comments:**

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## 9.2 Appendix 2: Focus Group Discussion guide

### FOCUS GROUP DISCUSSION GUIDE (FGD) FOR INTERVIEWS WITH WOMEN SELF HELP GROUPS THAT HAVE MEMBERS WHO ARE RECEIPIENTS OF THE “INUA JAMII” CASH TRANSFER

#### Instructions for conducting the FGD

1. **Introduce the study to participants:** The researcher will introduce herself and thank the participants for agreeing to participate in this research.
2. **Consent:** The researcher will go through and explain the informed consent form and obtain either verbal or written consent. One copy of the informed consent form shall be given to the participant and a second copy shall be kept by the facilitator. Consent will also be sought from the participants to audio-tape the interview. The voluntary nature of the study will be emphasized. The participants will also be informed of their right to withdraw from the FGD at any point in the discussion.
3. **Fill out the cover sheet:** The participants will be asked to complete the demographic information in the cover sheet
4. **Set up:** participants and the interviewer will all sit in a circle to minimize power differentials

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#### Materials needed:

- Digital recorder
- Notebook and pen
- Interview demographic questionnaires
- Note-taking forms
- Consent forms
- Bags/files or interviewers to keep documents in



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#### FOCUS GROUP SCRIPT

Hello. Thank you for being here, my name is Phoebe Mesa and I will be facilitating a discussion with you today.

I would like to talk to you because some of your members are recipients of the “Inua Jamii” cash transfer. The purpose of today is to talk about your Women Self Help Group, the kind of support your programmes offer to your members who are over 70 years. I would also like to hear how the “InuaJamii” cash transfer programme has affected your programmes in any way.

I will be guiding today’s discussion by asking questions, listening, and making sure everyone has a chance to share. I would like everyone to participate and for the discussion to be informal, so there is no need for you to raise your hand before speaking.

I might interrupt at points during the discussion to assure that we have enough time for all topics. If you don’t understand a question, please let us know.

I will be recording today's discussion and ask that you speak up so that your voice is captured. I will not use the recordings for anything else than this project and we will not share your identity with anyone when we look through what you tell us. Some things you say may be shared, but no one will know who you are. As this is a group, please only share what you are comfortable with everyone here knowing, please do not share information that you do not want anyone else to know.

### **PART I: Understanding the Women's Self Help Group as a social protection institution**

1. To start us off, will you please tell me about your activities as a group?

*Probes for discussion:*

- What is the name of this group?*
- Why did you form this group?*
- When did you form this group?*
  
- What are some of the things that you do?*
- What is the purpose of each of the activities that you undertake?*

2. Do any of your activities meet your day to day needs? How? What about the needs of the senior members of this group? How?

### **PART II: Experiences receiving the "InuaJamii" cash transfer**

1. In 2018, the government of Kenya launched the "InuaJamii" cash transfer programme, which some of your members receive. Can you please tell me how you have seen community members experience this cash transfer? What, if anything, would you say it has changed in recipient's lives? How? And why?

3. What difference, if any, would you say your group has experienced now compared to before members started to receive the cash transfer? Can you describe for me any changes in activities? Which changes have you experienced, how? Why?
4. What do you think the links are between the cash transfer programme and a group like yours?
5. How do you think programmes like the "InuaJamii" cash transfer can work with groups like yours?
6. Any other insights that you would like to share about the cash transfer and your group?

### **End of interview/conclusion**

*Thank you for participating today. This has been a very successful discussion, I really value your opinions and believe that they will be a useful contribution to my research project. Before we end, I want to remind you that I will not share what have told me today with anyone else, and no one will know who you are when I publish these findings as part of this research project.*

*I hope you have found the discussion interesting. If there is anything you are unhappy with or wish to complain about, please contact me through the contact provided on the information sheet.*



**Focus Group Interview Cover Sheet**

This form is to be completed by the interviewer

No identifying information (e.g. names) is to be recorded.

ID code:	
Date:	
Location:	
Moderator:	
Note-taker:	
Time interview began:	
Time interview ended:	
Total duration:	
Audio-recorded (yes/no):	
Total number of people in the group session	



**Notes/comments:**

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**DEMOGRAPHIC DETAILS QUESTIONNAIRE FGDs**

1. Age (years) \_\_\_\_\_
2. Residential area \_\_\_\_\_
3. Source of income \_\_\_\_\_
4. Monthly income \_\_\_\_\_

- Kes 0-500
- Kes 500-1000
- Kes 1000-2000
- Kes 2000-5000
- Kes 5000-10,000
- Above Kes 10000

5. National Hospital Insurance (Write ‘Yes’ or ‘No’)\_\_\_\_\_

6. Civil Servants Pension (Write ‘Yes’ or ‘No’)\_\_\_\_\_

7. Year and month of first “InuaJamii” Cash transfer payment\_\_\_\_\_

8. Number of payments received\_\_\_\_\_

9. Household size\_\_\_\_\_

10. Highest level of formal educational attainment

- None
- Primary (Indicate class) \_\_\_\_\_
- High School (Indicate form) \_\_\_\_\_
- Tertiary (Indicate qualification)\_\_\_\_\_



### 9.3 Appendix 3: Key informant interview guide

#### IN DEPTH INDIVIDUAL INTERVIEW (IDI) GUIDE FOR INTERVIEWS WITH KEY INFORMANTS

*\*\*This IDI guide was adapted based on the expertise of respective key informants. Different aspects of the guide were addressed by different key informants.*

#### Instructions for conducting the individual interview

- 1. Introduction of the study:** The researcher will introduce herself and the study, and thank the participant for agreeing to be part of this interview. The interview will take between 45 minutes to one hour.
- 2. Consent:** The researcher will go through and explain the informed consent form and obtain written consent. One copy of the informed consent form shall be given to the participant and a second copy shall be kept by the facilitator. Consent will also be sought from the participant to audio-tape the interview. The voluntary nature of the study will be emphasized. The participant will also be informed of their right to withdraw from the interview at any point in the discussion.
- 3. Fill out the cover sheet:** The participant will be asked to complete the demographic information in the cover sheet

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#### Materials needed:

- Digital recorder
- Notebook and pen
- Interview demographic questionnaires
- Note-taking forms
- Consent forms
- Bags/files or interviewers to keep documents in



#### INTERVIEW SCRIPT

Hello. Thank you for being here, my name is Phoene Mesa and I will be interviewing you today.

The purpose of today is to talk about the “Inua Jamii” cash transfer programme that targets Kenyan senior citizens. I would like to talk to you because of your involvement in the programme. I am interested in hearing your experiences and expert opinions regarding the implementation of the programme.

The interview will take about 45 minutes to one hour. I might interrupt at points during the interview to assure that we have enough time to talk about different things. I will be recording today’s discussion and ask that you speak up so that your voice is captured. I will not use the recordings for anything else than this project, and will not share your name or identity with

anyone else. Some things you say may be shared as we go over what everyone has said, but no one will know who you are.

### **PART I: Understanding the “Inua Jamii” Cash transfer programme**

1. In 2018, the government of Kenya launched the “Inua Jamii’ Cash transfer programme. Can you please tell me more about this programme?

*Probes for discussion:*    *What is the programme?*  
                                  *What is the purpose of the programme?*  
                                  *Why is it needed?*  
                                  *What does the programme entail?*  
                                  *What is the programme expected to achieve?*

### **PART II: Effectiveness of the implementation of the “Inua Jamii” cash transfer programme**

2. What has been your experience implementing the Inua Jamii cash transfer programme?

*Probes for discussion:*    *What have been the major successes so far? Why?*  
                                  *What have been some of the major challenges so far?*

3. Walk me through the process from when participants are recruited to when they start receiving the cash transfer.

*Probes for discussion:*    *How is the target group reached?*  
                                  *How do beneficiaries receive their cash transfer?*  
                                  *To what extent is it being implemented as planned? Have there been any changes to the implementation of the programme since it was started? Which ones and why?*

4. How appropriate do you think this cash transfer is as a social protection instrument?

*Probes for discussion:*    *Adequacy of the cash transfer*  
                                  *Reaching the target groups?*  
                                  *Success in accomplishing its objectives*

5. How do you think the recipients of the "Inua Jamii” Cash transfer programme experience the programme?

*Probes for discussion:*    *What has been the reception and uptake among recipients?*

*How has it affected its recipients? How does it work to guarantee other social protection rights: housing, healthcare, freedom from hunger, water and sanitation, education and fulfilling the rights of older persons?*

**Part III: “Inua Jamii” cash transfer programme and Informal Social Protection (ISP)**

6. I would like us to shift focus a little bit to before the *Inua Jamii* cash transfer programme was introduced. What are some of the safety nets that were available to senior citizens that were provided by the state? What about those not provided by the state? What is the role of your organization as a social protection provider for the elderly?
7. Before *Inua Jamii*, some elderly women relied on ISP systems such as their familial networks, community-based organizations and mutual aid arrangements for their safety nets. How do you think *Inua Jamii* has affected these informal systems?
8. In the design and implementation of the “*Inua Jamii*” cash transfer programme, are there any considerations that have been made to link “*Inua Jamii*” with these informal systems?  
*Probes: If so, which efforts? Please describe. How? What have been some of the challenges experienced in establishing these links with ISPs?*  
*If none, why haven't there been such efforts? Please explain.*
9. Before we end, is there anything that we did not talk about that you would like to add?

**End of interview/conclusion**

*Thank you for participating today. This has been a very successful discussion, I really value your opinion and believe that they will be a useful contribution to my research project. Before we end, I want to remind you that I will not share what have told me today with anyone else, and no one will know who you are when I publish these findings as part of this research project.*

*I hope you have found the discussion interesting. If there is anything you are unhappy with or wish to complain about, please contact me through the contact provided on the information sheet.*

**Key Informant Interview Cover Sheet**

This form is to be completed by the interviewer.

No identifying information (e.g. names) is to be recorded.

<b>Interview details</b>	
ID code:	
Date:	
Location:	
Interviewer:	
Time interview began:	
Time interview ended:	
Total duration:	





## 9.4 Appendix 4: Thematic network analysis

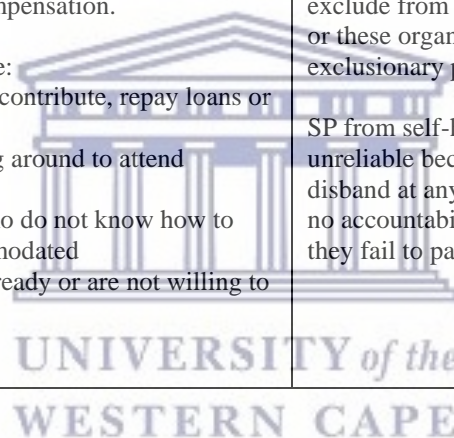
**Research objective 1:** to determine the nature of informal social protection systems that elderly beneficiaries of the *Inua Jamii* Pension relied on before receiving the *Inua Jamii* Pension cash transfer, and resultant social protection outcomes from participating in them

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
Family support	<p>Family members perform domestic chores like cooking, cleaning, farming, fetching water and provide care for the elderly including taking them to hospital, monitoring prescriptions, psychological support like spending time with the elderly.</p> <p>Family members provide food for the elderly, pay for healthcare including health insurance, provide shelter, and financial support</p> <p>Family members provided the link between the elderly and ISPs like <i>chama</i>, <i>nyumba kumi</i> and non-state SP actors like the church, by making contributions to these organizations on behalf of the elderly</p> <p>Family members hired labour when they were unable to offer direct support (2 participants)</p>	<p>Family members provide protective social protection: Finances, basic goods and services including caring for the elderly both directly and indirectly.</p> <p>Family members provide linkage to insurance providers and services both formal and informal.</p>	Kinship support	ISP systems of elderly women
Family support_ limitation	<p>Kin support is erratic</p> <p>Family members have their own responsibilities/aspirations: Some elderly feel like they are a burden</p> <p>Providing care for the elderly is difficult and requires expertise that is sometimes lacking</p> <p>Kin support is taboo: in some cases cannot be provided because of taboos that govern how family members relate</p> <p>Intergenerational poverty limits the capacity of family members to provide support, children are too poor</p> <p>Kinship support is reciprocal</p> <p>Some kin/children are unwilling to support the elderly</p> <p>In some (7) cases, kin support is unavailable because of the death of family members, migration, childlessness, delinquent children</p>	<p>For some elderly, family support is completely unavailable, is inadequate, and irregular.</p> <p>Receiving kin support leaves some elderly with feelings of guilt</p>		
Community support	<p>Some elderly women depend on acts of charity by neighbours who provided services like washing clothes, and begging for food from strangers</p> <p>Relying on charity as a form of social protection is unpredictable and can force one to 'be nice' to neighbours.</p>	Some women rely on acts of charity from neighbours. This can be dignity eroding.	Community support	

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
Non state SP_ contributions	<p>Non state SP actors provide care for the elderly, taking them to hospitals, welfare checks, home based care e.g. cleaning homes.</p> <p>Non state actors provide financial support to the elderly, food, free/low cost health care services/ cover hospital expenses.</p> <p>Non state SP actors link the elderly to their families through reunification programmes</p> <p>Non state SP are a source of psychosocial support for the elderly including spiritual support i.e., churches</p> <p>Non state SP actors build homes, repair homes and run homes for the elderly.</p> <p>Non state SP link the elderly to other non-state SP actors and even subsidize the services of other non-state actors for their members e.g., low cost insurance and funeral cover</p> <p>Non state actors like churches and CBOs provide basic living support in the form of clothing donations, blankets, cups etc.</p> <p>Non state actors subsidize healthcare through community based health insurance.</p> <p>Non state actors mobilize resources for the elderly in case of bereavement</p> <p>Non state actors provide the elderly with micro insurance for funeral cover.</p> <p>Non- state actors like CBOs support self-help activities e.g. by providing a platform for the elderly to meet, proposing the idea of self-help, supplementing their activities.</p> <p>Non state SP actors provide micro savings and micro credit services for the elderly. High default rates.</p> <p>Non state actors educate the elderly on various skills that can be used to earn money.</p> <p>Non state actors empower the elderly to speak up for their rights and also advocate for the rights of the elderly to the government and community.</p> <p>Non state SP offer grandchildren of the elderly bursaries</p>	<p>Protective: Non-state SP actors directly and indirectly (linkages) provide basic goods and services like housing, spiritual support, homebased care, education, medical care, financial services.</p> <p>Preventive: Non-state SP actors directly and indirectly (linkages) provide insurance services or subsidize access to insurance services or mobilizing resources when a shock occurs.</p> <p>Non state SP provide linkages with other social protection actors both formal and informal who provide goods, services or insurance.</p> <p>Promotive: Non state SP actors and ISPs directly and indirectly promote the financial wellbeing of the elderly by providing training for income generating activities, access to credit and access to bursary opportunities for Family members. High default rates on credit among the elderly</p> <p>Transformative: Non-state SP actors try to shape attitudes towards the elderly and</p>	Non-state actors (CBOs, NGOs, FBOs)	

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
		<p>advocate for policies that aim to improve the well-being of the elderly.</p>		
Non state SP_ limitations	<p>The elderly are unable to access venues where donations are made  There are too many needy people and too little help going around  Non state SP like churches require individuals to make investments in order to be eligible for any welfare  Welfare services from non-state SP actors can be discontinued at any time  Receiving welfare from non-state SP actors can degrade the elderly-elderly as beggars, moving around to look for donations  Some non-state SP is erratic, only coming at the end of the year or when one is determined to be in need  Assisted self-help activities through microfinance exclude the elderly due to their inability to repay loans.  Some elderly have no information about the eligibility criteria of non-state welfare or do not understand their terms of operation.  Some non-state welfare solutions are unacceptable to the elderly or even irrelevant e.g. funeral package not relevant when an elderly doesn't have a husband or children  Benefits are too small.  Observation: non state actors are predominantly in Kibera</p>	<p>Non state SP actors exclude many elderly people due to their limited capacity, requiring the elderly to make investments, being located away from where the elderly are, not providing enough information on eligibility.</p> <p>SP from non-state actors is unreliable and unpredictable—only coming at a specific time, being discontinued at any time.</p> <p>Some welfare solutions provided by non-state SP actors are not responsive to the needs of the elderly.</p> <p>Receiving welfare from non-state SP actors can degrade the elderly</p>		
Chama/self-help_SP contributions	<p><i>Nyumba kumi</i>, mainly in responses from rural areas. Comprises neighbours who cooperate to share information on matters security but have chosen to cooperate on other issues like contributions when a funeral happens.  Money from <i>chama</i> used for business or purchase of assets; income generating assets/activities  Merry go round boosts household income/assets.  Table banking facilitates access to credit for food and income generating activities  Money borrowed from <i>chama</i> used for farming/ buying food thus</p>	<p>Protective: self-help groups enable the mobilization of finances that members can access after a period of time and use to buy goods. They indirectly also provide access to social services and promote psychosocial wellbeing of their members.</p>	Mutual aid/self-help groups	

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>contributing to food security            Chama members contribute towards hospital bills            Contributions towards losses like death, predominant <i>chama</i> activity            We meet to talk, we do not feel lonely: <i>chama</i> as a source of psychosocial support            Savings are made across the year to be collected in December            Source of pension through investment in rental property-(single case, Kibera)            School fees: Money from <i>chama</i> is used on school fees</p>	<p>Preventive: Self-help groups provide financial cushions in the event of shocks like death or illnesses through contributions.             Promotive: Savings and credit from self-help groups contribute towards school fees, and business activities</p>		
Chama/self help_SP limitations	<p>Groups are unreliable—they can disband or kick out members any time because of disagreements            Benefits are too small. Savings are limited.            Sometimes members do not receive their compensation.</p> <p>The elderly self-exclude from <i>chama</i> because:            they have a low earning capacity and cannot contribute, repay loans or reciprocate,            do not have the physical energy to be moving around to attend meetings,            groups predominantly have young people who do not know how to deal with old people-they do not feel accommodated            they fear being conned, have been conned already or are not willing to take risks e.g. external loans</p>	<p>SP from self-help groups is unavailable to many elderly people because they either self-exclude from such organizations or these organizations have exclusionary practices.             SP from self-help groups is unreliable because groups can disband at any time, they have no accountability mechanisms if they fail to pay out benefits.</p>		



**Thematic network analysis, research objective 2:** to explore the specific ways in which the *Inua Jamii Pension* cash transfer programme, a formal social protection programme, interfaces with pre-existing informal social protection systems of the elderly and influences their social protection outcomes

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
Grant_ challenges: cash collection methods	KIIs	Key challenges in the grant administration include: miscommunication, lack of	The grant is yet to establish a seamless and effective	Inadequate grant amount and



Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>Initially, all PSPs could make payments through a pin based system, bio based system and over the counter payments.</p> <p>Currently there is a transition to a biometrics system to prevent the collection of grant on behalf of deceased beneficiaries. Some agents are biometrics enabled, others are not.</p> <p>Different programme service providers have different modes of operation. Some have agents everywhere others do not.</p> <p>SP office tries to match some PSPs to specific locations/bring in agents on specific days for beneficiaries to collect/put beneficiaries collection dates on a schedule so that each has their day and so that there is no shortage of money. However, beneficiaries show up whenever they are informed that there is money.</p> <p><b>Beneficiaries' challenges</b></p> <p>The finger print system does not accept some beneficiaries' fingers, they thus have to enlist caregivers.</p> <p>Banks where beneficiaries access their money are far.</p> <p>Cash can be unavailable on collection days</p> <p>Long queues at the bank.</p> <p>Missed payments without explanations</p> <p>Being transferred to other cash collection locations</p> <p>Some beneficiaries collect grant at bank, others at DOs office; bank beneficiaries receive a notification when grant money is available, DOs beneficiaries have to keep checking, physically.</p> <p>It is a challenge for disabled people to go to grant collection locations</p>	<p>information and understanding of payment systems, system (biometric) failures, and beneficiaries are forced to endure long queues, missed payments, congestion at pay points, poor redress mechanisms.</p>	<p>administrative system, redress mechanism and payment system</p>	<p>inefficient implementation</p>

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>Having more service providers has helped to ease congestion and allowed beneficiaries to access grant at the nearest bank</p> <p>Participants reported cases of going to collect at the usual station and being redirected to a further station e.g. from Malava to Kakamega</p> <p>Some participants "follow" where the agent is located rather than waiting for their collection date.</p> <p>Participants need fare to access distance grant collection stations</p> <p>Lack of redress when finger prints do not work.</p> <p>Struggle in the queue, many people, collection flows over to the following day,</p> <p>When people changed banks to those closer to them, some started missing payments</p> <p>Beneficiaries are affected psychologically when they get frustrated by missing the grant</p>			
Grant_ challenges: discontinuation	<p>Mistakes in the forms such that several beneficiaries are registered under a single ID number result in discontinuation</p> <p>Rumours that the grant will be discontinued: The grant is not backed by policy and can thus be discontinued any time</p> <p>Name 'disappear' from the list</p> <p>Removing people from the list leads to tensions with village elders who are seen to be responsible.</p> <p>Some beneficiaries are declared dead whilst still alive</p> <p>Being discontinued has psychological effects including trauma that could lead to death.</p> <p>Discontinued beneficiaries give up on following up</p> <p>KII</p> <p>System clean ups lead to people being discontinued due to issues like sharing the same ID, names that do not match between the system and the ID</p>	<p>Systems to correct errors are still being put in place and are constantly updated which results in some beneficiaries being excluded from the grant.</p> <p>Beneficiaries are frustrated and sometimes get despondent from being discontinued suddenly</p> <p>Beneficiaries do not understand the reasons behind their sudden discontinuation</p>		

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>One cannot receive two grants at the same time e.g. OVCT and 70+. The system automatically exits such beneficiaries from both systems</p> <p>Removal of double registered people: People who were on the targeted 65+ had again registered for the 70+ results in discontinuation</p> <p>Names are removed during the process of verifying the information/payroll cleaning</p> <p>People with old generation IDs are removed from the system</p> <p>People who registered with old generation IDs and have switched to new generation IDs are removed from the system</p>			
Grant_ challenges: delayed and unpredictable payments	<p>Grant received only 3 times in a year</p> <p>The grant is paid in lump sums, 12,000 or 8,000 to compensate for missed payments</p> <p>It would be better if the grant came monthly</p> <p>Sometimes they do not give you the correct amount after a delay</p> <p>Payments are not predictable</p> <p>Sometimes arrears are not paid</p> <p>Delays happen because the government takes so long to do reconciliations</p> <p>Getting lump sum payments makes beneficiaries targets of theft vs. if it came every month, they will steal from us</p>	Grant is not paid on a regular basis		
Grant_ challenges: inadequate	The grant amount is not nearly enough to cater for all basic needs.	Inadequate grant amount	Inadequate grant amount	
Grant as gift vs grant as a right	<p>Grant as a gift from God, the government has no control over delays</p> <p>The government does not have to give us anything; we need to be grateful</p> <p>We cannot force the government to increase it if their budget doesn't allow</p> <p>The government remembered us</p> <p>You cannot decide how a gift is given to you: delays are part of the plan</p>	Grant implementation fosters perception of the government as a paternalistic and benevolent	No sense of entitlement to the grant among beneficiaries	Apathy towards inadequate grant and inefficient implementation

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	The "government" will decide whether to add or not You cannot ask if the amount is not right We hope our leaders will make changes Better than before Unheard of for the government to give free money Fear of being discontinued The grant is not guaranteed as a matter of policy			
Grant makes life easier	Grant has helped Grant provides relief from struggle e.g., hawking to make money I feel good	Reduced stress and anxiety	Grant supplements ISP systems and vice versa	ISP systems complement the grant
Grant_ consequences: psychological +ve	I am free from worries I am happy Renewed hope: I am living for something			
Grant_ consequences: self-esteem and reliance	I buy things for myself I have my own plans I have reduced begging I mind my business I have a salary, I am in charge of what I do I do not rely on them I feed myself, I clothe myself I can buy my own sandals or send someone I do not worry that I have nothing to eat I can go anywhere i feel like going People listen to me because they know i have money from the government She buys without asking	Grant enables elderly beneficiaries to assert individual autonomy: Grant enables the elderly to assert their independence and restores their dignity		
Grant use_ basic necessities Grant use_ labour Grant use_ savings	Grant is primarily used to access basic goods especially food. Others include: soap, blankets, fertilizer, seeds, paraffin, clothes, rent in urban areas, pay hospital bills, pay farm labourers Grant also saved to meet future needs	Grant is used to meet basic needs		
Kin support examples_ supplement grant and vice versa	Despite having access to the grant, kin still send remittances and food Kinship support not provided as much as it was before Kinship support is provided in between grant delays	Grant supplements kinship support: Grant comes in when kin have not sent/earned		

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	Kinship support is provided because grant is inadequate so—‘they still care for me’ Grant supports the family when wage income is unavailable	anything and kinship support helps when grant has not been received		
Grant use_ sharing with kin	Grant money is directly distributed among kin Grant is used to support the needs of kin including grandchildren e.g. school fees, medical bills, food, clothing etc	Grant has given kin "breathing space"  Kin ‘top up’ because the grant is inadequate.		
Grant_ consequences: i am not a bother	Children do not see me as a bother Not being a bother leads to improved familial relations I do not bother my children all the time	Grant frees the elderly from dependency on their kin all the time		
Grant use_ business assets	Grant used to buy raw materials for soap making Grant used to buy animals like cows, goats Grant used to buy business stock like eggs, vegetables	Grant supports the elderly in their economic activities		
Grant_ challenges: delayed payments +ve	The accumulation of delayed payments allows me to buy assets	Grant delays enable the elderly to save and accumulate assets (promotive SP)  Delayed payments enables savings and purchase of income generating assets		
Grant use_ access to credit	When it delays_ we borrow and return The landlord knows I will still pay I use it to negotiate at school when my grandchild is sent home for school fees I borrow basic necessities from the shop against the grant I access treatment on credit	Grant allows beneficiaries to access goods and services on credit in their community	Grant facilitates beneficiaries’ access and involvement in ISP systems	
Grant use_ social networks	Grant money is used to make <i>chama</i> contributions and access SP from <i>chama</i> Grant is used to remain active in church by making contributions Grant is used to remain active in social networks; by participating in events like funerals	Grant enables beneficiaries to invest and access SP from informal social networks.		



Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	Grant is used on family members in order to access care from kin Children come closer to grant recipient because of the grant. (Dependency? Or mutual support?)			
Grant_ challenges: coping with delayed and unpredictable payments	The need to ration expenditure because it comes once The need to find other means of survival when the grant delays: family, begging You have to engage in business to make money when the grant is delayed Beneficiaries are affected emotionally when grant delays The quality of life changes when the grant fails to come	Informal institutions substitute the grant inefficiencies-delays  Informal networks smoothen incomes and consumption when grant delays.  Delays interrupt consumption and spending.  Delays force beneficiaries to fall back on informal networks like family, credit and begging	ISP systems mitigate grant inadequacy and administrative inefficiencies	ISP systems substitute the grant
Grant_ consequence: unmanageable debt	Beneficiaries borrow money to go and collect the grant which they are unable to repay when and when they do not access the grant. Beneficiaries get credit with the expectation of receiving the grant but when it is paid, it is not enough to cover their debts Bi monthly as well as late payments find participants having encountered a lot of debt; monthly payments are better. The grant is inadequate; debt is inevitable Even though delayed payments are made in full, the money is used to clear debts incurred when it was delayed. Beneficiaries experience feelings of fear and embarrassment when they have debt Creditors help to keep businesses and life going when the grant delays	Beneficiaries rely on credit from their social networks to get by when the grant has delayed.  Excessive delays lead to debt accumulation, ruins trust in social networks and also affects beneficiaries' self esteem  The minimal grant amount makes debt inevitable		

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
<p>Grant as a secret  Grant_ consequence: creates expectations  Grant_ challenges: stealing  Grant_ consequences: jealousy, anger</p>	<p>You cannot announce to everyone; it can be dangerous  You can be robbed. Youth in the community target (to rob) the elderly when they receive the grant.  Do not make noticeable changes in life; no meat in diet  I do not tell my family when I am going to collect  You do not tell the amount.  Other (community members) feel bad, jealous: Non recipients get angry because they are not receiving the grant  Neighbours talk  It is hard to keep the grant a secret. It is all over the radio.  Next of kin have bitter feelings because they have expectations that the beneficiary will share the grant.  Grant raises expectations that the elderly will contribute in church  I do not struggle like my neighbours  I am richer than my neighbours</p>	<p>Grant changes the way recipients are perceived in the community-a beneficiary class</p> <p>Receiving the grant puts beneficiaries at odds with members of their community</p>	<p>Grant engenders social tensions</p>	<p>ISP systems compete with the grant.</p>
<p>Grant_ consequences: conflict</p>	<p>Children rob their parents of the grant as caregivers; they collect but fail to give their parents  Children rob their parents by stealing the grant using force or discreetly  Having money creates divisions and accusations of favouritism within the family  Next of kin have bitter feelings because they have expectations that the beneficiary will share the grant  Grant amplifies pre-existing good/bad relations with kin  Caregivers feel entitled to the grant because they provide care but can also con the elderly  The grant divided the elderly between those who are 60+ and those who are 70+ (beneficiaries and non-beneficiaries)  Some "hired" caregivers want to be paid to receive cash on behalf of beneficiary when beneficiaries' finger prints fail to work</p>	<p>Grant can cause conflicts between beneficiaries and their kin, and communities</p>		

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
Grant consequences_ <i>chama</i> and social networks (-ve)	Delays in grant deter <i>chama</i> /self-help group involvement Delays in the grant can lead to conflict in informal networks. Not being able to repay debts can damage relationships	Grant delays can lead to withdrawal from or conflict in social networks.		
Grant_ consequences: reduced remittances	3 participants claimed that the grant interfered with remittances, they either stopped completely or were delayed when kin believed that the beneficiary had received the grant.	Although not commonly reported, for some participants, the grant resulted in loss of remittances.		
Kin support_ SP contribution: grant collection and mgt	Family members receive the grant Family members keep grant documents Family members keep the grant Family members keep grant documents because they can read Family members escort the elderly to go and receive the grant Family members escort the elderly to register for the grant Family members queue for disabled elderly as they await grant collection Family members collect grant for disabled elderly Family members advise the elderly on how to spend the money Family members remind the elderly when the money has come and they need to go and collect Family members hold money for the elderly for safe keeping and send it in small instalments Family members hold money for the elderly to prevent them from spending on other kin Family members withdraw the money when fingerprints are not working Chosen caregivers are listed as a matter of grant disbursement guidelines	Family ensures that the elderly have access to the grant  In the absence of systems to ensure the elderly, including the sick and disabled access the grant, kin enable the elderly to access the grant  Kin ensure access to the grant when there is a risk of losing cards by the elderly Grant makes use of community structures for back and forth communication with the community.  Non state actors follow up on some of the challenges that the elderly are experiencing with the grant like discontinuation.	ISP actors facilitate access to the grant	Community structures play an auxiliary role to the grant.
Community support_grant recruitment and mgt	The grant structure includes beneficiary welfare committees who pass information to the elderly in the grassroots and also pass information to the SP office about any complaints emerging from the community.	Non state actors provide platforms for information		

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>Before BWC were set up, Village elders passed on information from the chief about the grant to their constituents but do this job voluntarily.</p> <p>Village elders check on constituents wellbeing</p> <p>Village elders help the elderly to manage the grant</p> <p>Village elders still help with spreading information about the grant.</p> <p>Grant officers do M&amp;E, visiting houses randomly to make sure grant is used appropriately</p>	<p>exchange including on the grant</p> <p>Grassroots structures facilitate information exchange between grant officers and beneficiaries which helps with the smooth implementation of the grant.</p>		
Non state SP_: grant info and mgt	<p>Non state actors provide financial education to empower beneficiaries to make wise financial decisions with the grant.</p> <p>Some beneficiaries were introduced to the grant through their meetings with non-state actors.</p> <p>Non state actors follow up on some of the cases of discontinuation/registration and relay the feedback to beneficiaries.</p>	<p>Family ensure that the grant serves the intended beneficiary effectively.</p> <p>When grant delays and is sent as a lump sum, kin ensure that the grant smoothens incomes and consumption by taking it and sending it as needed</p> <p>Kin ensure that the grant smoothens income by keeping the grant for safekeeping when there is the threat of theft and/or misuse (paternalistic?).</p> <p>Non state actors' advice beneficiaries on how to use the grant (paternalistic?)</p>	ISP actors mediate grant expenditure	
Non state SP_ contributions: elderly rights advocacy and funding (-/+)	<p>Non state actors advocated for a grant for the elderly</p> <p>Forums for the elderly are organized by non-state actors to empower the elderly to speak up</p> <p>Non state actors helped with the design of the grant</p>	Non state actors create the environment to implement and sustain the grant	ISP actors as advocates for the grant	

Codes	Issues discussed	Basic themes	Organizing themes	Global themes
	<p>Non state actors help with the development of social protection policies-with regard to the elderly</p> <p>Non state actors finance the social protection policy</p> <p>Non state actors run anti ageism pro elderly campaigns to sensitize communities</p> <p>Policy advocacy with members of parliament</p> <p>Advocate for the rights of the elderly</p>	<p>Non state actors advocate for the rights of elderly persons</p> <p>Non state actors empower the elderly to know and demand their rights.</p> <p>Non state actors support technically and financially the social protection policy</p>		





## 9.5 Appendix 5: Ethical clearance letter-University of the Western Cape



### OFFICE OF THE DIRECTOR: RESEARCH RESEARCH AND INNOVATION DIVISION

Private Bag X17, Bellville 7535  
South Africa  
T: +27 21 959 4111/2948  
F: +27 21 959 3170  
E: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)  
[www.uwc.ac.za](http://www.uwc.ac.za)

23 May 2019

Ms PM Oware  
Institute for Social Development  
**Faculty of Economic and Management Science**

**Ethics Reference Number:** HS19/3/6

**Project Title:** The potential for complementarity between formal and informal social protection programmes in Kenya: A case study.

**Approval Period:** 11 May 2019 – 11 May 2020

I hereby certify that the Humanities and Social Science Research Ethics Committee of the University of the Western Cape approved the methodology and ethics of the above mentioned research project.

Any amendments, extension or other modifications to the protocol must be submitted to the Ethics Committee for approval.

**Please remember to submit a progress report in good time for annual renewal.**

The Committee must be informed of any serious adverse event and/or termination of the study.

A handwritten signature in black ink, appearing to read 'Patricia Josias', is placed over a white rectangular box.

*Ms Patricia Josias  
Research Ethics Committee Officer  
University of the Western Cape*

**HSSREC REGISTRATION NUMBER - 130416-049**

## 9.6 Appendix 6: Ethical clearance-NACOSTI, Kenya



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone +254-20-2213471,  
2241349,3310571,2219420  
Fax: +254-20-318245,318249  
Email: dg@nacosti.go.ke  
Website : www.nacosti.go.ke  
When replying please quote

NACOSTI, Upper Kabete  
Off Waiyaki Way  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref: No **NACOSTI/P/19/36660/31266**

Date: **24<sup>th</sup> July, 2019**

Phoene Mesa Oware  
University of the Western Cape  
**SOUTH AFRICA**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on "*The potential for complementarity between formal and informal social protection programmes: A case study*" I am pleased to inform you that you have been authorized to undertake research in **Kakamega and Nairobi Counties** for the period ending **23<sup>rd</sup> July, 2020**.

You are advised to report to the **County Commissioners and the County Directors of Education, Kakamega and Nairobi Counties** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

**GODFREY P. KALERWA MSc., MBA, MKIM  
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Kakamega County.

The County Director of Education  
Kakamega County.

*National Commission for Science, Technology and Innovation is ISO9001:2008 Certified*





## 9.7 Appendix 7: Letter of consent

### LETTER OF CONSENT TO PARTICIPATE IN STUDY

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 this interview might result in research which may be published, but my name will not be used.

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 the 70 years and above cash transfer programme for the aged and its linkages to informal social protection systems of its recipients.

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

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

I agree to the audio recording of my response and its use in this research.

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

Date: \_\_\_\_\_

Participant Name: \_\_\_\_\_

Participant Signature: \_\_\_\_\_

Interviewer name: \_\_\_\_\_

Interviewer Signature: \_\_\_\_\_

This research is being conducted by **Phoene Mesa Oware**, a student at the University of the Western Cape. Her contact details are as follows:

Cell: +27 60 3380 976

Email: [3601581@myuwc.ac.za](mailto:3601581@myuwc.ac.za)

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 contact details are as follows:

Tel: +27 824548611

Email: [yanga.zembe@gmail.com](mailto:yanga.zembe@gmail.com) or

[yzembe@uwc.ac.za](mailto:yzembe@uwc.ac.za)

**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, email: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**





## Translated (Swahili) letter of consent

### **BARUA YA KUTOA IDHINI**

Mimi .....nimekuwa na nafasi 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 ni huru kutoshiriki na nina haki ya kujiondoa kwenye utafiti wakati wowote, bila ya kujieleza.

Ninafahamu kuwa maelezo niliyoyotoa katika mahojiano haya yanaweza kuchapishwa, lakini jina langu halitatumiwa.

Ninaelewa kuwa sahihi yangu kwenye fomu hii au rekodi ya sauti ya makubaliano yangu kuhusika na utafiti huu inaonyesha kwamba ninaelewa habari kwenye karatasi ya melezo kuhusu muundo wa maswali nitakayoulizwa kwenye utafiti huu.

Nimesoma/nimeelezwa maelezo kuhusu utafiti huu juu ya fedha zinazotolewa na serikali kwa wazee na uhusiano wake kwa mifumo isiyo rasmi ya ulinzi wa jamii.

Nakubali kujibu maswali kwa uwezo wangu wote.

Naweza pia kukataa kujibu maswali yoyote ambayo sitaki kujibu.

Nakubaliana na kurekodi kwa majibu yangu na matumizi ya rekodi hiyo katika utafiti huu.

Kwa kutia sahihi kwenye barua hii au kutoa idhini na kinywa kwenye rekodi, natoa idhini ya bure ya kushiriki katika utafiti huu.

Tarehe: \_\_\_\_\_

Jina La Muhusika: \_\_\_\_\_

Sahihi ya muhusika: \_\_\_\_\_

Jina la mhoji: \_\_\_\_\_

Sahihi ya mhoji: \_\_\_\_\_

Utafiti huu unafanywa na **Phoene Mesa Oware**, mwanafunzi katika Chuo Kikuu cha Western Cape. Maelezo yake ya mawasiliano ni kama ifuatavyo:

Simu: +254 7175 83742      barua pepe: [3601581@myuwc.ac.za](mailto:3601581@myuwc.ac.za)

Ikiwa una maswali yoyote kuhusu utafiti huu, tafadhali wasiliana na Prof Yanga Zembe katika Taasisi ya Maendeleo ya Jamii (ISD), Chuo Kikuu cha Western Cape. Maelezo yake ya mawasiliano ni kama ifuatavyo

Tel: +27 824548611      barua pepe: [yanga.zembe@gmail.com](mailto:yanga.zembe@gmail.com)

**Mradi huu wa utafiti umepokea idhini ya kimaadili kutoka Kamati ya Maadili ya Utafiti wa Sayansi ya Jamii ya Chuo Kikuu cha Western Cape, Simu. 021 959 2988, na barua pepe: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**



## 9.8 Appendix 8: Study information sheet



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

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

*E-mail: [pkipie@uwc.ac.za](mailto:pkipie@uwc.ac.za) or [spenderis@uwc.ac.za](mailto:spenderis@uwc.ac.za)*

### **STUDY INFORMATION SHEET**

#### **Project Title**

The potential for complementarity between formal and informal social protection programmes: A case study of the interaction between the “Inua Jamii” 70 years and above cash transfer programme and elderly women’s informal social protection programmes in Malava Sub-County, Kakamega County, Kenya.

#### **What is this study about?**

This research project is being conducted by Phoene Mesa Oware, a student at the University of the Western Cape. You are invited to participate in this project as a recipient of the 70 years and above cash transfer. The study focuses on the effect of this cash transfer on other strategies you may have had to protect yourself from livelihood risks and shocks prior to and after receiving this grant. The purpose of this study is to generate a better understanding of how receiving this cash grant may have affected these other strategies and your livelihood outcomes.

#### **What is the interview about?**

The in depth individual interview seeks to establish your experiences managing various livelihood risks before starting to receive the 70 years and above cash grant and your experiences after starting to receive the grant. It also seeks to find out how receiving the grant has affected your other safety nets and livelihood outcomes.

OR

The focus group discussion will first start with a general focus on the activities of your group, and their contribution to protecting your members from various livelihood risks and shocks. It will also involve a discussion on how the 70 years and above cash transfer programme has affected your activities.

OR

The key informant interviews seek to establish how the 70 years and above cash transfer programme was designed, how it is being implemented and how it has affected informal social protection systems of its recipients.

**Would my participation in this study be kept confidential?**

All participation will be treated with confidentiality and integrity. All personal information will be kept confidential and will remain anonymous. You will be required to sign a consent form before partaking in the study to protect your privacy and confidentiality. The researcher shall not reveal the identity of the participants and will safeguard the confidential information obtained in the course of the study.

For translation purposes, you may invite a trusted family member to be present when we read your consent letter to participate in this study and during the interview. To protect your privacy, the family member will not be allowed to sit with you during the interview, unless you yourself want to be there.

OR

Where possible, the researcher shall not reveal the identity of key informants who participate in this study. However, the confidentiality of all key informants cannot be guaranteed. In such cases, you will be required to sign a consent form to waive your confidentiality.

**What are the risks of this research?**

There are no risks anticipated because of your participation 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.

**Do I have to complete the questionnaire and may I stop participating at any time?**

Your participation in this research is completely voluntary. Should you feel the need to withdraw from the study you can do so at any time.

**How long will it take to complete the interview?**

The full interview will take about 45 minutes to an hour to complete

**Do I need to bring anything to the interview?**

You do not have to bring 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.

**What if I have questions?**

This research is being conducted by **Phoene Mesa Oware** a student at the University of the Western Cape. Her contact number is +254 717 583742.

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, his telephone number +27 82454 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:

Prof Mulugeta Dinbabo  
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.  
HSSREC, Research Development, UWC, Tel : 021 959 2988,  
email: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)

**This research project has received ethical approval from the Humanities & Social Sciences Research Ethics Committee of the University of the Western Cape, Tel. 021 959 2988, email: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**





## Translated (Swahili) study information sheet



*Sanduku la Posta: Private Bag X17, Bellville 7535, Cape Town, South Africa*

*Simu : (021) 959 3858/6 Fax: (021) 959 3865*

*Barua pepe: [pkippie@uwc.ac.za](mailto:pkippie@uwc.ac.za) au [spenderis@uwc.ac.za](mailto:spenderis@uwc.ac.za)*

### **MAELEZO KWA MHUSIKA**

#### **Jina la mradi**

Uwezekano wa mwingiliano kati ya mipango rasmi na isiyo rasmi ya ulinzi wa kijamii.

#### **Utafiti huu ni wa nini?**

Utafiti unafanywa na Phoene Mesa Oware, ambaye ni mwanafunzi katika Chuo Kikuu Western Cape kilichoko Afrika Kusini. Mnaalikwa kushiriki katika mradi huu kama chama ambacho kiko na wanawake ambao ni wapokeaji wa fedha za wazee walio zidisha umri wa miaka sabini kutoka kwa serikali.

Utafiti huu unalenga kuelewa shughuli zenu kama kikundi na jinsi zinavyosaidia wanachama kujilinda dhidi ya hatari na maisha. Pia mtafiti angependa kujua jinsi upokeaji wa fedha za wazee kwa baadhi ya wanachama wenu umeathiri shughuli zenu. Lengo la utafiti huu ni kupata ufahamu bora wa jinsi upokezi wa ruzuku hii ya fedha umeathiri maisha ya wanawake wazee.

#### **Mahojiano haya yanahusu nini?**

Majadiliano ya kina ya mtu binafsi yanajaribu kuelewa jinsi umekuwa ukipambana na changamoto mbalimbali za kimaisha kabla uanze kupokea ruzuku ya fedha za wazee. Pia kupitia majadiliano haya, ningependa kujua jinsi unapambana na changamoto hizi tangu uanze kupokea ruzuku hii.

Pia ningetaka kujua jinsi ya kupokea ruzuku imeathiri nyavu zako za usalama na maisha yako kijumla.

#### **Je! Ushiriki wangu katika utafiti huu utahifadhiwa siri?**

Ushiriki wote katika utafiti huu ni wa usiri na uaminifu. Maelezo yote utakayopeana, ya kibinafsi yatahifadhiwa kwa siri na jina lako halitatumika kwenye utafiti huu. Utahitajika kusahihi fomu ya kuidhinisha ushiriki wako kwenye utafiti huu kabla ya kushiriki ili kulinda

faragha yako na usiri. Mtafiti hatatafunua utambulisho wa washiriki na atalinda habari za siri za mshirika zitakazotokana na utafiti huu.

Iwapo ungependa jamaa wa familia yako anayeaminiwa awepo wakati tutakaposoma barua ya kutoa idini yako kushiriki katika utafiti huu, jamaa huyo wa familia ataruhusiwa kukaa pamoja nawe wakati wa utafiti huu. Ili kulinda faragha yako, jamaa huyo wa familia hataruhusiwa kukaa nawe kwenye sehemu ya mahojiano, isipokuwa wewe mwenyewe utake awepo.

**Je, ni hatari gani za utafiti huu?**

Hakuna hatari inayotarajiwa kwa sababu ya ushiriki wako katika utafiti huu. Kutoka mwanzo, malengo ya utafiti huu yatakuwa wazi.

**Je, ni faida gani za utafiti huu?**

Hakuna faida ya nyenzo kwa mhojiwa. Pia, mhusika hatapokea chochote kile ili kumuhumiza au kumpea motisha ili ashiriki katika utafiti huu.

**Je! Nina budi kukamilisha mahojiano au naweza kuacha kushiriki wakati wowote?**

Ushiriki wako katika utafiti huu ni kwa hiari kabisa. Ukitaka kujiondoa kwenye utafiti unaweza kufanya hivyo wakati wowote.

**Mahojiano yatachukua muda gani ili yakamilike?**

Mahojiano kamili yatachukua kati ya dakika arubaini na tano hadi muda wa saa moja kukamilika.

**Je, ninahitaji kuleta chochote kwenye mahojiano?**

Hauhitaji kuleta chochote kwa mahojiano.

**Je! Msaada wowote utapatikana ikiwa ninaathiriwa sana na kushiriki kwangu katika utafiti huu?**

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

**Iwapo uko na maswali?**

Utafiti huu unafanywa na Phoebe Mesa Oware mwanafunzi katika Chuo Kikuu cha Western Cape. Namba yake ya simu ni +254 717 583742.

Ikiwa una maswali yoyote kuhusu utafiti wenyewe, tafadhali wasiliana na Prof Yanga Zembe katika Taasisi ya Maendeleo ya Jamii, Chuo Kikuu cha Western Cape, nambari yake ya simu ni +27 82454 8611.

Iwapo una maswali yoyote kuhusu utafiti huu na haki zako kama mshiriki wa utafiti au unataka kutoa ripoti yoyote ya matatizo uliyoyaona kuhusiana na utafiti huu, tafadhali wasiliana na:

Prof Mulugeta Dinbabo  
Mkurugenzi  
Taasisi ya Maendeleo ya Jamii  
Chuo Kikuu Cha Western Cape

Sanduku La Posta, Private Bag X17  
Bellville 7535

Utafiti huu umeidhinishwa na Kamati ya Utafiti ya Seneti na Kamati ya maadili ya chuo kikuu cha Western Cape. Simu: 021 959 2988, barua pepe: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)

**Mradi huu wa utafiti umepokea idhini ya kimaadili kutoka Kamati ya Maadili ya Utafiti wa Sayansi ya Jamii na Jamii ya Chuo Kikuu cha Western Cape, Simu. 021 959 2988, barua pepe: [research-ethics@uwc.ac.za](mailto:research-ethics@uwc.ac.za)**

