THE VOICE OF INFORMAL SECTOR ENTREPRENEURS:
A CASE STUDY OF JUA KALI ASSOCIATIONS OF HOMA BAY TOWN, KENYA.

By

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A Thesis submitted in Fulfilment of the Requirements for the Award of the Degree of Doctor of Philosophy in Development Studies of the University of Nairobi.

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ABSTRACT

This thesis is about the role of voice in advancing the needs and interests of informal sector entrepreneurs. It investigates how and when women and men working in the informal sector generate and use voice to change a situation that directly affects their lives. In particular, it examines how collective action in business associations has led to advancing their voice. The study builds on the voice literature and in particular on Hirschman's (1970) work on exit and voice.

The study observes that voice in the informal sector is a topic that has been insufficiently discussed and conceptualized in the literature. Consequently, the study argues that voice in the informal sector needs to be better understood and recognized. To this end, the study identifies, analyses and documents concrete instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit.

The focus of the study is on the organised jua kali voice embodied in jua kali associations. It addresses the research question of how collective action in business associations has led to advancing the voice of informal sector entrepreneurs. The study recognises that the organised voice comprises the voices of individual jua kalis. Therefore, individual voices are analysed to the extent that they contribute to the organised jua kali voice.

The study employs a qualitative approach of inquiry examining five jua kali associations of Homa Bay Town in Kenya as a case study to apply Hirschman's (1970) work on voice and exit to the informal sector and to explore in detail specific aspects of voice in a particular setting. In-depth interviewing of jua kalis and key actors of the local and national jua kali scene were utilized as primary data generation method complemented by observation and secondary data (mainly documents). The resulting interview data was analysed using elements of content analysis and examining discursive dimensions. Data from observation and secondary sources were used to complement and verify interview data.

The findings confirm that the jua kali voice can be identified in the jua kali associations. The study also finds that different voice issues are of importance to specific groups of

informal workers because of the great heterogeneity among jua kalis. This also leads to different options of the voicers to articulate voice including when or on what occasion voice is being employed, why, by whom, triggered by what event or experience, in what domain, vis-à-vis what audience and at what scale. The study further finds that voice is pursued by jua kalis individually and/or collectively through different avenues including business associations and other associations as well as social groupings.

The study concludes that potential voice forums, and in particular business associations, are actually utilized by informal sector entrepreneurs to advance their political voice. The study further concludes that voice is likely to be a permanent feature of the informal sector. The study also concludes that while many informal sector entrepreneurs use voice and exit, some informal sector entrepreneurs are neither pro-actively utilizing voice nor fully exiting their business associations but are 'stuck' between exit and voice practising 'open exit'. The study recommends that the political voice of informal sector entrepreneurs needs to be strengthened to enable informal sector workers to further advance their interests and influence critical decision-making processes affecting their lives.

ACKNOWLEDGEMENTS

My fieldwork involved extensive interviewing of jua kalis, government officials and institutions in Kenya. I am very grateful to all those who participated in this research and shared with me their experiences, stories and knowledge. It is their hospitality, insights and help that greatly enriched this study.

Special thanks in this context go to Paul Mboya who greatly contributed to the successful field work undertaken in Homa Bay in June 2012 by translating from English into Dholuo and vice versa as necessary, recording the interviews, taking notes during the interview process as well as conducting selected interviews. I would like to thank Paul once again for his dedicated support and patience throughout this intense field research period.

I am indebted to my family for their patience and encouragement throughout the long years of this research project. In particular, I am indebted to my parents for their continuous encouragement and support of educating me to this point from which I could undertake this research project. I am also grateful to my sister-in-law and her husband for their encouragement during the long years of this study.

My final and special words of appreciation are to my husband Donald and my children Tana, Keli and Bella who shared my trials and tribulations while at the same time providing essential intellectual and emotional support without which completion of this thesis would have been an uphill task. I thank you for patiently urging me on and for enduring my absence when I was engaged in carrying out this study.

Lastly, I remain entirely responsible for any errors, omissions or misinterpretations that might be observed in this thesis.

DEDICATION

This work is dedicated to my children Tana, Keli and Bella with love.

LIST OF KEY CONCEPTS AND TERMS USED

Collective Action refers to several people working together to achieve a common objective. It entails a) the involvement of a group of people; b) a shared interest; and c) some form of common action (Tilly and Tilly, 1981). Collective action in the *informal economy* (including in the *informal sector*) has been based on both voice and exit, including rallies, marches, demonstrations and petitions (utilizing *voice*); and boycotts and strikes (emphasizing *exit*) (http://www.wiego.org/informal-economy/about-informal-economy).

Empowerment is "*the process by which people become aware of their own interests and how those relate to the interests of others, in order to both participate from a position of greater strength in decision-making and actually to influence such decisions*" (Rowlands, 1997, p. 14). Empowerment in this thesis is based on conceptualizing power as the ability to make strategic life choices; whereby choice necessarily implies the possibility of meaningful alternatives or the ability to have chosen otherwise. Power (or the ability to exercise choice) includes resources (as pre-conditions), agency (as process) and achievements (as well-being outcomes). Agency here is closely linked to voice and understood as the ability to define one's goals and act upon them (Kabeer, 1999).

Exit here refers to members of an organization leaving the organization (Hirschman, 1970).

Informal Economy comprises informal self and wage employment inside of informal enterprises (the *informal sector*) and informal jobs outside of informal enterprises. It covers all firms, workers and activities that operate (at least partially) outside of the legal regulatory framework of society, and the output that they generate (International Labour Organization, ILO, 2012; Meagher, 2013; http://www.wiego.org/informal-economy/about-informal-economy).

Informal Sector comprises informal self and wage employment inside of informal enterprises/businesses i.e. those enterprises/businesses that do not fully comply with the legal regulatory framework of the economy. The contemporary informal sector is

highly heterogeneous and differentiated by hierarchies, divisions and inequalities amongst its workers structured along lines of income and asset levels, gender, ethnicity and age and whose contours are time- and place specific (Lindell, 2010).

Informal Sector Associations are Membership-Based Organizations (MBOs) which comprise *informal sector workers* (informal sector entrepreneurs as well as their employees and/or trainees) who have voluntarily joined together for the main purpose of pursuing their common interests as economic actors/business people. MBOs here are understood as "*those in which the members elect their leaders and which operate on democratic principles that hold the elected office bearers accountable to the general membership*" (Chen, Jhabvala, Kanbur & Richards, 2006, p. 3).

Informal Sector Entrepreneurs are the women and men who own and run informal enterprises/businesses. They can be engaged in various business activities (including in manufacturing; building and construction; and provision of services such as wholesale and retail trade, hotels and restaurants; transport and communication; personal services) which do not fully comply with all legal requirements applicable to a formal enterprise/business (i.e. the enterprise/business is not registered, or its income is not taxed; or it does not provide minimum wages to its workers who might not be protected by existing labor laws). Informal sector entrepreneurs often employ less than ten workers and in many cases, they do not employ any worker on a continuous basis, but work on their own account (ILO, 1993).

Informal Sector Workers in this thesis comprise *informal sector entrepreneurs* (people who own and run their informal enterprises/businesses including own-account operations) and people who are being employed (employees) or trained (trainees) by informal sector entrepreneurs.

Informal Workers in this thesis are all people working in the *informal economy* i.e. who are engaged in informal work inside and outside of informal enterprises/ businesses.

Jua Kali is a Kiswahili term referring to people who work 'under the hot sun'. Jua kalis in this thesis refer to Kenyan *informal sector entrepreneurs* as characterized above.

Jua Kali Associations in this thesis are groups of *jua kalis* coming together voluntarily to act collectively in pursuit of a common interest and which are formally registered with the relevant Kenyan authorities.

Organized Voice in this thesis is understood as "*the capacity of people to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives.*" (Kabeer, 2008, p. 280). The organized voice is comprised of individual voices. Pursuit of the organized voice entails *collective action*.

Voice refers to people trying to *"... change, rather than to escape from, an objectable state of affairs, whether through individual or collective petition to the management directly in charge, through appeal to higher authority with the intention of forcing a change in management, or through various types of actions and protests, including those that are meant to mobilize public opinion*" (Hirschman, 1970, p. 30). In this thesis, voice consists of concrete instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit.

There is a distinction between horizontal and vertical voice. Horizontal voice refers to addressing peers and friends, while vertical voice entails addressing superiors and officials. Vertical voice is political and can be costly for the voicer when employed.

In this thesis, the term 'voice' is used to refer to political voice and entails individual jua kalis taking action to challenge power and resource constraints within the family/household or community as well as concrete instances of jua kalis taking collective action through their associations employing an *organized voice* to lobby for greater participation in local or national decision-making processes which directly affect their lives. The term 'voices' is used to reflect the first-hand experiences of individual jua kalis. Both terms are strongly interlinked and deeply rooted in *empowerment* theory.

LIST OF ACRONYMS AND ABBREVIATIONS

AGM	Annual General Meeting
AJKA	Asego Homa Bay Town Jua Kali Association
AMFI	Associations of Microfinance Institutions in Kenya
ASACCO	Asego Homa Bay Jua Kali Savings and Credit Cooperative Society
BBA	Homa Bay Boda Boda Association: New Dawn Motorcycle Youth Group
CBO	Community Based Organization
CBS	Central Bureau of Statistics, Kenya
CIPE	Center for International Private Enterprise
CR	Critical Realism
DC	District Commissioner
DAAD	German Academic Exchange Service
DATO	District Applied Technology Officer
DED	German Development Service
DO	District Officer
GDP	Gross Domestic Product
GV	Group of Voicers
ICEG	International Center for Economic Growth
IDA	International Development Association (The World Bank)
IDS	Institute for Development Studies
IJKA	Homa Bay Industrial Self-Help Youth Group
ILO	International Labour Organization
JK	Jua kali
JKA	Jua Kali Association
KEPSA	Kenya Private Sector Alliance
KIE	Kenya Industrial Estates
KNBS	Kenya National Bureau of Statistics
KNFJKA	Kenya National Federation of Jua Kali Associations
KSHS	Kenya Shillings
KWFT	Kenya Women Finance Trust
MBO	Membership Based Organization
MSE	Micro and Small Enterprise
MSEA	Micro and Small Enterprise Authority
MSME	Micro, Small and Medium Enterprises
MSETTP	Kenya Micro and Small Enterprise Training and Technology Project
NGO	Non-Governmental Organization
SACCO	Savings and Credit Cooperative Society
SEWA	Self Employed Women's Association
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UN-Habitat	United Nations Human Settlement Programme
UNIFEM	United Nations Fund for Women (now UNWomen)
UoN	University of Nairobi
WIEGO	Women in Informal Employment: Globalizing and Organizing
WSACCO	Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society
VTP	Voucher Training Programme

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CHAPTER 1: Introduction to Voice in the Informal Sector

1.1 Background

Voice in the informal sector is a topic that has not received much attention in the literature. This study focuses on the women and men engaged in informal sector activities, i.e. those who run and work in enterprises or businesses that do not fully comply with the legal regulatory framework of the economy.

In many developing countries, the informal sector constitutes an important economic force, often providing the main source of income for a substantial number of their citizens. In Kenya alone, it was estimated that in 2015 more than 12.5 million people were engaged in informal sector activities, accounting for more than 82 percent of all people employed outside small-scale agriculture and pastoral activities (Kenya, 2016a, p. 70).

Much research on the informal sector focused on defining its features (mainly in contrast to the formal sector of an economy) and understanding its potential contribution to economic development (Feige, 1990; Ferman, Henry & Hoyman, 1987; Hart, 1973; Henley, Ababsheibani & Carneiro, 2009; International Labour Organization, ILO, 2002a; King & McGrath, 1999; Liedholm & Mead, 1999; Livingstone, 2002; Maloney, 2004; Mead, 1994; Morrisson, Lecomte, Oudin, 1994; Palmer, 2004; Portes, 1994; Turnham, Salome & Schwarz, 1990). Kenya's informal sector has been particularly well researched (Alila & Pedersen, 2001; Central Bureau of Statistics, International Center for Economic Growth & K-Rep Holdings Ltd., 1999; Daniels, 1999; House, Ikiara & McCormick, 1993; ILO, 1972; Kinyanjui, 2010; Livingstone, 1991; McCormick, 1988, 1993, 2001; McCormick & Aboudha, 2000; Naituli, Wegulo & Kaimenyi, 2006; Ng'ethe & Ndua, 1984, 1992). Kenya's informal sector is often referred to as *jua kali* sector: *Jua kali* is a Kiswahili expression meaning literally 'hot sun'. It referred originally to informal sector artisans, such as car mechanics and metalworkers who were particularly noticeable for working under the hot sun because of the absence of premises. In this thesis, the term *jua kali* is used synonymously with the informal sector in Kenya and includes a broad spectrum of informal business activities.

Voice is considered essential in representing a group's needs and interests in policy discourse; the absence of voice, or what Freire (1972) refers to as 'the culture of silence', is recognised as a direct outcome of gross imbalances in the distribution of power among socio-economic groups within a society. Informal sector entrepreneurs tend to be excluded from formal socio-economic and political institutions, such as access to resources and markets, participation in decision-making processes affecting informal sector activities, resulting from and further deepening their informality. The International Labour Organization, ILO, (2001) emphasizes that "People in informal work represent the largest concentration of needs without voice, the silent majority of the world economy" (p. 64).

'Voice' is generally understood based on Hirschman's work who described it as a *recuperation mechanism* for dissatisfied consumers or members of an organization, who rather than just to go over to the competition (what he terms the 'exit option'), can *kick up a fuss* and thereby force improved quality or service upon delinquent management (Hirschman, 1970, p. 30). However, the concept of voice is most closely associated with empowerment theory which recognizes the notion of power as central to development. Feminist approaches to empowerment understand it as a process which aims to re-dress existing power imbalances. Empowerment theory emphasises that tackling power imbalances has to start with enabling people to develop a voice, that voice to be heard and understood, and ultimately acted upon resulting in policy change (Holland & Blackburn, 1998). Empowerment involves both, individual change as well as organizing in groups or 'associations' to act collectively.

An association is a group of people organised voluntarily for a joint purpose: people coming together to do things that they would find difficult or impossible to do alone. Associations are often grouped according to their main purpose such as business associations, labour unions and welfare organisations. Jua kali associations in Kenya focus specifically on business activities of their members; in some cases, they can also be involved in welfare activities (McCormick, Mitullah & Kinyanjui, 2003).

Therefore, there is a distinction between the voices of individuals which express the views and experiences of these individuals, and an 'organised voice' which expresses the views of a particular group of people. An organised voice is considered essential

to ensure the representation of a group's needs and interests in policy discourse and the extension of existing rights and entitlements to excluded groups. It refers to the capacity of groups of people to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives (Kabeer, 2008). The organized voice is political, and its pursuit entails collective action which includes (a) the involvement of a group of people; (b) a shared interest; and (c) some form of common action (Tilly & Tilly, 1981).

In this thesis, the term 'voice' is used to refer to political voice reflecting the needs and interests of particular jua kali groups; while 'voices' is used to reflect the first-hand experiences of individual jua kalis. Both terms are strongly interlinked and deeply rooted in empowerment theory.

While the focus in this study lies on the examination of the political voice of jua kalis embodied in jua kali associations, the study recognises that the organised voice comprises the voices of individual jua kalis. Therefore, the study analyses the individual voices of jua kalis to the extent that they contribute to the organised jua kali voice.

Applying the concept of voice to the informal sector holds the potential to contribute to a different understanding of the informal sector: starting from the experiences of the jua kalis, this research analyses the potentials and constraints of informal sector entrepreneurs advancing their political voice through acting collectively in business associations.

1.2   Statement of the Research Problem

In Kenya, jua kali associations (JKAs) have been celebrated by government and donor agencies as the 'voice of the informal sector' ever since they started to emerge in the early 1990s following the first visit of the then President of Kenya, Daniel Arap Moi, to jua kalis in Kamukunji, Nairobi, in 1985 (King, 1996). The establishment of jua kali associations, however, seems to have been encouraged by government and donor organizations to enable access to jua kalis to administer assistance programmes rather than by the jua kalis themselves to articulate and pursue their own goals (Haan,

1999; King, 1996). Government entities and donor organizations seem to act as 'intermediaries', lobbying for the interests of jua kalis on their behalf in the absence of their own voice. Intermediaries can be described as organizations or bodies that act as agents or brokers between two or more parties (Teixeira & Catarino, 2011). Recent research on the role of intermediaries highlights that intermediaries can act as facilitators or enablers (Teixeira & Catarino, 2011), while other studies acknowledge various limitations of organizations in giving voice and facilitating the participation of people, especially the poorest and most excluded (De Wit & Berner, 2009).

From a scholarly perspective, informal sector studies seem to have neglected to focus on the informal sector entrepreneurs as the key actors resulting in many papers *about* the informal sector but failing to give centre stage to the voice of the entrepreneurs themselves (King, 1996; Lindell, 2010a). This means that detailed dimensions of voice in the informal sector such as the voice forums, the how, when, by whom, directed to whom of voice have not been sufficiently investigated, and certainly not in a case study approach.

Following from this problem, the research argues that informal sector entrepreneurs are actors in their own right as opposed to being recipients of actions directed at them by others. Voice is central in this context and needs to be better conceptualized, analyzed and documented.

Research shows that only a minority of jua kalis belong to jua kali associations (CBS et al., 1999; McCormick et al., 2003) leading to some key questions: Are existing jua kali associations a sign of being effective tools for advancing the voice of informal sector entrepreneurs in Kenya? Or is the fact that most jua kalis are not members of jua kali associations a sign of jua kalis exercising the 'exit option' and forming alternative groupings that they find more suitable in responding to their needs such as other jua kali or welfare groups? Or are jua kalis 'stuck' between exit and voice: unable or not wanting to leave existing jua kali associations but unable to or not interested in actively expressing their voice within the associations leading to a large pool of inactive or dormant members?

McCormick et al. (2003) highlight that there are three potential benefits accruing to business association members: influence on policies and events affecting members' businesses, service provision to members, and accumulation of social capital. This research will explore all three aspects and investigate how potential benefits have contributed to advancing the voice of jua kalis through the associations.

Members of jua kali associations are very diverse. They are groups characterised by as many conflicts of interest and inequalities of power as by commonalities that bind them to this group label: workshop owners and renters, entrepreneurs and apprentices or trainees, employers and employees, manufacturers, traders and entrepreneurs engaged in repairs and services. In addition, these groups are deeply divided by gender, ethnicity, age and other social relations resulting in differences in power distribution among association members. Differences in power distribution among association members may lead to differences in voice: some powerful association members will be able to advance their interests more strongly than others while some association members might remain silent and marginalized. So, whose voice should be heard and acted upon?

1.3   Objectives of the Study and Research Question

The main objective of this research is to investigate whether business associations are a useful tool for informal sector entrepreneurs to act collectively in advancing their political voice. This research aims to contribute to answering the following question:

How has collective action in business associations led to advancing the voice of informal sector entrepreneurs?

Recognizing the great heterogeneity within the informal sector, the research firstly wants to better understand what voice issues are being pursued by jua kalis through their business associations: Are there common voice issues shared by all jua kalis? Are there any issues of particular importance to some groups of the women and men engaged in the various jua kali activities? And how well are these priorities reflected in the organized jua kali voice? Since for the most part, there seems to be a direct relationship between power and voice, it can be expected that whoever has more

power will also have more voice and vice versa. So, are there any jua kalis whose voice is not being heard in the associations?

Secondly, the research also wants to better understand how voice issues are concretely being pursued by the individual jua kalis: What options are there to articulate voice? When is voice being expressed? By whom? Vis-à-vis what audience? At what scale? And have these expressions of voice led to particular voice actions which resulted in change?

The organized jua kali voice consists of the individual jua kali voices. The research therefore, thirdly, will examine in what ways and to what extent the individual jua kali voices are reflected in the organized voice of the jua kali associations.

Fourthly, drawing on recent experiences from collective organizing in the informal sector[1], the research wants to establish what concrete actions were undertaken by the associations in pursuit of the organized jua kali voice and how successful these voice actions were in bringing about change. The research will investigate how the associations were able to benefit their members and if benefits were received by all members or if there were groups of jua kalis who did not (for whatever reasons) benefit from their association membership.

There are acknowledged challenges in people coming together to pursue common objectives collectively. The research therefore, fifthly, wants to better understand what jua kalis perceive are key potentials and constraints of the associations in advancing their voice, and what they are doing to enable the former and tackle the latter.

Therefore, more specific research questions to be investigated are:
1. What are the priorities and needs of the jua kalis as defined by them that potentially need voicing?
2. How have jua kalis individually pursued their voice?
3. In what way and to what extent are the individual voices of the jua kalis reflected in the organised voice of the jua kali associations?

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[1] See Section 2.2 for more details.

4. How have jua kali associations contributed to advancing the voice of the jua kalis?
5. What are key potentials and constraints of the associations in advancing the voice of the jua kalis?

The research will investigate jua kali associations of Homa Bay town, Homa Bay County, as a case study. By applying Hirschman's (1970) broader concepts of voice and exit in a concrete local jua kali context, the research aims to gain unique insights into aspects of the informal sector which are not widely known. The research also aims to contribute to refining our understanding of voice by exploring how voice is concretely being pursued in a specific context including particular voice options being available to individual and collective voicers.

Homa Bay town was chosen as research site to highlight the important role of small towns (further to previous research directed towards urban centres and the rural informal sector) in providing necessary livelihood and job opportunities for a rapidly growing work force. In addition, I am familiar with the Homa Bay jua kali scene due to my previous work engagement there and existing contacts with Homa Bay jua kali actors were built upon to carry out this study.

1.4   Justification of the Study

Ever since the 1972 ILO mission to Kenya addressed it, the 'informal' sector has continued to be the object of much study and speculation (Intrnational Labour Organization, 1972). It consists of a diversity of mainly poor (considering both, physical and human resources) individuals and groups who run small manufacturing, trading or service enterprises. While engaged in the production or exchange of legal goods (Portes, 1994), 'informal' entrepreneurs often do not fully comply with the regulations governing their economic activities such as business registration and licences, tax payment, and/or minimum wages for employees (Mead, 1994; Mead & Morrisson, 1996).

Informal sector studies focus on micro and small enterprises (MSEs). While there are different measures of establishing the size of an enterprise, the one most commonly used in empirical informal sector work refers to the number of workers employed in informal enterprises (including unpaid family members, apprentices/trainees and part-

time workers). While there is no universally binding definition (the upper limit of people employed in MSEs is usually determined by national statistical definitions), micro enterprises are often defined as enterprises employing less than 10 workers; while small enterprises employ between 10 and 50 workers. Medium and large enterprises, more representative of the formal sector, employ up to 250 and 500 workers respectively (Liedholm & Mead, 1999). Most MSEs are micro enterprises (with a high percentage of one-person businesses); small enterprises constitute less than two percent of all MSEs in Africa (Liedholm & Mead, 1999). This also applies to Kenya, where more than 92 percent of all licensed micro, small and medium enterprises (MSMEs) and all unlicensed enterprises are micro in scale (Kenya, 2016b, p. 24).

Studies of the informal sector debate its significance regarding economic growth and employment creation and tend to agree that informal enterprises tackle both poverty and growth (Liedholm & Mead, 1999; Livingstone, 2002; McCormick, 1988; McCormick & Pedersen, 1996; Mead, 1999). This debate has raised questions regarding the conditions under which informal sector entrepreneurs are likely to succeed and to date provided great insights (Daniels, 1999; Ferman et al., 1987; Henley et al., 2009; House et al., 1993; King & McGrath, 1999; Liedholm & Mead; 1999; Livingstone, 1991; McCormick, 1988; Morrisson et al., 1994; Richardson, 1984; Turnham et al., 1990).

However, most informal sector studies have been conducted from the perspective of economic theory focusing on the 'firm' (or the informal sector enterprise/business) as the unit of analysis. The theory of the firm models how a firm would behave given assumptions about its objectives which include profit maximization, avoidance of risk, and long-term growth (Black, 2003:176). Grant (1996) cautions that although economists use the term 'theory of the firm' in its singular form, there is no single, multipurpose theory of the firm; instead, the various theories of the firm are conceptualizations and models focusing on business enterprises trying to explain and predict their structure and behaviors. However, these assumptions seem questionable when investigating the informal sector: Given the high percentage of one-person businesses in the informal sector, i.e. scenarios where the enterprise *is* the entrepreneur, should the focus not lie on the entrepreneur and her needs and capabilities? Broadening the focus of informal sector studies by shifting the unit of

analysis away from the informal enterprise and bringing the people behind the enterprises to its centre - as undertaken in this research -, holds the potential of generating a deeper understanding of the informal sector.

Over the past twenty years, people engaged in the informal sector have become more organized, visible and vocal in demanding rights (Gallin, 2011; http://www.wiego.org/informal-economy/about-informal-economy). Chen, Vanek, Lund, Heintz, Jhabvala & Bonner (2005) highlight that joining forces through organizing can provide several benefits to those working in the informal sector, particularly women:

> Organizing and the act of creating responsive organizations are critical elements in ... economic, social and personal empowerment. These enable [informal workers] to take action to advance and defend their interests, formulate policies that will benefit them and hold policy makers accountable over the long term (Chen et al., 2005, p. 7).

While there are acknowledged challenges in organizing the informal workforce (Andrae & Beckmann, 2011; Bonner & Spooner, 2011a, 2012; Carre, 2013; Chen et al., 2005; Rizzo, 2013; http://www.wiego.org/informal-economy/about-informal-economy), most would agree that organization is necessary and can be undertaken successfully. However, there does not seem to be any consensus in the literature on what organizational forms, strategies and relationships would best enable informal workers to achieve voice and visibility and the power to change their lives (Bonner and Spooner, 2011a; Lindell, 2010a; http://www.wiego.org/informal-economy/about-informal-economy).

1.5   Organisation of the Thesis

This thesis is organised into seven chapters. *Chapter One* provides the background information for the study including the research problem and research question. *Chapter Two* presents the literature review providing a summary of the informal sector and discussing the concept of voice and collective action in the informal sector. The conceptual and analytical frameworks for voice in this study are set out together with

a brief discussion of the philosophical underpinnings of the research. *Chapter Three* outlines the methodology employed in carrying out this study. *Chapter Four* discusses the setting of voice in the informal sector in Kenya and contextualizes voice in the Homa Bay jua kali scene. Detailed research findings are presented in *Chapter Five* discussing the individual voices of informal sector entrepreneurs, and *Chapter Six* focussing on the organized voice of informal sector entrepreneurs. *Chapter* Seven presents the summary and conclusions of the study.

CHAPTER 2: VOICE AND COLLECTIVE ACTION IN THE INFORMAL SECTOR

This chapter presents the literature review of the study. It investigates the concept of voice in the context of the informal sector and explores the individual and collective dimensions of voice. It analyses voice as part of empowerment theory and discusses the process from voicing individual needs and interests, to individual voices coming together to form an organized or political voice, and this organized voice being acted upon by informal sector workers. Different types of organizations operating within the informal sector are discussed based on their main purpose. The concept of collective action is being examined in its relation to voice. Different forms of collective action of informal sector workers are reviewed.

The chapter starts by revisiting the informal sector concept and highlighting its continued relevance in development theory today. It then takes a closer look at the women and men working in the informal sector before discussing voice and collective action in the informal sector.

2.1 Revisiting the Informal Sector Concept

2.1.1 The Informal Sector of an Economy

The term 'informal sector' was first coined in 1971 by Keith Hart, who established a dualist model of income opportunities of the African urban labour force consisting of *formal or wage employment* and *informal or self-employment* (Hart, 1973). The informal sector concept was then institutionalized by the ILO (ILO, 1972). In practice, informal sector activities comprise a wide array of economic activities: They include small kiosks or people operating on the roads or bus stops selling goods of every conceivable kind; small workshops that repair bicycles and motorcycles, recycle scrap metal, make furniture and metal parts, tan leather and stitch shoes, weave, dye and print cloth, make and embroider garments, sort and sell cloth, paper, and metal waste, and more.

Informality of economic activities is interpreted in different ways: Portes (1994) emphasizes that informal economic activity very often utilizes production or

employment arrangements that are semi-legal or illegal and that this lack of compliance with legally binding obligations is what distinguishes informal from formal enterprises. Mead and Morrisson (1996) point out that there are different dimensions of legality to be considered (including business registration; payment of taxes, and regulation of working conditions for the labour force) and that national legal requirements as well as the degree to which informal enterprises comply with these requirements vary greatly.

Other authors highlight the fact that when established rules are bypassed and enterprises operate outside of the formal economic framework, then in many cases this also means that they become more vulnerable since "those actions of economic agents that fail to adhere to the established institutional rules (or) are denied their protection" (Feige,1990, p. 990). Therefore, many informal sector activities are also refered to as *vulnerable* employment comprising categories of work "typically subject to high levels of precariousness" or workers who are less likely than wage earners to have formal working arrangements, be covered by social security mechanisms or have regular earnings (ILO, 2015, p. 27). Very often, informal sector activities are not captured in national economic statistics.

The informal sector is not only a phenomenon of developing countries. By the 1980s, the informal sector debate had become truly global including the informalization of economies in North America and Europe (ILO, 2002a). Most early informal sector studies and their subsequent debate focused on the informal sector *enterprise* as the unit of analysis in line with mainstream economic theory of the firm (The 'mainstream' is defined as the ideas and opinions that are thought to be normal because they are shared and accepted by most people. See Oxford Advanced Learner's Dictionary, 2010.). At the heart of this debate lay the question of how best to define and, ultimately, measure the informal sector based on particular enterprise characteristics including type and location of informal enterprises (what activities do informal enterprises engage in and where are they?); legality (focusing on registration of informal enterprises, payment of taxes and meeting employment regulations); enterprise size (how small are 'small' enterprises?); capital intensity; and poverty (are informal enterprises profitable enough?) (Feige, 1990; Ferman et al., 1987; Hart, 1973; Henley et al., 2009; ILO, 2002a; King & McGrath, 1999; Liedholm & Mead, 1999; Livingstone,

2002; Mead, 1994; Morrisson et al., 1994; Portes, 1994; Turnham et al., 1990). In recent years, a specific focus on employment relations was added in this debate introducing the term 'informal economy'. In contrast to Hart's original dualist model of formal or wage employment and informal or self-employment, the 'informal economy' broadens the concept of informality to highlight informal employment comprising informal self *and* wage employment inside of informal enterprises (the informal sector) and informal jobs outside of informal enterprises (ILO, 2002a, p. 12) emphasizing the nature of employment relations as *the* defining characteristic of the informal sector. According to recent statistics on employment in the informal economy, the number of people employed in the informal sector far exceeds those in informal employment outside the informal sector, indicating that the bulk of informal employment is concentrated in the informal sector (International Labour Organization, 2012). This study therefore focuses on the informal sector.

Today it is widely recognized that the original dualistic model of an economy as introduced by Hart is too simplistic and that there is no clear dividing line between the informal and formal sectors (Esselaar, Stork, Ndiwalani & Deen-Swarray, 2008; McCormick 1987; Meagher, 2013). Instead, there are varying degrees of informality in an informality-formality *continuum* depending on the form of ownership of the enterprise, its legal status, the number of people it employs, its level of financial management, and its physical state. Informal enterprises are highly heterogeneous and some reflect a higher degree of informality than others. In addition, Meagher (2013) emphasizes that dualistic approaches to the informal sector/economy have long been challenged by research on the extent and nature of linkages between the formal and informal economies, without calling into question the underlying distinction between both spheres.

Several scholars have also criticized the conceptualization of the informal sector as a phenomenon in comparison to the formal sector: what it is or what it lacks to become more like the formal sector. They point out that there are two key problems here: First, it is assumed that the formal sector is the *preferred* economic option, the 'norm' or 'par excellence' institution. They highlight that for a long time the formal sector received recognition by the state and continued to yield privileges and preferences that the informal sector could not take for granted creating tensions between the two sectors

(Kinyanjui, 2011; Macharia, 2007). Second, they emphasize that only trying to understand the informal sector in comparison to the formal sector might fail to fully appreciate the informal sector in its own right and the mechanisms that drive its dynamism (Kinyanjui, 2011). Instead, they call for the informal sector to be understood as being the product of individual creative responses to exclusion and vulnerability and part of (African) society (Kinyanjui, 2010; Palmer, 2004).

Beyond the definitions of the division between the formal and informal sectors and/or economies, the question of linkages and the relationship between the two spheres while posed early on, increasingly generated attention particularly since the crisis of the global formal economy in 2007/8. The debate on linkages across the formal-informal divide aims to better understand how the increasing significance of the informal economy (including the informal sector) in contemporary production and employment has affected the nature of its relationship with the formal economy, and how this changing relationship has been understood in research and policy circles (Meagher, 2013). Chen (2007) calls this *the* core policy challenge: to ensure a more equitable distribution of benefits between the formal and informal economies.

Our understanding of the informal sector concept has significantly evolved over the last four decades. Let us now turn to examine why the informal sector continues to be relevant today.

2.1.2   Why Does the Informal Sector Concept Continue to be Important?

It is estimated that more than 3.4 billion people constitute the world's labour force today (World Bank, 2016)[2]. While about 1.65 billion people are employed and receive regular salaries (wage employment), about 1.5 billion people work in farming or are engaged in informal sector activities. Two hundred million others, many of them young people (aged between 15 and 24 years), are unemployed and actively looking for

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[2] The labour force comprises people aged 15 and older who meet the International Labour Organization definition of the economically active population: all people who supply labor to produce goods and services during a specified period. It includes both the employed and the unemployed. While national practices vary in the treatment of such groups as the armed forces and seasonal or part-time workers, in general the labor force includes the armed forces, the unemployed, and first-time job-seekers, but excludes homemakers and other unpaid caregivers and workers in the informal sector (http://data.worldbank.org/indicator/SL.TLF.TOTL.IN).

work. Almost two billion working-age adults, most of them women, are neither working nor looking for work (often due to limiting cultural factors), but an unknown number of them are eager to have a job. Some 621 million young people are 'idle' – not in school or training, not employed and not looking for work (World Bank, 2012, pp. 3-6). To keep employment as a share of the working-age population constant, the World Bank estimates that in 2020 there should be around 600 million more jobs than in 2005. Most of them need to be generated in Asia and in Sub-Saharan Africa which are the regions with the fastest growing labour forces (World Bank, 2012, p. 6).

This growing number of new job seekers cannot possibly be absorbed by jobs the way we knew them. Already at the end of the 1990s, informal economic activities were predicted to become the most important labour 'sponge' in Africa's labour market, providing 60 to 70 percent of all new job openings (Livingstone, 1986; United Nations, 1996). This prediction was based on the realization that a) wage employment did not grow as planned in a period characterized by job-shedding in public offices and formal enterprises associated with structural adjustment[3], and b) the sheer number of new job seekers could not possibly have been absorbed even if wage employment had expanded. Recent evidence supports the notion that the informal sector/economy is expanding since the vast majority of new jobs in the developing world over the past 15-20 years have been created in the informal sector/economy, owing to high rates of labour force growth and seriously inadequate formal sector job creation and social safety nets (Blunch, Canagarajah & Raju, 2001; ILO, 2002). This made informal economic expansion within the developing world, at least as a percentage of the labour force, an unavoidable occurance.

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[3] Structural Adjustment Policies (SAPs) are economic policies which countries must follow to qualify for new World Bank and International Monetary Fund loans and help them make debt repayments on older debts owed to commercial banks, governments and the World Bank. Although SAPs are designed for individual countries, they have common guiding principles and features which include export-led growth; privatisation and liberalisation; and the efficiency of the free market (http://www.whirledbank.org/development/sap.html). Structural Adjustment is increasingly being criticized for causing increased poverty in many developing countries who implemented SAPs in the 1980/90s (Structural Adjustment Participatory Review International Network, 2002).

2.1.3 Informal Sector Workers

Generating statistics on the size, composition and contribution of the informal sector is an extremely difficult exercise since 1) very few countries have undertaken regular surveys on the informal sector, and 2) there are limitations in the international comparability of the data. However, it can be estimated that there are 2-4 billion people working in the informal sector globally (Commission on Legal Empowerment of the Poor and the United Nations Development Programme, 2008; International Labour Organization, 2002a). Informal sector workers include informal sector *entrepreneurs* (people who own and run their informal enterprises or businesses) and people who are being employed (*employees)* - even though there often is no contract of employment within which they work - or trained (*trainees*) by informal sector enterpreneurs. Most informal sector studies focus on the *entrepreneurs* since they constitute most informal sector workers (International Labour Organization, 2002a) and because they are relatively easy to approach; information on the number of employees and trainees in the informal sector is rather rare. Informal sector entrepreneurs comprise business owners employing at least one worker as well as people working on their own account (own-account workers or one-person businesses). Most informal sector entrepreneurs worldwide are involved in trade (38 percent), followed by services (32 percent) and industry (30 percent). In Sub-Saharan Africa, 49 percent of all informal entrepreneurs are (mainly street) traders; 60 percent of all traders globally are women (International Labour Organization, 2002a).

Approaching the women and men working in the informal sector as informal sector *workers* is distinct from the expression 'worker' as understood in traditional labour law which constructs the worker at the opposite pole to that of an employer. Since most informal sector entrepreneurs are working on their own account, they are de-facto their own employer.

Informal sector workers have been termed 'informal' because they share one important characteristic: the informality of the nature of their work. They are either completely not, or insufficiently, recognized or protected under the legal and regulatory frameworks: They tend to be much less visible than their formal counterparts, excluded from crucial state benefits deriving from policies aimed at fostering formal sector

enterprises, and often under-represented in official statistics. They are usually not covered by national labour legislation or social security schemes and do not have labour or trade unions to lobby for their interests as common in the formal sector contributing to their high vulnerability (ILO, 2002a).

Informal sector workers are often excluded from formal rules and therefore denied their protection (Feige, 1990). Exclusion or 'marginalization' is a concept used in many parts of the world to characterize contemporary forms of social disadvantage and relegation to the fringe of society. It refers to processes in which individuals or entire communities are systematically blocked from rights, opportunities and resources (e.g. employment, healthcare, civic engagement, democratic participation etc.), detaching them from social relations and institutions and preventing them from full participation in the normal, normatively prescribed activities of the society in which they live. The outcome of social exclusion or marginalization is that affected individuals or communities are prevented from participating fully in the economic, social, and political life of the society in which they live often resulting in material deprivation and poverty (Marshall, 1998).

Women are over-represented in the informal sector worldwide making the informal sector the primary source of employment for women in most developing countries. In some countries in sub-Saharan Africa, virtually all the female non-agricultural labor force is in the informal sector. For example, in Benin, Chad and Mali, the informal sector accounts for more than 95 percent of women workers outside agriculture (Chen, 2001).

Is the fact that there are so many informal sector entrepreneurs globally an indication that the majority of women and men working in the informal sector made a conscious choice to do so? Could they have chosen otherwise? Or is the fact that they are informal sector entrepreneurs rather an indication of the lack of meaningful employment alternatives? The view of engagement in the informal sector has been mixed ever since the inception of the informal sector concept: In developed countries, the informal sector is most widely associated with self-employment. Here, the view is remarkably positive emphasizing the often profitable and dynamic nature of self-employment (often assumed to take place in the formal sector). Self-employed

workers are generally regarded as creative and highly qualified individuals who have abandoned the comfort of salaried positions to invent new products, production processes and distribution methods. Although some empirical studies show that self-employed workers register lower average earnings than those in paid employment positions, this gap in earnings is considered to be off-set by greater flexibility in terms of working hours and location or 'being your own boss'. Overall, self-employment here is considered as an optimal and voluntary decision (Mandelman & Montes-Rojas, 2009).

In developing countries, the view of informal sector engagement has tended to be polarized between two competing perspectives: Some researchers view informal enterprises as holding great potential (being a 'seedbed') for economic development (De Soto, 1989; Grosh & Somolekae, 1996; Hart, 1973; ILO, 1972; Mandelman & Montes-Rojas, 2009). Other authors (Harris & Todaro, 1970) perceive the informal sector as stagnant and unproductive, first and foremost a refuge for the urban unemployed and a receiving station for rural migrants; here people turn to informal activities as 'last resort' because they have no meaningful alternatives. In the former view, informal sector activities are developmental or opportunity-driven in nature; while in the latter view, they are survivalist or necessity-driven. Some authors highlight that informal sector entrepreneurs with (2-9) employees are more likely to represent the positive and dynamic view of the informal sector; while own-account workers tend to reflect survival efforts by people with few options, concentrating in activities that are easiest to get established with a consequent danger of overcrowding and resulting low returns (King & McGrath, 1999; Liedholm & Mead, 1999; Mead, 1999; Perry, Maloney, Arias, Fajnzylber, Mason & Saavedra-Chanduvi, 2007)[4]. Today, there is a common recognition that the informal sector caters for both views and that necessity *and* opportunity are co-existing motivations of many people starting up small informal businesses (Ranyane, 2015; Williams, 2008).

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[4] From the perspective of absolute or income poverty, informal enterprises generate less earnings, on average, than their formal counterparts. However, more detailed analysis shows that there is a link - but not a complete overlap - between working in the informal sector and being poor. In many countries, there are people in the informal sector that are not poor: male entrepreneurs earn more, on average, than low-skilled workers in the formal sector (ILO, 2002a).

Women tend to be concentrated in the narrow range of increasingly saturated, low-income activities, owing to women's domestic responsibilities, unequal access to skills and resources, and the gender division of labour within the informal economy (Meagher, 2010b). Meagher (2010b) therefore strongly cautions against viewing informal employment as an ideal solution to womens' 'double burden' of economic and domestic responsibilities which would provide women with more flexible forms of employment that can be adapted to household and childcare demands.

2.2 Voice and Collective Action in the Informal Sector

2.2.1 Conceptualizations of Voice

The concept of 'voice' has been discussed in much detail in the fields of development policy, political sciences (Clark, Golder & Golder, 2006; Dowding, John, Mergupis & Van Vugt, 2000; Dowding & John, 2008; Gehlbach, 2006), sociology (Bernstein, 2000) and education (Freire, 1972; Arnot & Reay, 2006, 2007; Moore & Muller, 2010) with a slightly different emphasis across the different disciplines.

Probably most prominently, voice is associated with empowerment and feminist theory. Feminist theory is one of the contemporary sociological theories which analyses the status of women and men in society with the purpose of using that knowledge to better women's lives. While its focus lies on highlighting the various ways women have contributed to society, it has also become instrumental in providing a platform for marginalized female and male voices (Alcoff & Potter, 1993; Collins, 1991; Harding, 1991; Mohanty, Russo & Torres, 1991; Stanley & Wise, 1993).

In development policy, voice is often identified as a key pathway to achieving greater citizenship, rights and empowerment. Voice here, i.e. the ability of groups to exercise and organize voice, is greatly associated with political acts such as public engagement, collective action and influence on public decisions focusing on groups' involvement in formal institutions such as policy circles and state machinery (Domingo, Holmes, O'Neil, Jones, Bird, Larson, Presler-Marshall & Craig Valters, 2015 UNDP, 2017; World Bank, 2014; http://www.voicesofyouth.org/; https://www.un.org/development/desa/en/news/ecosoc/giving-civil-society-voice-at-

un.html). However, Goetz and Musembi (2008) point out that the relationship between, for instance, women's voice in public debates and positive social and economic outcomes for women as a gender has not yet been conclusively established.

In sociology, voice is associated with the expression of 'standpoints' or 'interests' of certain social groups. Using voice "represents a move to critique what is held to be a dominant or hegemonic knowledge form and to promote some alternative linked with the alleged standpoint and interests of a marginalized or silenced group" (Moore & Muller, 2010, p. 65). The emphasis then lies on the *issues, messages or arguments* which constituted subjects are putting forward - the issue of the working class, the women issue, the black issue etc. The issue, in each case, is different because the 'identity' is different. How different identities or subjects (representing different voices) are constructed is a key issue here (Arnot & Reay, 2006, p. 82).

Voice is considered essential in representing a group's needs and interests in policy discourse; the absence of voice, or what Freire (1972) refers to as '*the culture of silence*', is recognised as a direct outcome of gross imbalances in the distribution of power among different groups within a society. Freire (1972) analyses the roots of dependence and marginality of the powerless in Latin America and argues that the ignorance and lethargy of the poor are the direct result of economic, social and political domination or oppression. By being kept in a situation in which it is practically impossible to achieve a critical awareness and response, the disadvantaged are kept 'submerged' and 'silent'. He argues that only emancipation and access to real power, based on a new awareness or 'conscientization' developed by the the poor themselves, could break 'the culture of silence'.

In the field of political economy, voice is understood based on Albert Hirschman's work which described voice as a *recuperation mechanism* for dissatisfied consumers or members of an organization, who rather than just to go over to the competition (what he terms the 'exit option'), can *kick up a fuss* and thereby force improved quality or service upon delinquent management (Hirschman, 1970, p. 30). Hirschman considered the range of individual reactions of people confronting a dysfunctional state bureaucracy, for example a railroad State monopoly which is badly managed. Hirschman argued that all reactions to this situation fall into one of three categories:

Railroad users may protest with complaints (voice), keep accepting the high cost of traveling by train (loyalty), or go by car and forget about railroads (exit). For Hirschman, voice is a basic function of any political system trying to "change, rather than to escape from, an objectable state of affairs, whether through individual or collective petition to the management directly in charge, through appeal to higher authority with the intention of forcing a change in management, or through various types of actions and protests, including those that are meant to mobilize public opinion" (Hirschman, 1970, p. 30).

While both exit and voice can be used to measure a decline in an organization, voice is by nature more informative in that it also provides reasons for the decline. Exit, taken alone, only provides the warning sign of decline. Exit and voice interact in unique ways; by providing greater opportunity for feedback and criticism, exit can be reduced; conversely, stifling of dissent leads to increased pressure for members of the organization to use the only other means available to express discontent, departure. The general principle, therefore, is that the greater the availability of exit, the less likely voice will be used. Or, in other words: exit options affect the *quantity* and effectiveness or epistemic *quality* of voice (Taylor, 2014). Hirschman considered voice a skill subject to deterioration if not used arguing that "the presence of the exit alternative can therefore tend to *atrophy the development of the art of voice*" (Hirschman, 1970, p. 43; original emphasis). However, Taylor argues that exit options can increase the epistemic quality of voice by "providing stronger incentives for individuals to gather information and rationally update their beliefs" (Taylor, 2014, p. 60).

Hirschman's (1970) definition of voice implies two distinct ways in which it can operate: One may individually petition a firm or organization employing an *individual* voice or one may take part in some collective protest contributing to a *collective* voice (Dowding et al., 2000, p. 473). The latter tends to be subject to the well-known collective action problem as articulated by Olson (1965)[5]. However, O'Donnell (1986) highlights that there is a distinction between *vertical* voice – talking to superiors and officials – and *horizontal* voice – talking to one's friends and neighbours (Dowding et al., 2000, p. 471). Hirschman (1986) suggests that only the use of vertical voice is costly; while

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[5] See Section 2.2.3 for a more detailed discussion of Olson (1965).

horizontal voice brings expressive benefits. However, Dowding et al. (2000) point out that the relative costs and benefits of exit and voice vary greatly depending on their particular contexts. Distinguishing between vertical and horizontal voice also adds an emphasis on the audience of voice and the different hearers or listeners as targeted by the voicers.

The interplay of *loyalty* can affect the cost-benefit analysis of whether to use exit or voice. Where there is loyalty, exit may be reduced, especially where options to exit are not so appealing. By understanding the relationship between exit and voice, and the interplay that loyalty has with these choices, organizations can craft the means to better address their members' concerns and issues, and thereby effect improvement. According to Hirschman (1970), failure to understand these competing pressures may lead to organizational decline and possible failure. At the same time, Gehlbach (2006) points out that Hirschman's work also provides a framework for thinking about the decisions of leaders (as the target of vertical voice use) to suppress voice or exit. He argues that "leaders typically have an incentive to suppress voice as by doing so they can reduce the probability that they have to bargain with individuals over policy" (Gehlbach, 2006, p. 397). While Hirschman views exit as the preferred modus operandi of economics, voice is the preferred means of communicating political demands. In many circles voice is synonomous with *political* voice i.e. the abillity to express views and interests and to influence policy and decision-making processes.

It is therefore not surprising that Hirschman's original concept of exit, voice and loyalty has been discussed and critiqued in particular depth in the political sciences; often looking at the application of Hirschman's framework to party membership and voting behaviour. Here exit is utilized when people 'vote with their feet' by leaving their jurisdiction or dropping out of public service provision; while voice is utilized by engaging in collective action to improve services or making private complaints to public officials (Dowding et al., 2000). Some scholars have built further on Hirschman's original concept by elaborating different types of exit and voice emphasizing that both actions, exit and voice, are not mutually exclusive (Dowding et al., 2000; Dowding & John, 2008; Taylor, 2014). Hirschman also further refined particular components of his original framework, including through the analysis of the fall of the Berlin Wall and the free movement of individuals from East to West (as particular example of collective

exit) when "exit and voice now worked hand in glove after having undermined each other for four decades" (Hirschman, 1993, p. 202).

There are two more important points to note from the political science critique of Hirschman's framework: Firstly, there is conflict over the category *quality*: Dowding et al. (2000) question Hirschman's assumption that there is a clearly agreed upon category 'quality' which if it drops, consumers or members of an organization have an incentive to act through exit or voice to try to halt the decline. They emphasize that people may have different views concerning the 'quality' of a product which, they point out, is most easily seen in political terms where some people may want a local government to provide a programme of 'left wing' policies, while others may want a menu of 'right wing' policies.

Secondly, there is criticism towards Hirschman's conceptualization of *loyalty* (Dowding et al., 2000). Hirschman (1970, pp. 77-78) states "A member with a considerable attachment to a product or organization will often search for ways to make himself influential, especially when the organization moves in what he believes is the worng direction". Dowding et al. (2000) point out that there are two very different types of loyalty which need to be distinguished: a) brand loyalty to a certain product and b) group loyalty to an organization or an object that ties to one's personal history (such as work, a community or gender). The latter understanding of loyalty is broader and goes beyond 'brand' loyalty. Barry (1974) emphasizes that "Loyalty does not normally mean a mere reluctance to leave a collectivity but rather a positive commitment to further its welfare by working for it, fighting for it and – where one thinks it has gone astray – seeking to change it. Thus, voice (as well as other forms of activity) is already built into the concept of loyalty" (p. 98).

Voice features centrally in the empowerment literature and feminist theory (Batliwala, 1994; Harding, 1991; Kabeer, 1999; Mayoux, 2001a; Rowlands, 1997; Sen, 1999). Here, voice is considered as the act of articulating opinions, ideas and agendas, or making demands and claims – often through individual or collective actions in the private domain and in public (Gammage, Kabeer & Van der Meulen, 2015; Nazneen & Sultan, 2014). But for change to happen, the empowerment and feminist literature emphasizes that voice must go beyond the capacity to speak, it must be heard,

listened to and acted upon (Gammage et al., 2015; Holland & Blackburn, 1998). This emphasis calls for action on the side of the listeners and underlines the importance of the notion of audience. Goetz and Musembi (2008) highlight that there are two aspects to the act of voicing: the performative aspect (*how* voice is being expressed) and the substantive aspect (*what* is being voiced). The ways in which these aspects are combined determine the legitimacy and credibility of claims being made.

Empowerment is understood as the ability to exercise agency i.e. to voice one's goals and act upon them in the context of making strategic life choices (Kabeer, 1999). In contrast to the mainstream approach to empowerment which emphasizes the outcome of the empowerment process, feminist approaches to empowerment go beyond considering participation in decision-making only to including *"the processes that lead people to perceive themselves as able and entitled to make decisions"* (Rowlands, 1997, p. 14). Here they draw particularly on the concepts of consciousness-raising and popular education rooted in Freire's theory of conscientization. Sen refers to the processes that lead people to perceive themselves as able and entitled to make decisions as *"the freedom to choose"* to lead the kind of lives people value (Sen, 1999, p. 18). Empowerment therefore involves both, individual change and collective action (Rowlands, 1997) with the former being expressed through individual voices; whereas the latter is expressed through what Kabeer calls an 'organised voice' reflecting the views of a particular group of people. Kabeer (2008) considers an organized voice essential to ensure the representation of a group's needs and interests in policy discourse and the extension of existing rights and entitlements to excluded groups: "Voice refers to the capacity of people to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives." (Kabeer, 2008, p. 280). Kabeer's organized voice, therefore, is political.

Voicelessness or Freire's 'culture of silence' are recognised as direct outcome of gross imbalances in the distribution of power among different groups within a society resulting in groups with less power to become marginalized. Voicelessness does not only signify the absence of voice *per se* but highlights the fact that voice (due to certain reasons) could not be realized. This is closely linked to Bhaskar's notion of 'absence'. Bhaskar (1993) stresses that if the conditions for the realisation of powers or potentials do not exist, then the significance of this absence lies not simply in the non-existence

of those conditions per se, but in the causal effect in terms of the non-realisation of specific powers or potentials. Voicelessness can lead to what Hirschman (1970) termed the 'exit' option: members of an organization leaving the organization. Exit is considered a valuable option when organizations pay attention to it; when they are sensitive towards the consequences of exit (such as business firms in a competitive market). Hirschman also highlights that there are cases when the exit option is unavailable: In most traditional groups such as the family, ethnic or religious communities as well as more modern inventions such as gangs and totalitarian parties, the exit option might be unthinkable (rather than impossible) since these organizations can exert a high price for exit such as defamation and loss of livelihood (Hirschman, 1970, p. 96).

Some authors argue that Hirschman's exit option applies to many informal sector enterpreneurs who *choose* to exit the formal sector by taking their business elsewhere, i.e. to the informal sector to avoid costs of time and efforts involved in formal legislation. De Soto (1989) emphasizes that in response to declining state performance, individual economic actors avoid the state and are celebrated for their ability to circumvent formal economic channels and state regulations. From this view, a growing informal sector is taken to indicate the presence of high barriers to market entry and high transaction costs which are attributed to badly designed national laws and regulations such as fees and procedural requirements for registering a business; fees and procedural requirements for titling a property; permits and licenses; excessive taxes; regulatory burdens; cartels and monopolies, and barriers to exit (such as the absence of a bankruptcy law) (Center for International Private Enterprise, 2009). Here entrepreneurs' decisions on whether to formalize their businesses and become part of the formal sector depend on their incentives since they make calculated decisions as to which rules to respect or violate based on what they expect to receive in return, and the probable cost of non-compliance. Although the informal and formal sectors both have costs, in a favourable regulatory environment it is assumed that businesses with growth potential would prefer formality (Center for International Private Enterprise, 2009). From this perspective, the exit option supersedes the voice option since the latter is considered ineffective or impossible.

Some authors advance the view that informal workers move in a continuum driven by *exclusion* from state benefits and more desirable jobs on the one end (particularly applicable to youth and unpaid family workers) to voluntary *exit* resulting from private cost-benefit calculations on the other end (Perry et al., 2007). However, the study does not further contribute to our understanding of the voice option for those informal workers between the two extreme ends of this continuum.

As Hirschman (1970) points out, exit and voice are both *actions* taken by members of an organization to express discontent. However, the empowerment literature highlights that there might be cases where people, particularly when they are poor and powerless, decide not to take any action (neither exiting the organization *nor* voicing their concerns) and consciously engage in non-decision-making since they might have too much to lose if they chose to take any of the possible options to act on their discontent (Lukes, 1974). Therefore, this study of voice will place a particular emphasis on marginalized voices and issues of voicelessness.

2.2.2   Voice and Informality

As Gammage et al. (2015) emphasize, voice is used to articulate practical needs and strategic interests, individually and collectively, in the private domain and the public. Voice in the informal sector tends to focus on practical issues essential for securing the livelihoods of informal workers. In the private domain, horizontal voice is often employed, targeting household members, neighbours and community members. Here, voice is expressed through less formal channels as when expressed in formal negotiations with the state employing vertical voice. However, some voice actions in the private domain also use vertical voice and can therefore be considered political as "the personal is political" (Hanish, 1970). Examples of political voice in the private domain include women challenging exisiting power relations and pushing traditional gender boundaries often vis-à-vis male household and community members in an effort to better their lives.

The discussion of what practical issues informal sector entrepreneurs are most likely to pursue through voice can be linked to two strands in the informal sector literature:

the discussion of success factors of informal sector enterprises, and the discussion of gender concerns regarding informal enterprise performance.

Previous informal sector studies were often based on the underlying assumption that informal sector entrepreneurs aspire to maximize economic gains in line with growth-oriented strategies. In this school of thought, growth of the informal enterprise (most commonly expressed through the number of people it employs) is the ultimate goal of the entrepreneur leading to the 'graduation' of his/her enterprise from its informal micro to the increasingly formal small, medium and, ultimately, large state. With increasing globalization, very large enterprises, often multi-national in nature and employing more than 1,000 workers, have gained importance in the world economy (Dembinski, 2009).

There is an extensive body of literature that investigates key success factors of informal sector enterprises from this perspective (Daniels, 1999; Ferman et al., 1987; Henley et al., 2009; House et al., 1993; King & McGrath, 1999; Liedholm & Mead; 1999; Livingstone, 1991; McCormick, 1988; Morrisson et al., 1994; Richardson, 1984; Turnham et al., 1990). Success factors identified here include the availability of financial services (credits, savings and financial transactions); access to non-financial or business development services (comprising technology development services, business linkages, information provision, and technical and entrepreneurial training in recognition of the importance of human capital), and the positive effect that clustering of enterprises may have on their economic performance (Barr, 1999; McCormick, 1998, 1999; Schmitz & Nadvi, 1999). The state of the macro-economy was emphasized as important including the availability of necessary infrastructure to informal enterprises as it concerns their access to essential utilities and markets: investment in roads, rail ways, and air and sea ports as well as the availability of electricity and communication systems was highlighted as crucial for informal enterprise development (Liedholm & Mead, 1999; Rogerson, 2001). Macroeconomic stability, an enabling business environment and the rule of law are also considered fundamental for job creation and development (World Bank, 2012). An enabling business environment also comprises enabling business regulations which greatly affect the opportunities for businesses (including informal enterprises) to grow and create jobs (McCormick, Alila, Omosa, 2007). Regulations can increase the cost of doing business, in terms of money or time needed to comply. The government is the

major actor in policy formulation and implementation including those concerning the business environment.

However, this predominantly economic perspective has been criticized by other authors for ignoring broader success factors in this debate. They emphasize that economic action, informal and formal, is embedded in a particular socio-cultural, political and historic context in which entrepreneurs (as well as their employees and trainees) operate (Granovetter, 2005; Granovetter & Swedberg, 1992). Each context embodies certain 'rules' which constrain some forms of behaviour while promoting others. In this, they reflect the 'deep structures' of society in recognition of the complexity of social relations in which human - including economic - interaction is embedded. This closely relates to the literature that discusses the dialectical relationship between structure (broadly understood as any recurring pattern of social behaviour) and agency (or human action) in sociological theory (Marschall, 1998). Past debates have centred on the individual actor's ability to exercise their freedom and act in a certain way vis-a-vis the society or social structures which determine or 'predispose' the actions of individuals (Bourdieu, 1998). Increasingly, this literature seems to be inspired by Giddens' Theory of Structuration (Giddens, 1979, 1984, 1991) that aims at the middle ground between the two sides. One can conclude from the literature, therefore that the success of informal sector enterpreneurs does not only depend on economic factors as emphasized in neo-liberal development theory focusing on markets and market variables, but also on political and social structures that influence whether and to what extent informal entrepreneurs can enter market transactions in the first place (McCormick, 1999).

There is a rich body of literature which draws attention to gender relations (relations of social inequality present in every aspect of every-day life including in the public and private domains) and gender inequalities (rooted in gender roles that evolve from social and cultural structures that shape everyday life and form role models that people try to fulfil and satisfy) in the informal sector as particularly influential social structures (Branisa, Klasen, Ziegler, 2013; Downing, 1991; McCormick, 2001; Moser, 1989; United Nations, 2004; World Bank, 2011).

In some circles, structures are also conceptualized as 'institutions'. North (1990) defines institutions as "the rules of the game" in society or, more formally, as "the humanly devised constraints that shape human interaction" (p. 3). He differentiates them from organizations, "the players of the game" (North, 1990, p. 4).

Institutions constrain as well as enable social actors in their everyday practices including economic action. Structures or institutions have been found to be a major factor influencing the establishment and performance of businesses. They range from the economic structures of markets, firms and contracting, to political and social institutions such as the state, family, age, kinship/ethnicity and gender. In form, they include formal rules, such as constitutions, policies, laws and regulations, as well as informal institutions, customs and codes of conduct. Informal institutions, i.e. "the socially shared rules, usually unwritten, that are created, communicated, and enforced outside of officially sanctioned channels" (Helmke & Levitsky, 2003, p. 5) shape informal sector workers in their pursuit of economic action at all levels.

Informal sector studies conducted from this perspective focusing on gender as one key social institution, highlight the fact that there are differences in the economic performance of informal enterprises which can be attributed to the gender of their owners since women and men face different challenges in operating their business leading to different business decisions. The household, family, kinship and community provide the most immediate support for informal sector entrepreneurs. The most important decisions regarding who is taking up what economic activity, engaging in what business, for what purpose (survival or growth), with what family resources, for how many hours per day are being taken at the household level in the private domain. For instance, Hunt and Samman (2016, p. 24) highlight that there are more than 245 million people today who say that women should not be allowed to hold any job for which they are qualified outside the home. McCormick (2001) points out that even women who have been to school find their self-employment options limited by gender-stereotyping resulting in women being mainly engaged in 'female professions' such as knitting, tailoring or trade. Naituli et al. (2006) in their study of entrepreneurial characteristics among micro and small-scale, women-owned enterprises in Meru, Kenya, find that generic problems of running a small business such as late payment of bills by customers, a tendency to under-price to accommodate members of the

extended family, finding and keeping clients and sourcing for inputs, were harder to resolve by women entrepreneurs because of their limited access to conventional male business networks and support services, and lack of assertiveness in collecting debts. They highlight that for most women interviewed in their study, employee relations were seen as posing *the* most difficult problem even for women with prior managerial experience (Naituli et al., 2006).

Informal sector entrepreneurs using political voice in the public domain in the pursuit of their strategic or political interests is rather rare since, very often, they are not part of the decision-making processes concerning key policies and regulations that affect their lives. They often make a particularly easy target for related harassment and intimidation by those government agents mandated to enforce regulatory policies. For informal sector entrepreneurs, the impact of licensing and regulatory policies on their enterprises' performance is often more subtle and pervasive going well beyond the visible demolition of informal enterprises in unwanted locations, the chasing of street vendors, and the confiscation of tools and materials by town council askaries in cases of non-compliance with business licensing requirements. Many of the problems that informal sector entrepreneurs identify have their roots in the regulatory environment: access to inputs, whether domestic (influenced by domestic market controls and policies towards local monopolies) or imported (affected by foreign exchange control systems); or access to capital (influenced by regulations of the financial system) as discussed above (Liedholm & Mead, 1999). Therefore, the key question remains on how informal sector entrepreneurs can better engage in decision-making processes and link to the formal macro economy in such a way as to ensure a more equitable distribution of benefits between the formal and informal economies (Meagher, 2013).

The analysis of this literature points towards two conclusions: First, there are likely to be some common voice issues to be pursued by many informal sector entrepreneurs in the public domain such as access to financial resources, services, essential utilities (depending on the nature of their business activity) and markets as well as protection from harassment and intimidation. Second, some entrepreneurs, particularly women, are likely to pursue voice issues that are especially relevant to them, employing political voice also in the private domain to challenge broader social, cultural and political structures that influence the performance of their businesses.

2.2.3 Individual Voice and Collective Action

A. Individual Voice of Informal Sector Entrepreneurs

An individual voice articulates the needs, wants and aspirations of the speaker/voicer reflecting her/his awareness of rights, confidence and knowledge. Individual voice has to be developed and starts from within, at the private domain. It is important to remember that informal sector entrepreneurs have multiple identities including as economic actors, members of their households, family and wider community, as well religious and gender/age related groups among others. They can therefore speak in different voices depending on the issue at hand, the identity chosen and the setting (e.g. in households, markets or the state) at the moment of using their voice. Important 'spill-over effects' between these multiple identities and agency roles have been acknowledged and recognized as 'voice lessons' (Chen, Jhabvala, Kanbur & Richards, 2006). Gammage et al. (2015) analyse for instance how individual voice and agency in markets spill over to voice and agency in the household and vice versa emphasizing that expressions of voice and agency can be found in various settings and that they are frequently overlapping and mutually supportive. As discussed earlier, identities (at the individual as well as at the collective level) are neither given nor permanent; instead, they are actively constructed and can therefore be re-defined at the individual level (Freire, 1972) or re-negotiated in the case of collective identities (Lindell, 2010b).

There is a recent body of literature that focuses on the individual agency of informal workers as economic actors[6]. Lindell (2010c) questions the school of thought in this context which conceives of the politics of informality in terms of 'exit' and avoidance of the state (as, for instance, advocated by De Soto, 1989) and cites other studies which emphasize individual and 'quiet' but powerful forms of personal resistance. These studies stress that in the absence of voice, i.e. open protest and direct confrontation, political struggle takes the form of disguised and deliberately concealed resistance. Scott (1985) argues that the politics of informal people in the South consist of individual everyday actions through which people not only resist but also gradually conquer new space from the propertied and powerful. Bayat (2004) calls this not a politics of protest

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[6] The term informal worker includes the people working in the informal sector, i.e. informal sector entrepreneurs, their employees (including unpaid family members and seasonal workers) and and/or trainees.

but of redress, meaning an approach that consciously avoids overt collective action and large-scale mobilization. In this view, the quiet individual and every-day action is characteristic for the agency of informal workers who are said to lack the capacity to sustain their own organizations with a clear leadership and ideology (Lindell, 2010c, p. 6).

In the same context, Kinyanjui (2012) in her study of social organization in Kenya, celebrates the 'chama' as an 'institution of hope' because ordinary people use it as a mechanism for coordinating everyday market encounters in the informal economy bypassing government, non-governmental organizations and development experts to creatively solve their social welfare and market needs. Kinyanjui (2012) emphasizes that through the vyamas, "ordinary people in their everyday struggles make conscious efforts to overcome their predicaments" (p. 6)[7]. Similarly, De Weerdt, Dercon, Bold and Pankhurst (2005) examine membership based indigenous insurance associations in Ethiopia and Tanzania and conclude that these "locally initiated associations of people who have voluntarily entered an explicit agreement to help each other when well defined events occur" are broadly successful in serving their members (p. 4).

It can be expected that moving from individual voices into an organized voice entails a process of prioritization which shapes the number of individual interests into some common interests or concerns; moulding individual standpoints into an, at least temporary, common standpoint, a common identity. It can be assumed that this is not a simple process since the multiple individual interests and identities might be contradictory and hard to reconcile in a process that may entail trade-offs. Whose concerns will be considered 'common' is a key issue here and needs to be considered in any related study. Common concerns might be determined by the majority of people within a certain group (exercised through voting in formal group meetings etc.) but also by the social status and power the individuals hold who are rallying behind certain concerns. As highlighted above, the informal sector is a highly heterogeneous group of people. Drawing on the concept of social stratification, i.e. society's categorization of people into socio-economic strata based upon their occupation and income, wealth

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[7] Based on the Kiswahili word for 'chama' meaning social group; 'vyama' reflects the plural form.

and social status (Marshall, 1998), helps recognize that they are groups of informal sector workers who yield greater social status and power as compared to others. Social stratification here builds on Max Weber's stratification theory based on class, status and power (Waters & Waters, 2015. However, social status (and associated social power) are not static as social status is ascribed but also earned based on personal skills, abilities and efforts (Marshall, 1998, p. 639). Informal sector workers may also be influenced by opportunity calling for particular group responses.

Lindell (2010c) strongly cautions against assuming that the move from individual to collective agency takes place in a linear progression. Instead, she calls for embracing multiple forms of agency, reflected by informal workers opting for exit *and* voice (instead of exit *or* voice as originally advocated by Hirschman) as different forms of agency which may be dominant at different points in time and which should not be considered as mutually exclusive:

> An open and embracing approach to the multiple forms of agency of informal workers can bring to light the complexity and diversity of their political practices. It moves away from polarized views that restrict the field of vision to either manifestation of voice or of exit. Indeed, individual and collective forms of agency need not be seen as opposed or exclusive of each other. Rather, one can see them in the context of a broader spectrum, a continuum …. In this continuum there are no clear-cut divisions or fixed positions, as individuals and groups move along it, in no predetermined direction. Their insurgent practices may evolve from one form into another, from the individual to the collective and back again (Lindell, 2010c, p. 7).

The role of loyalty advanced by Hirschman as a possible third option of people's reactions to a dysfunctional state of affairs (Hirschman, 1970), does not seem to have been explored in greater detail by Lindell (2010c) here. However, since voice is already built into the concept of loyalty (Barry, 1974) and voice greatly depends on identity as described above, the question then becomes which voice informal workers will exercise in what circumstances in line with which of their multiple identities

(economic actor, member of society, community, family, religious or clan-based group etc.) they chose to prioritize.

There is an acknowledged problem when it comes to discern if people are speaking in their *own* voices, genuinely reflecting their *own* perspectives, experiences, feelings and concerns, or if they are voicing concerns which they have been influenced to reflect (Goetz & Musembi, 2008; Nazneen & Sultan, 2014). As described above, issues of credibility and legitimacy of voice have to do with power relations embedded in the structures that shape the environment within which informal workers as social actors operate and is of particular importance when it comes to their organized voice and collective action.

B. The Organized Informal Sector Voice

Kabeer's (2008) 'organized voice' is political. To develop an organised voice, requires people getting organised to act collectively in groups or associations. The process of people coming together to form groups in an attempt to voice and advance their interests has a long history (Chen et al., 2006; Lindell, 2010b; Lister, 2004; McCormick et al., 2003). However, Olsen (1971) cautions against the common assumption that a group of people who have a common interest would naturally get together and fight for the common goal. In fact, Olsen (1971) states that this is generally not the case: "Indeed unless the number of individuals in a group is quite small, or unless there is coercion or some other special device to make individuals act in their common interest, rational, self-interested individuals will not act to achieve their common or group interests." (p. 2).

This point is echoed by De Wit and Berner (2009) in the context of studies of the urban poor in India, who caution that mobilizing and organizing people collectively on the basis of horizontal ties and common interests does not appear to be working well in most places. They argue that people "prefer to rely on vertical patronage, such as relatives or intermediaries, to safeguard livelihoods and obtain (individual) access to persons and institutions of value to them" (De Wit & Berner, 2009, p. 928). This seems to be especially the case the poorer and more dependent people are. This logic of patronage is based on the experience that investing in collective action is problematic, time-consuming and fraught with 'free rider problems' (Stigler, 1974). They emphasize

that patronage – the informal, personal and face-to-face relationship between actors of unequal status and power that persist over time and involve the exchange of valued resources – is a very important, widely prevalent and informal relationship which can negatively impact the 'political capital' as "one of the critical assets of the (urban) poor" (De Wit & Berner, 2009, p. 931). Patronage "is culturally rooted, endogenously enforced and upheld by mutual agreement among the social actors involved, even though the relationship can be exploitative. It is fundamentally based on - and also sustains – a difference of power, as it is governed by norms and actions which lead to the widespread construction and maintenance of social inequality" (p. 932). De Wit and Berner (2009) conclude that patronage and brokerage relations undermine prospects for collective action by reinforcing other divisions (based on different levels of incomes and assets, ethnicity, gender, religion, age etc.) that may characterise heterogeneous groups or communities comprising multiple identities.

Jua kali trainees are usually relatives (either from the immediate or more distant family) who undergo hands-on training in the trade as practiced by the jua kali 'mentor' with the aspiration of becoming jua kalis upon completion of the training phase (Ng'ethe & Ndua, 1992). Training is being provided on rather loosely agreed terms which often include provision of food and accommodation as part of the jua kali's family in addition to coaching on practical and essential entrepreneurial skills. During this training phase, trainees usually do not earn an income per se but may receive a limited amount of pocket money (which varies according to the daily returns of the business) which might be extended to include a share of the profits made from the sale of items produced by the trainee once she has acquired sufficient skills. Very often, the trainee is loyal to her mentor (although instances of gross exploitation have also been noted) and likely to set-up her own business close to her mentor to fabricate very similar products as coached contributing to an increased competition among the local cluster of jua kalis (Daniels, 2010).

Employees of jua kalis tend to be motivated by earning a (however small) salary on a daily, weekly or monthly basis based on terms which are often far much looser than employment in the formal sector (Ng'ethe & Ndua, 1992).

Both trainees and employees of jua kalis therefore constitute rather distinct groups within the jua kali sector dominated by jua kali business entrepreneurs. They might have a very different take on voice when compared to their mentors and employers (McCormick & Muguku, 2007). It can be expected that improvement of training and working conditions might be one of their main concerns.

This brings us back to a crucial point highlighted above: the organized voice reflecting the collective identity of informal workers considered essential to the continuity of organisations and the effectiveness of their collective actions (Kabeer, Milward & Sudarshan, 2013) is actively constructed, negotiated and contested, and consequently, is neither fixed nor permanent. The establishment of a collective identity or standpoint is partly geared toward the production of 'unity' or sameness/commonness – even if only provisional. It is also acknowledged that the production of unity can be intertwined with the production of difference and boundaries reflected in processes of exclusion and stigmatization (Lindell, 2010b). Considering Olson's (1965) argument above, unity of purpose or identity is not a natural feature of groups of people or collective movements but has to be worked for.

Over the past twenty years, informal workers especially in the South, have become more organized, visible and vocal in demanding rights (Gallin, 2011). A key event in this context was the adoption of the Resolution on Decent Work and the Informal Economy in 2002, which recognized informal workers as workers with the same rights to decent work as their formal counterparts (International Labour Organization, 2002b). As early as 1972, the first organization of its kind, the Self Employed Women's Association (SEWA) was founded in India (http://www.sewa.org/About_Us.asp). With 1.5 million members, it is currently the largest organization of informal women workers, engaged in various sectors of the informal economy, in the world (http://wiego.org/resources/sewas-pioneering-role-informal-worker-rights). In 1997, Women in Informal Employment: Globalizing and Organizing (WIEGO), inspired by SEWA, was founded as the first global organization dedicated to informal workers. WIEGO is a global action-research-policy network that seeks to increase the voice, visibility, and validity of the working poor, especially women, in the informal economy (http://wiego.org/wiego/about-wiego). WIEGO maintains an excellent website which has been an important resource for this research.

Joining forces through organizing can provide several benefits to those who work in the informal sector, particularly women: "Organizing and the act of creating responsive organizations are critical elements in ... economic, social and personal empowerment. These enable [informal workers] to take action to advance and defend their interests, formulate policies that will benefit them and hold policy makers accountable over the long term" (Chen et al., 2005, p. 7).

Citing concrete achievements made in organizing over the last years, WIEGO categorizes the benefits of organizing into economic, political and social protection benefits. Economic benefits for organized informal workers include better wages and working conditions for them negotiated based on their collective strength; better prices for their products; and increasing their access to financial resources through pooling together their limited individual resources. Social protection benefits include (in some rare cases) the ability to access existing social protection schemes; while in many other cases, organizing helps to provide support generated by the groups for their members in crisis or hardship situations. Political benefits of organizing mainly stem from the greater visibility and validity of informal workers, which in turn confers to them influence in policy arenas. Achieving political benefits mainly depends on the workers' powers including their *structural* power deriving from workers' specific location within an economic system (some trades are perceived to have more potential to generate labor unrest than others), and their *associational* power deriving from the political organization of workers (Wright, 2000). Meagher (2011) emphasizes that it is important to distinguish "between the *economic* capacity of informal networks and institutions to organize livelihoods and makeshift services behind the scenes, and their *political* capacity to influence governance outcomes at the formal institutional level" (Meagher, 2011, p. 50; original emphasis). Finally, "*organizing's positive effects can lead to improved self-esteem and both social and personal empowerment among informal workers*" (http://www.wiego.org/organizing/organizing).

Of late, the growing expression and mobilisation of political voice seems to have been greatly facilitated by the extraordinary growth of information and communications technologies, ICTs (Cummings & O'Neil, 2015). The spread of the Internet, mobile communication, and social media has been a key mobilisation tool, enabling people to connect across time and space in ways that were once unimaginable.

In addition to the benefits of organizing as described above, there are acknowledged challenges in organizing the informal workforce. Although many challenges are specific to the sector informal workers are engaged in or the local context, there seem to be some key issues that are similar across all sectors and regions of the world (Andrae & Beckmann, 2011; Bonner & Spooner, 2011a, 2012; Carre, 2013; Chen et al., 2005; Rizzo, 2013; http://www.wiego.org/informal-economy/about-informal-economy).

First, there are conceptual challenges regarding who is to be considered an informal worker. The ILO 2002 Resolution provided some definition for informal employment, and conferred status and validity on informal workers (International Labour Organization, 2002b). However, the Resolution is not universally understood or accepted, and matters are complicated by the diversity and degrees of informal work and the sometimes unclear relationships between employers and employees as in the many cases of self-employed and own-account workers. WIEGO also points out that some informal workers may not perceive themselves as workers: women engaged in home-based work may view this work as an extension of their domestic duties rather than a job.

Second, the informal sector is very often characterized by a lack of clear counterparts to negotiate with: Many informal workers, particularly informal sector entrepreneurs, do not have an employer with whom to negotiate. In addition, informal workers are outside the protective labour law framework and there are no clear markers against which to push for gains. Where employers do exist, they may treat informal workers harshly or ignore any existing laws. This is the case for particularly vulnerable professions such as street traders in urban spaces who often face harassment by authorities. While harassment or harsh employers can serve as an impetus for collective action; they can also create a climate of fear around organizing, especially where workers can be dismissed without any recourse resulting in the loss of their livelihood.

Third, the fact that many informal workers are poor and vulnerable sets practical limits to their capacity to organize. Many informal workers must work long hours to survive (sometimes in multiple jobs), leaving them little time for organizing. Because they are

poor, they are often unable to afford dues or membership fees, and their ability to pay these is especially compromised in times of economic or personal crisis. Migrant workers may need to remain undetected because they are undocumented, making them particularly vulnerable to exploitation and harassment. In addition, competition between workers such as street vendors selling similar products, or taxi drivers in the same area, can reduce the inclination to work collectively. They may come together to take on a particular challenge or face authorities in a crisis, but this unity of purpose may end when the issue at hand has been resolved. For collective action to be continuous, workers must see a more long-term common interest.

Fourth, the diversity in their working conditions makes it hard for informal workers to define a common position or standpoint from which to negotiate better conditions. Many informal workers are situated in scattered (e.g. home-based and domestic workers), mobile (e.g. street vendors and street waste pickers) or far flung (e.g. farm workers, forest gatherers) workplaces. Some informal workers do not have a typical workplace (e.g. fishermen). A single worker may have multiple workplaces and multiple 'employers'. Organizations of (mainly poor) informal workers often lack sufficient resources to cover the cost of staff to collect membership dues, space and meetings. These factors create further complexities for recruiting members and for effective organizational structures and strategies.

Fifth, there tend to be particular governance and leadership challenges where informal workers have traditionally organized in local groups or associations reflecting local power relations and (mostly informal) cultural institutions. Democratic structures including compliance with formal rules, such as laid down in a constitution, or processes for electing leaders, may not exist resulting in corrupt leadership and reinforcing patronage (Chen et al., 2006; De Wit & Berner, 2009).

C. Collective Organizing in the Informal Sector

While most authors agree that organization in the informal sector is necessary and can be undertaken successfully, there does not seem to be any consensus in the literature on what organizational forms, strategies and relationships would best enable informal workers to achieve voice and visibility and the power to change their lives

(Bonner & Spooner, 2011a; Lindell, 2010a; http://www.wiego.org/informal-economy/about-informal-economy).

Three distinct strands of work are apparent in the related literature: One body of work (close to the empowerment arena) emphasizes the presence and significance of collective forms of struggle among predominantly poor people in the informal sector/economy and disadvantaged groups. They highlight the role Membership-based Organizations (MBOs) play in improving conditions among poor workers and in claiming rights (Chen et al., 2006; http://www.wiego.org/informal-economy/about-informal-economy). MBOs here are defined as "those in which the members elect their leaders and which operate on democratic principles that hold the elected office bearers accountable to the general membership" (Chen et al., 2006, p. 3). While this definition is rather broad, it signifies the distinction from conventional Non-Governmental Organizations (NGOs) which, however well-intentioned or effective, operate as outside entities since they lack a membership base of those they serve. The emphasis from the MBO perspective lies on empowering the poorest workers in the informal sector (especially women) to make their voices heard by policymakers, governments, employers, international agencies and others to improve their lives and protect their livelihoods (Chen et al., 2006; Kabeer et al., 2013). While the broad category of MBOs can principally encompass all forms of membership-based organizations[8], the particular focus in this thesis lies on informal sector associations.

The second body of work discusses the question of the particular role of trade unions in representing the informal sector. An overarching theme here is whether and how the experience and resources of trade unions (historically leading negotiations with governments on behalf of workers in the formal sector) can be tapped into by informal workers (Andrae & Beckman, 2011; Rizzo, 2013; Ryklief, 2012). Over the past two decades, traditional trade unions have become increasingly aware of, and challenged by, the growth, persistence, and reach of informal employment across the globe in the face of declining union membership as the number of formal, permanent, full-time jobs in many countries has shrunk. Trade unions have historically been perceived as the

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[8] The WIEGO Organization and Representation Database (WORD) provides information of about 200 African MBOs spanning various professional categories/sectors in the informal sector (http://wiego.org/wiegodatabase).

legitimate political voice and true representation of the broad working class, but with the emergence of the informal economy this position has been seriously questioned.

Ryklief (2012) analyses different case studies of trade union organizing in Africa and concludes that African trade unions have adopted one of three strategies when collaborating with informal workers: 1) To broaden the definition of workers they are legally entitled to represent (expanding their bargaining unit) and recruit and organize informal economy workers into a unitary sectoral trade union structure; 2) To collaborate with no structural relationship through benevolent support and advocacy on social dialogue levels, or occasional joint advocacy on campaigns of common interest; and 3) To affiliate MBOs into a structured 'umbrella' federated relationship and advocate nationally and internationally on their behalf. According to Ryklief (2012), the third option is the most prevalent strategy. These unions or national labour federations provide assistance in the registration of informal economy associations as trade unions and incorporate them as affiliates into national centres, or into sector-federated unions of the national sectors. This strategy has the advantages of beefing up the overall membership base of the unions while retaining the informal association's capacity for self-organization and enabling both structures to influence one another, specifically enabling the informal sector associations to influence the economic and political agenda of the better placed national centre to articulate and support the interests of informal sector workers.

An example of a successful partnership between informal workers and an established trade union is presented by Rizzo (2013) in the context of the political organization of informal passenger transport workers in Dar es Salaam, Tanzania's largest city. Rizzo investigates the way in which a common ground between a group of informal workers and a trade union was built by firmly locating workers' political actions within their economic structures and against the challenges that these structures pose to workers' agency paying attention to the political behaviour of informal workers rooted in an understanding of the structural position occupied by them in a given economy (Andrae & Beckman, 2010; Meagher, 2010a). Rizzo's insightful analysis highlights that informal workers, bound together by their lack of a clear employment relationship to their employers (the main characteristic that is argued to cause the impossibility of workers' mobilization for a 'rights at work' agenda in the informal economy) were able to draw

on the significant structural power which they commanded by virtue of working in a transport system in which they provided labour to the cheapest form of available public transport (Rizzo, 2013).

At the same time, this strategy seems not to have been entirely successful. Lindell (2008) points to major constraints since the interests, needs and aspirations of self-employed informal sector workers are often very different from or may even collide with those of members of existing trade unions. This sentiment is echoed by other authors who emphasize that informal workers' attempts to organize themselves often stem from their dissatisfaction with the benevolent articulation of their perceived interests by unions (Devenish & Skinner, 2004). Participants at the international conference on organizing in the informal economy held in 2006 in Accra identified as key needs the opportunity for national and/or municipal registration as service providers; skills certification to improve production or trade; finance and management skills certification; access to credit and savings; increased market access; and, freedoms to trade effectively in order to bring contract and self-employed workers together (WIEGO, 2006). While pursuit of these interests is high on the agenda of the associations they form, none of these were within the framework of most trade unions. The third strand of literature regarding organizing in the informal sector is concerned with the social groups and networks often established along kinship and ethnic lines and unrecognized by the state. Youth groups, ethnic associations, welfare groups, religious groups and burial societies as well as the chamas discussed above belong here. Informal workers maintain social networks to establish trust which is an essential commodity in an environment where the enforcement of business deals using formal institutions (such as civil courts) is nearly unheard of. Instead, informal workers in their pursuit of economic and social action rely on trust-based face-to-face relations and interdependence between people who know each other and are bound together by trust and mutual agreement. Interactions among informal workers are not unregulated and chaotic just because they are based on informal institutions. They are regulated through the prescription of informal rules and norms which form the bedrock for trust-based relationships (De Weerdt et al., 2005; Kinyanjui, 2010).

The MBOs described above are groups of people organized voluntarily for a joint purpose: people coming together to do things that they would find difficult or

impossible to do alone. These organizations are grouped according to their main purpose. The literature acknowledges two main strategic issues for informal worker organizations: labour rights and representation (mainly for employed and own-account workers), and economic/business development (more likely to be of concern to entrepreneurs including business owners/employers) (Bonner & Spooner, 2011b). These are combined in many informal sector organizations. Jua kali associations in Kenya, for instance, predominantly focus on developing the business activities of their members; in some cases, they can also be involved in welfare activities (McCormick et al., 2003).

The broad spectrum of organizations informal workers engage in to pursue either one or a combination of the two strategic issues of concern, ranges from social groupings and networks at the one end, to formal trade unions at the other end of the spectrum. Business associations tend to be found in between both ends of the spectrum. The degree of employing political voice tends to increase when moving from social groupings to associations, and ultimately, trade unions (see *Figure 2.1*).

Figure 2.1: An overview of informal sector organizations and the utilization of political voice

Type of organization	Main purpose
Social groups and networks	• Addressing social and welfare issues • Grassroots mobilizing/organizing
Informal sector business associations as a particular example of Membership-based organizations (MBOs)	• Grassroots organizing • Business and economic development • Collective bargaining/negotiations and representation
Trade Unions	• Collective bargaining/negotiations and representation • Mobilizing and campaigning • Policy, legal and rights advocacy

Strength of political voice

Purpose of organization changes from addressing social issues, to business development and policy advocacy

Source: Schurman & Eaton, 2012; McCormick et al., 2003

D. Informal Sector Associations

Informal sector associations in this thesis are those MBOs which comprise informal sector entrepreneurs (as well as their employees and trainees) who have voluntarily joined together for the main purpose of pursuing their common interests as economic actors or business people. These business associations can take various forms including cooperatives, savings and credit associations and producer groups. They are often registered in some form with the government and therefore distinguished from social groups and networks unrecognized by the state. Since their clientele comprises workers from the informal sector, these business associations are distinct from traditional trade unions representing the needs and interests of formal sector workers.

When informal sector workers organize in associations, they unify around their common identity as informal sector workers having similar interests, issues and challenges. They aim to use their collective power to challenge and improve their position at work, in the economy and society (Bonner & Spooner, 2012). These associations share the following aims in different mixes and with different emphases: voice/representation; negotiation/advocacy and collective bargaining with more powerful economic actors and government officials (whereby the associations are representing a common standpoint and organized voice of their membership); accessing or providing services; mobilizing around issues, political power and social inclusion; and solidarity (Carre, 2013).

Associations employ different strategies to exert power and voice on behalf of their members. The literature points to two main areas of involvement here: Strategies to address immediate (often economic) goals and political strategies for policy advocacy and mobilization. The former strategies can include negotiation or advocacy activities (not all informal sector associations are strong enough to use negation or bring the relevant parties to the table) and collective bargaining to enforce existing agreements or to make new demands related to compensation or conditions of work. They can also include strategies to increase earnings of members or constituency overall (often the case for cooperatives who aim to maximize resources and sharing of common administrative structures and/or equipment), facilitate savings mechanisms and access to credit (often through self-help approaches), achieving fair prices for goods

and services, getting rid of middlemen, accessing new markets and, importantly, influencing policy decisions impacting the market itself (Carre, 2013). Political strategies can range widely from policy advocacy or 'struggle' activities in support of negotiation, and exerting pressure on employers or offices of government at different levels as well as publicizing the workers' situation and gain public support, to mobilization around specific issues of concern to informal sector workers such as public space access, fines, or labour standards violations (particularly for employees and traines) (Carre, 2013, p. 9). It is important to note, however, that while informal sector associations can set out to address immediate economic concerns of their members, they may evolve into tackling more political goals later on. Carre (2013) emphasizes that informal sector organizations are not static and that their path cannot be easily predicted.

The term 'collective bargaining' has historically been associated with trade unions. Collective bargaining is a process through which employers (or their organisations) and workers' associations negotiate terms and conditions of work – in an exercise of political voice. The results of these negotiations are often referred to as a Collective Bargaining Agreement or as a Collective Employment Agreement setting out wage scales, working hours, training, health and safety, overtime, grievance mechanisms, and rights to participate in workplace or company affairs (Gernigon, Odero & Guido, 2000).

Recently, however, it is increasingly realized that the existing collective bargaining forums do not lend themselves to addressing the issues which workers in the informal sector may want to address. In these cases, informal workers are faced with having to create appropriate new bargaining forums including designing the rules of participation, the criteria for determining the issues for negotiation, envisaging how such new forums will engage in the wider policy-making and regulatory frameworks to become a meaningful part of an effective collective bargaining system (Bonner & Spooner, 2012; Horn, 2005, 2006). As discussed above, informal sector associations (sometimes with the support from traditional trade unions) are increasingly representing informal sector workers in these negotiations (Budlender, 2013).

In the literature, collective bargaining in the informal sector has been acknowledged as being *ad-hoc* in nature: Many informal sector associations have tended to treat collective bargaining as an *event*, something which comes along when there is a crisis such as a major crackdown on informal sector workers or an impending market levy increase (Workers Education Association of Zambia, 2010). Once there is an urgency to resolve a crisis directly impeding the livelihoods of informal sector workers, then there is a rush to gather information and assistance for negotiations. However, once negotiations are complete, collective bargaining tends to be put down until the next crisis (Bonner & Spooner, 2012; Horn, 2005; Workers Education Association of Zambia, 2010). This has important implications for associations who might need to consider approaching collective bargaining in a more structured and continuous manner. The fact that association leaders tend to go into negotiations with very little preparation is being increasingly recognized as a crucial weakness and tackled through the production of particular capacity building resources building on successful MBO learning experiences (Bonner, n.d.).

In her work on Africa's informal workers, Lindell (2010a) discusses the growing number of associations through which informal workers develop collective visions and sometimes challenge state discourses and become visible as political actors. However, Meagher cautions that even if manifestations of voice are multiplying, "it is by addressing the inherent weaknesses as well as the strengths of informal sector organizations that the disabling politics of vulnerability can be transformed into a politics of voice" (Meagher, 2010a, p. 64).

For associations aiming at advancing the voice of their members, the empowerment literature emphasizes that these organizations have to be rooted in precise empowerment efforts to be beneficial to their members (Carr, Chen & Jhabvala, 1996; Mayoux, 2001b; Rowlands, 1997). Wils (2001) stresses that empowerment strategies have to be explicitly stated for interventions in empowerment to be successful. Davies (2001) in his evaluation of empowerment approaches employed by NGOs, proposes to investigate empowerment in organizations by looking at the degree of diversity in their structures and processes arguing that if these organizations evolved over time in response to local needs and pressures, a high degree of diversity in their structure and processes should be expected. In contrast, if those organizations were developed

primarily to meet the needs of the NGOs assisting them, then more homogeneity is expected since "standardised structures are more efficient and noiseless channels through which to pass commands and to receive information" (Davies, 2001, p. 133). This has implications for this study of Jua Kali Associations (JKAs) regarding their origins, management structures and processes in addition to the services offered to their members.

E. Voice and Collective Action

Collective action is defined as a number of people working together to achieve some common objective (Olson, 1965). It is a term that has many applications in the social sciences including psychology, sociology, political science and economics.

Olson's work was instrumental in establishing the economic theory of collective action concerned with the provision of public goods through the collaboration of two or more individuals, and the impact of externalities on group behaviour (Olson, 1965). Public goods are goods or services which, if they are provided at all, are open to use by all members of society (Black, 2003). Olson (1965) argued that individual rational choice leads to situations where individuals with more resources will carry a higher burden in the provision of the public good than poorer ones leading the latter to having little choice but to opt for the free rider strategy, i.e. attempting to benefit from the public good without contributing to its provision. Given the particular challenges of informal sector organizations acknowledged in the literature (see above), the free-rider problem needs further consideration in this thesis. In addition, Yang, Liu, Vina, Tuanmu, He, Dietz and Liu (2013) highlight that there are different roles people can play in the pursuit of voice (and collective action) ranging from free-riders and conditional co-operators (i.e. members who will contribute more when others contribute more) to altruists (i.e. members who contribute regardless of others' behaviours), as well as various roles mixing these strategies.

An inquiry into collective action in the field of sociology takes us to examining the reasons for people coming together to achieve a common objective. Issues discussed in this context include injustice, efficacy and social identity (Ostrom, 1990, 2000; Searle, 1990; Van Zomeren, Postmes & Spears, 2008). The literature also examines social movements (which can include some informal sector organizations as

discussed above). Issues investigated here include factors that cause the setting of standards of social integration, as well as those leading to standards of deviance and conflict. Theories of collective action from this perspective emphasize how group behaviour is linked to social (and cultural) institutions which can have a bearing on the voice of informal sector workers as social actors (http://www.wiego.org/informal-economy/about-informal-economy).

In the field of philosophy, authors have explored the nature of collective action in the sense of acting together emphasizing notions such as 'joint commitment' and 'we-intention' or 'collective intentionality' (Bratman, 1993; Gilbert, 2009; Tuomela, 1991). This provides an important link with those informal sector/economy studies which highlight the interconnectness between the individual and the community when pursuing economic action. Kinyanjui (2010) in her study on social relations and associations in the informal sector in Kenya draws on Mbiti's work in this context. Mbiti (2002) explains the importance of social relations and associations in African life, using the phrase "I am because we are and we are because I am" (pp. 108-109). The principle of interdependence between the individual and the wider community/society is expressed in many social relations and associations that abound in the informal sector (especially in an African setting). This might lead to situations in which individual voice is purposely suppressed or 'muted' in the interest of a strong and uniform organized voice.

Collective action in the informal economy has been based on both, voice and exit. WIEGO's experiences, as a global organization dedicated to informal workers, might be taken as indicative of collective action in the informal sector. *Table 2.1* presents forms of collective action drawing on voice and exit.

Table 2.1:   Forms of collective action drawing on voice and exit

Occupational group within informal economy	Forms of collective action	
	Utilizing voice	Utilizing exit
Vendors	• rallies • marches - to offices of authorities	• boycotts - of market and site levies; of new trading sites
Taxi drivers	• blockades - of roads	• boycotts - of new taxi ranks • strikes
Homeworkers	• rallies (with other workers e.g. on May Day) • demonstrations - placards	
Domestic workers	• demonstrations - placards • marches • rallies • petitions	
Waste collectors	• rallies • "theatre" • marches • demonstrations	
Sex workers	• demonstrations • marches	
Casual/seasonal workers	• marches	• strikes

Source: http://www.wiego.org/informal-economy/about-informal-economy

In the literature, success of organizations engaged in collective action in the informal sector, is emphasized as being highly context specific depending on the goals of the organization and the type and degree of constraints encountered (Bonner & Spooner, 2012; Carre, 2013). Common challenges to the success of informal sector organizations include institutional challenges (advocacy constraints as well as local/national constraints on registration); economic and political challenges (one important factor here is political history which shapes the political environment in which informal sector organizations operate); and intra-organizational challenges (Carre, 2013).

Building on concrete organizing experiences from around the globe (focusing on domestic workers, street/market vendors, home-based workers and waste pickers), Bonner and Spooner (2012) highlight the following areas of intra-organizational challenges needing attention: Establishing democratic MBOs and maintaining internal

democracy; sustaining the organization; achieving concrete improvements in the livelihoods of members, and reaching out to seek solidarity and alliances with other informal and formal organizations. Some key indicators of successful organizations can include the number of (dues/fee paying) members; number of workers (and family members) affected by livelihoods improvements; range of activities the organization engages in on behalf of its members. However, Carre (2013) emphasizes that there are other important but less tangible success indicators such as visibility, recognition and confidence of the leadership which can contribute to building organizational momentum over time.

2.2.4 Philosophical Issues

This research aims to take the experiences of the jua kali entrepreneurs to the centre stage. Yet, is experience recognized as a valuable research property? The answer to this question depends on the philosophical perspective from which the study is being conducted. Therefore, this section briefly discusses the philosophical orientation underpinning this research.

This research is theoretically grounded in critical realist ontology, feminist epistemologies and empowerment theory. Critical realism, in contrast to the empiricist and positivist schools of thought[9], argues that the knowledge people have of their social world affects their behaviour and that the social world does not simply 'exist' independently of this knowledge. In this view, experience is recognised as an important epistemological property contributing to the construction and generation of knowledge (Archer, 1995; Bhaskar, 1975, 1989; Collier, 1994; Potter & Lopez, 2001; Sayer, 2000).

Feminist standpoint approaches emphasise the importance of the standpoint where one speaks from in the process of knowledge generation. Harding (1991) emphasizes

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[9] Positivism shares with empiricism the notion that there are 'facts' that can be gathered about the social world independently of how people experience or interpret them. As researcher, one simply needs to be objective or detached from the social world, and ensure accuracy and neutrality of data collection methods so that the facts can be properly gathered. From this theoretical perspective, experience is clearly not a valued research commodity but rather an obstruction that has to be eliminated in the interest of value-free science. See May (2001) for a more detailed discussion of empiricism and positivism.

that research should *start from* the lives of marginalized groups as opposed to merely *including* their lives and thoughts. This study aims at making the experiences of jua kali entrepreneurs, their opinions, understanding, perceptions and (inter)actions the 'starting point' of research. In feminist research, these phenomena (among others) are recognised as meaningful data sources. Feminist approaches emphasise the relevance of the identity of the knower and the situatedness of his/her mind in the process of knowing; knowledge as socially constructed activity contradicts the idea of the detached scholar and the notion of value-neutrality of previous science.

Critical realism also rationally identifies the necessity for human emancipation, pre-supposing a conception of what it is to be human (Bhaskar, 1980, 1993; Collier, 1994). A fundamental characteristic of human (well) being is the exercise of effective agency conditioned by human's material and social nature (like access to and control over resources, acquisition of appropriate skills/motivations, and manifestation of values/beliefs) (Lacey, 2002). When the conditions for effective agency cannot be actualised, agency is diminished. Diminished agency together with its attendant sufferings is called "oppression" (Lacey, 2002, p. 8) - a state from which one desires emancipation. Therefore, emancipation is "getting rid of oppression and gaining the conditions for effective agency", whereby getting rid of oppression requires "getting rid of the causes of the absence of the conditions of effective agency" (Lacey, 2002, p. 8). The latter refers to Bhaskar's notion of 'absence'. Bhaskar (1993) stresses that if the conditions for the realisation of powers or potentials (or effective agency according to Lacey, 2002) do not exist, then the significance of this absence lies not simply in the non-existence of those conditions *per se*, but in the causal effect in terms of the non-realisation of specific powers or potentials (or effective agency). For Bhaskar (1993), 'absenting absences' is at the heart of emancipatory praxis – a point that is strongly echoed in feminist approaches and empowerment theory.

2.3 Conceptual and Analytical Framework for Voice in this Study

2.3.1 Conceptual Framework

Following Hirschman's definition of voice as "any attempt to change rather than to escape from an objectionable state of affairs" (Hirschman, 1970, p. 30), and building on feminist thought and empowerment theory as discussed above, for this research *voice consists of concrete instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit.* This might entail individual jua kalis taking action to challenge power and resource constraints within the family/household or community. It can also entail concrete instances of jua kalis taking collective action through their associations to lobby for greater participation in local or national decision-making processes which directly affect their lives.

A.   Identities of voicers and voice settings

This study recognizes that voice occurs in particular 'settings' depending on the chosen identity of the voicer (Chen et al., 2006). Individual identities reflect peoples' awareness of their rights, confidence, aspiration and knowledge to demand change. They are built on their respective life experiences and based on self-acceptance and self-respect reflecting their 'positive sense of agency' (Rowlands, 1997). Individual and collective identities of informal workers are actively constructed and can be re-defined (Freire, 1972) or negotiated in the case of collective identities (Lindell, 2010a), and consequently, are neither given nor permanent. Because informal workers have multiple identities (as business person and as member of a particular family/community or representative of a certain business, social or religious group), the study will pay attention to possible spill-over effects from one identity/voice to the other and which voice appears particularly dominant on what issues.

Individual jua kali voices constitute the organized jua kali voice. Moving from individual voices to an organized voice entails a process of prioritization which shapes the various individual interests and needs into common interests and concerns; moulding various individual standpoints into a common standpoint, a common identity. As discussed previously, this is not a simple process since the individual jua kali identities and interests might vary, contradict each other and, at times, be hard to reconcile

(Goetz & Musembi, 2008; Nazneen & Sultan, 2014). The crucial question here is whose concerns will be considered 'common' and whose interests might drop-off the table in the interest of the common identity and organized voice. The related decision-making process can be determined by most informal workers within their associations, the power certain informal workers might be able to rally behind particular concerns as well as external influences exercised by key stakeholders involved in the informal sector scene.

Recognizing voice settings implies the acknowledgement of different domains. Defining one's identity and standpoint and establishing one's interests and needs often start at the private domain which might go unnoticed to the ears and eyes of others. To express (and, ultimately, pursue) one's interests and needs, one has to bring them to the attention of someone else – this action is undertaken in the relational sphere since voice necessitates a 'voicer' as well as an audience. The relational sphere can take different forms: Informal workers speaking as family members often do so in the private domain, while informal workers voicing their concerns as business people or representatives of informal worker groups often do so in the public domain vis-a-vis representatives of relevant government offices or association officials. The former is what O'Donnell (1986) refered to as horizontal voice, while the latter is considered vertical voice. However, vertical voice can also be employed in the private domain when power relations within the household or community are being challenged. Vertical voice, i.e. addressing people higher up in any given social or political hirarchy, is political and can be costly for the voicer when employed. This thesis focuses on the analysis of political or vertical voice.

B.   Voice audience

Crucially, voice implies listeners/hearers as well as speakers/voicers (Goetz & Musembi, 2008; Moore & Muller, 2010; Nazneen & Sultan, 2014). Who comprises the audience depends on the voicer, the voice setting and the issue being pursued. Informal workers can adress their spouses, household, family and local community members or fellow informal workers; they can also address government officers or association officials using vertical or political voice. Through political voice, they inform decision makers in the different domains about their practial needs and strategic interests and place pressure on them to respond positively to what they have heard.

C. *Scale of voice*

Women and men in the informal sector express their individual voices in different ways – mostly as verbal messages in private conversations and public discussions or negotiations – and at different scales – as a barely audible whisper, with a soft or loud voice and, in some instances, as a shout or scream. How they express their voice will have different effects on their audience. How voice is expressed, is determined by the individual informal worker as the voicer and depends on her intent (whom to reach; with what message; on what occasion etc.) as well as the voice options available to her which are most strongly determined by the external environment including existing power relations within which the voicers and their audience operate.

There are clear extremes or cut-off points on this scale of voice: voice can either be too quiet (as emphasized in the empowerment literature) or too loud (Hirschman, 1970) – both instances will make it difficult for voice to be heard and acted upon.

D. *Voice moments*

As indicated in the literature, voice can be triggered by particular events or experiences such as acute threats to meeting personal and/or business needs; it therefore has the potential of being ad-hoc as well as opportunistic. Voice seems to be most effective if applied consistently over a period of time. However, as discussed above in the context of collective bargaining in the informal sector, voice has its challenges of being sustained over a longer period particularly in pursuit of more strategic and long-term common objectives (Horn, 2005; Workers Education Association of Zambia, 2010).

E. *Voice issues*

Voice is articulated to raise and pursue particular interests or standpoints (Harding, 1991; Moore & Muller, 2010; Nazneen & Sultan, 2014).) and therefore has to have - like empowerment - particular objectives. What voice issues are raised will depend on the voicers, i.e. the women and men informal workers, and their practical needs and strategic priorities. The analysis of literature earlier on in this chapter (See *Section 2.2.2*) gives an indication of the issues that might be voiced by informal workers. While informal sector entrepreneurs are likely to be most concerned about issues affecting

their business performance; employees and trainees may have other priorities such as improved working and training conditions and better employment terms.

There are common issues likely to be pursued jointly by all (based on a negotiated common identity as informal workers); but due to the great heterogeneity recognized among informal workers, it is also expected that there will be specific issues of particular interest to particular groups of informal workers based on particular identities (structured along lines of trade/profession, income and asset levels, gender, ethnicity and age contributing to social status and power as discussed above) either refining common objectives or establishing new ones specific to a particular group which might not only not be shared by others but sometimes even be in direct conflict with other individual or common objectives (See *Figure 2.2*).

Figure 2.2:   Voice issues being pursued by Informal Sector Entrepreneurs based on the identity(ies) of the voicers

Voice issues common to informal sector entrepreneurs being pursued jointly (men and women)

Voice issues common to women informal sector entrepreneurs being pursued jointly by women informal sector entrepreneurs

Voice issues common to widowed women informal sector entrepreneurs being pursued jointly by widowed informal sector entrepreneurs

Voice issues particular to informal sector employees being pursued by informal sector employees (men and women)

Voice issues particular to some women being pursued by some women informal sector workers

Voice issues particular to some widows being pursued by some widows informally employed

Voice issues particular to some widows of a different asset level/ethnicity/age being pursued by some widowed informal sector workers women

- - - - ▶   Errors reflect possible refinement of voice issues.

◄──────▶   Errors reflect potential conflict among voice issues being pursued by different individuals/groups.

Source: Author

Issues being voiced by jua kalis also depend on the identity of their audience. Jua kalis addressing national and/or local government counterparts and other key players within the jua kali scene, are likely to focus on presenting their common business interests. When voicing interests within their associations, jua kalis are likely to focus on particular business interests based on their different identities and specific concerns and needs. In contrast, when addressing their spouses and family or household members (speaking from their identity as family or community members) in the private domain, jua kalis are likely to focus on their personal interests and needs which can include the utilization of vertical voice.

F.   Voice, agency and action

As emphasized above, voice requires agency. At the individual level, voice is born (it does not just 'appear') when an informal worker articulates her needs and interests - often at at the household/family level. Voice is an *action* that reflects the conscious choice to end previous non-decision-making or non-action-taking and to begin a process of voicing one's interests as a first step in realizing them through taking certain action. Voice can lead to individual and/or collective action since voice implies that informal workers are considering it worthwhile to *pursue change* rather than to escape from an objectable state of affairs concerning their business environment (Hirschman, 1970).

As discussed in the sections above, informal workers tend to move between different action scenarios driven by *exclusion* from state benefits and more desirable, formal jobs on the one hand and voluntary *exit* from undertaking business as part of the formal sector on the other hand (Perry et al., 2007). In between the two extremes, informal workers actively employ political *voice* to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives. It is important to emphasize that the move between the different scenarios (i.e. exclusion, individual and organized voice, individual and collective action, and exit) does not follow any pattern (such as a linear progression) and can involve multiple actions such as individual *and* collective action as well as exit *and* voice (as opposed to exit *or* voice as originally advocated by Hirschman, 1970) and does not have to include all actions/stages (Lindell, 2010b). *Figure 2.3* illustrates possible voice actions highlighted in bold to be considered in this study. These voice actions can take place

at the individual or collective levels and focus on political (or vertical) voice in both spheres. Jua kalis pursuing their voices individually implies that they individually take certain voice actions. Very often but not always, individual jua kalis in pursuit of their voices can move to getting organized in groups/assocations to pursue their organized voice collectively. This might lead them to taking collective action. However, the opposite move (from the collective to the individual) might also be employed, e.g. in cases where jua kalis feel disappointed with their groups, 'exit' their group and pursue their voice individually.

Figure 2.3: Voice as a form of agency of informal workers
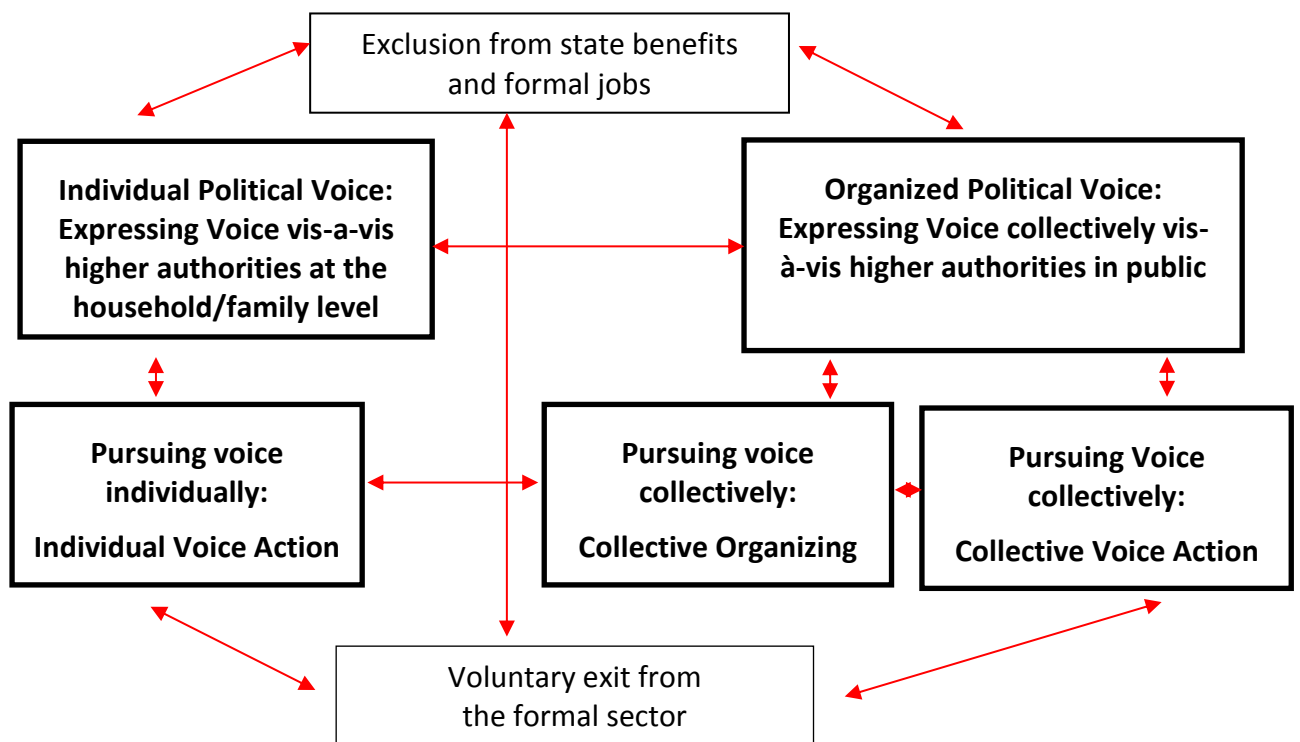
Source: Author

G.   *Voice actions and success*

The literature points to some factors which have a potential of contributing to political voice actions being successful i.e. voice being heard, understood and acted upon resulting in policy change. These factors include a strong identity as informal worker; people voluntarily coming together in reasonably sized groups in pursuit of clearly identified common goals based on a shared yet diverse (including 'multi-class') identity; establishing appropriate governance structures ("those in which the members

elect their leaders and which operate on democratic principles that hold elected office bearers accountable to the general membership", Chen et al., 2006, p. 3*)* and strategies including more structured and long-term approaches to policy advocacy (including but going beyond collective bargaining) in addition to addressing practical needs and demands from their members, and being duly prepared for related negotiations. These potential success factors of voice actions will be explored further in the analysis of voice.

2.3.2 Analytical Framework

Based on the conceptual issues discussed above and in support of the detailed research questions stated in *Section 1.3*, the analysis of political voice of informal workers needs to establish a) the issues being of particular importance to particular groups of voicers based on a thorough understanding of the different groups of voicers within the informal sector scene; b) how these issues are being voiced resulting in what actions; also reflecting the 'voice options' available to the voicer (when voice is articulated; on what occasion; triggered by what event/experience; in what setting and domain; vis-à-vis what audience; at what scale etc.); and c) how successful these voice actions were in pursuit of the informal workers' voice.

A. Groups of voicers

At the individual level, the analysis of the issues being voiced by the informal workers in Kenya, the jua kalis, needs to be followed by an analysis of the voicers themselves to better understand their different personal and business backgrounds which have a bearing on their relationship to voice and their voice experiences. Certain characteristics, including gender, age, ethnicity, the nature of business activities carried out, business ownership and access to resources are expected to impact the voice of individual jua kalis. The weight of these (and other) characteristics will depend on the particular socio-cultural and political setting in which the jua kalis operate.

From the analysis of the personal and business backgrounds of the jua kalis, it is expected that there will emerge a picture of particular groups of voicers who encounter particular challenges and obstacles in their capacity as business people – reflecting

issues that will require particular voice actions specific to these (potentially more marginalized) groups.

At the collective level, the groups of voicers will be reflected through the jua kali associations being examined. The analysis here will concentrate on the associations' membership including which jua kalis chose to become members of this particular association and why.

B. Voice issues

At the individual level, the analysis of voice issues will focus on the practical needs and priorities of the jua kalis, their aspirations and their understanding of success as expressed by them – in support of detailed research question 1. In the literature, the analysis of needs and aspirations of informal sector entrepreneurs often focuses on matters relating to the running and possible expansion of their enterprises. However, it is important to better understand informal businesses as a particular socio-economic activity undertaken by their owners who are first and foremost members of a specific community deeply defined by its cultural and political institutions. The motivations of jua kalis entering into business, their prioritization of what expenditures they need to meet with income generated from their business activities, their business aspirations as well as their structural position within the Kenyan economy, greatly determine the choices they make when carrying out their business activities on a day-to-day basis, and they will therefore form part of the analysis.

At the collective level, the study will analyse the collective needs and goals of the jua kali associations and how well they reflect their individual needs and strategic priorities (see detailed research question 3).

C. Voice actions

Voice can lead to individual and/or collective action. The emphasis of the analysis here will lie on actions undertaken collectively through the jua kali associations in pursuit of the organized jua kali voice and to what extent individual and collective aspirations and goals were achieved in benefit of jua kali association members (see detailed research question 4). Or, in other words, how successful voice actions undertaken by the associations were in advancing the interests of their members vis-à-vis relevant

government and association officials. The analysis will also include key potentials as well as challenges encountered by the associations in pursuit of the organized jua kali voice in support of detailed research question 5.

In addition, the analysis will include a focus on *how* the identified issues were being voiced reflecting the 'voice options' available to the individual jua kalis as well as the jua kali associations: when voice is articulated; on what occasion; why; by whom; triggered by what event/experience; in what setting and domain; vis-à-vis what audience; at what scale etc. in line with research questions 2 and 4. The study's main aim here is to generate evidence and document actual instances of political voice being expressed and enacted to contribute to the existing body of analysis available in the literature.

This study's focus also recognizes that voice actions in the private domain are difficult to be documented and analysed due to their personal nature and the likelihood of these instances of voice occurring among family/household members away from the eyes and ears of the public on issues commonly considered "confidential".

Tables 2.2 and *2.3* set out the analytical framework for political voice of informal sector entrepreneurs to be applied in this study. Voice will be investigated at both the individual and collective levels examining a) the issues being of particular importance to particular groups of jua kalis based on a thorough understanding of the different jua kali groups within the informal sector scene; b) how these issues are being voiced individually and collectively resulting in what actions, utilizing what 'voice options' available to the individual jua kali as well as the jua kali associations (when voice is articulated; on what occasion; possibly triggered by what event/experience; in what setting and domain; vis-à-vis what audience; at what scale etc.); and c) how successful these voice actions were in pursuit of the jua kali voice. A more detailed discussion on how related data will be generated is provided in *Chapter 3* as part of the research methodology employed to carry out the study (See *Annex 1*).

Table 2.2: Matrix for the Analysis of Individual Voices of Informal Workers in this Study

Voice on what? (issues/ interests/ standpoints)	How pursued (actions)?	Expressed by whom (Speakers; settings; domains; scale of voice)?	When (in what moments/on what occasion)?	How often?	Why?	Hearers/ Audience?	How success-ful?
Immediate individual/ personal needs, priorities and aspirations – *details to be established*	Discussions/ negotiations at the household/ family level – *examples of concrete actions to be established*	Jua kali workers in their identity as family/ household members with less bargaining power, often women (particularly widows or wives in polygamous marriages); in the private domain; at various scales of voice – *concrete instances to be documented*	When the meeting of immediate personal needs and priorities is threatened - *concrete instances to be documented*	Repeatedly as required, (likely to be ad-hoc) until requirements are met or exit option has been taken? *Examples of concrete actions to be established*	To state/express one's goals and aspirations and to act upon them. Reflects individuals' awareness of their rights, confidence, aspiration and knowledge to demand change; is based on self-acceptance and self-respect ("positive sense of agency"). Employed to break the 'culture of silence' and to achieve change at individual level. *Details to be established*	Spouses, other (often male?) family members - *details to be established*	*To be estab-lished based on personal examples*
Immediate individual business needs, priorities and aspirations – *details to be established*	Discussions/ negotiations within the household and family, work place, and at community level – *examples of concrete actions to be established*	Individual jua kalis in their identity as business people including marginalized groups such as women traders, trainees, jua kalis without permanent premises etc.; in the private and public domains; at various scales of voice - *concrete instances to be documented*	When the meeting of immediate business needs and priorities is threatened - *concrete instances to be documented*			Community, local government/ authority representa-tives, other jua kalis and business people - *details to be established*	*To be estab-lished based on personal examples*

Table 2.3: Matrix for the Analysis of the Organized Voice of Informal Workers in this Study

Voice on what? (issues/ interests/ standpoints)	How pursued (actions)?	Expressed by whom (Speakers; settings; domains; scale of voice)?	When (in what moments/on what occasion)?	How often?	Why?	Hearers/ Audience?	How successful?
Immediate collective needs, demands and goals - *details to be established*	• Collective negotiations • Collective bargaining • Marches and rallies; demonstra-tions to government offices examples of concrete actions to be established/ documented	(Selected) Members/officials of jua kali associations; public domain; at various scales of voice - *concrete instances to be documented*	When the meeting of immediate collective business needs and goals is threatened - *concrete instances to be documented*	Repeatedly as required, until collective demands are met or exit option has been taken; ad-hoc in nature? *Examples of concrete actions to be established*	To advance collective standpoint/ interests drawing on actively constructed and negotiated collective identity emphasizing "sameness" or differences as opportune or required Details to be established	Local, county and national government authorities/ representativ es, JKAs, other business organizations and key players within jua kali scenery, other jua kalis and business people - details to be established	*To be estab-lished based on concrete benefits received by JKA members and joint actions undertaken*
Longer-term (strategic) collective needs, demands and goals - details to be established		(Selected) Members/officials of jua kali associations; public domain; at various scales of voice - concrete instances to be documented	When there are strategic opportunities to state/act upon collective standpoints and interests - concrete instances to be documented	Repeatedly as required (continuous); planned and purposeful in nature? Examples of concrete actions to be established			*To be estab-lished based on concrete benefits received by JKA members and joint actions undertaken*

2.4 Conclusion

In this chapter, the concepts of voice and collective action were investigated in the context of the informal sector.

The informal sector consists of informal self and wage employment inside of informal enterprises/businesses, i.e. those enterprises/businesses that do not fully comply with the legal regulatory framework of the economy (ILO, 2012). The informal sector is a global phenomenon that is not only here to stay but is shown to have been growing in light of retrenchment in the formal sector and increasing globalization through open markets and transmigration (Meagher, 2013). In Africa, in particular, it is part and parcel of the wider economy where people are looking to diversify livelihood strategies which may involve activities in the formal *and* informal sectors of the economy (Lindell, 2010a). Questions concerning the relationship between the two sectors have increasingly gained attention particularly since the crisis of the global (formal) economy in 2007/8. The inclusion of women and men working in the informal sector into the wider structures of economic growth and decision making to ensure a more equitable distribution of benefits between the formal and informal sector/economy has become *the* core policy issue (Chen, 2007; Meagher, 2013).

The contemporary informal sector is heterogeneous and highly differentiated by hierarchies, divisions and inequalities structured along lines of income and asset levels, gender, ethnicity, race and age whose specific contours are time- and place-specific (Lindell, 2010a).

Focusing on the women and men working in the informal sector brings to the fore the individual and collective voice of informal sector workers. Building on feminist approaches and empowerment theory as well as Hirschman's work, voice in this research is understood as those instances in which informal workers make efforts to change a situation in pursuit of their needs and interests, rather than to remain quiet or to exit. This might entail individual informal sector workers taking action to challenge power and resources constraints in the private domain within the household or their community; it can also entail them coming together in business organizations to act collectively in pursuit of common goals and a collective identity in the public domain

employing an organized voice. Moving from the individual to the collective level is not a linear process. Which strategy is chosen depends on what type of action seems to be most appropriate at a particular point in time depending on the various power relations at play at both levels. The emphasis of this thesis lies on exploring instances of political voice action of informal sector entrepreneurs at both the individual and collective levels.

Individual and collective identities are actively constructed and negotiated; therefore, they are neither fixed nor permanent. Identities can emphasize difference and/or sameness and are expressed through voice as the living condition of power. Informal sector workers have multiple identities including those as economic actors in pursuit of business goals, social actors within the family/household and the community, and political actors when pursuing strategic interests and demands. There are important spill-over effects between these different identities and voices. The construction of individual identities, particularly of poor and vulnerable informal sector workers, especially women, often entails a process of conscientization to break the culture of silence.

Informal sector workers pursue particular voice issues as part of a particular identity chosen or prioritized at a particular moment to suit a particular purpose vis-à-vis a particular audience in the private and/or public domains. Voice issues to be pursued or voice actions employed will depend on the interests and priorities of the individual informal sector worker and to what extent her/his individual interests are included in the negotiated common interests to be acted upon collectively. This process can result in important trade-offs leading to less powerful groups within the informal sector to have less prominent voices than the more powerful or even to be voiceless resulting in their possible exit.

There have been significant developments in the field of organizing in the informal sector as part of the wider informal economy in the last two decades. Informal workers (including a large number of women) have been able to advance their interests concerning labour rights and representation and economic/business development through collective action led by various organizations at local, national, regional and global levels. The spectrum of membership-based organizations (such as informal

sector associations and trade unions), including their members, organizational structures and degree of formality, varies greatly across localities and occupations; so do the relationships between them. There is a fascinating body of literature available now inspired by experiences from some of the pioneer informal worker organizations (such as SEWA and WIEGO) that might be of interest to other informal sector associations including the jua kali associations of Homa Bay as targeted in this research.

This literature also highlights that the benefits sought by informal workers from their organizations often go beyond political voice and collective bargaining deals to include social priorities (particularly in an African setting) such as meeting important social obligations, fostering a sense of belonging and solidarity particularly in times of crisis etc. There are recognized challenges in informal worker organizing such as whom to include as 'worker'; how to tackle the lack of clear counterparts to negotiate with and agreed milestones to push for; how to overcome the practical limits of predominantly poor and very diverse people to efficiently organize in the absence of sufficient time, financial resources and consistent place of business; how to strengthen democratic structures in the light of persisting cultural and political institutions hampering equal voice etc. Overcoming these challenges calls for location- and situation-specific solutions building on strong enabling structures and connecting the local to the broader national and international political context.

Based on the review of literature undertaken above as well as the philosophical underpinnings of this research, the conceptual and analytical frameworks for voice to be applied in this study are established and presented.

CHAPTER 3: Research Methodology

3.1 Introduction

Based on the review of the literature, the philosophical orientation underpinning this research as well as the research questions presented in *Chapter 1*, this chapter lays out the research methodology employed. It explains the research strategy employed, the data generation methods chosen, the data analysis process undertaken as well as the choice of Homa Bay Town as the selected research site.

The chapter closes with a reflection on my position as researcher to illustrate the standpoint from which I conducted the research and the provision of some information on how the research findings were and will be shared.

3.2 Research Strategy

As discussed in *Section 2.2.4*, this research is theoretically grounded in critical realism and feminist approaches. Critical realism is a philosophical approach that identifies the necessity for human emancipation, pre-supposing a conception of what it is to be human. Feminist approaches also emphasize emancipatory aims, whereby emancipation is the process of becoming free from oppressive power relations (particularly, but not only, between men and women) (Alcoff & Potter, 1993; Collins, 1991; Harding, 1991; Olesen, 1998). Undertaking research from a feminist perspective has important consequences for the research methodology employed since first, feminist approaches argue that there is no objective and value-free research and second, they propose a model of the world which allows for and propagates social change aimed at human emancipation. Although feminism is historically and theoretically rooted in the andro-centred critique of knowledge, feminism has become strategic in emphasising the importance of marginalised voices, and in facilitating a stage for these voices to be heard.

3.2.1 Employing an Approach of Qualitative Inquiry

This research applies a *case study* approach to generate detailed insights into the complex reality of the local, formally organized jua kali scene. Case studies are appreciated for being able to provide nuanced, empirically-rich, holistic accounts of specific phenomena (May, 2001; Stake, 1998; Willis, 2014; Yazan, 2015; Yin, 2009a). The approach recognizes that "Case studies are of value in refining theory and suggesting complexities for further investigation, as well as helping to establish limits of generalizability" (Stake, 1998, p. 104). Selected jua kali associations of Homa Bay Town, Homa Bay County, in Kenya serve as the 'case' whereby "the primary criterion is opportunity to learn" (Stake, 1998, p. 102).

This research *starts* from the experiences of jua kali entrepreneurs, their opinions, understandings, perceptions and (inter)actions. Feminist approaches emphasise generating data on these properties through direct interaction with people. Therefore, in-depth interviewing was employed as the main research method to generate *qualitative*, i.e. context-bound and partial (distinct from quantitative, i.e. detached and universal) data in a participatory manner (Tremblay & Gutberlet, 2012).

Interviews are one of the most commonly recognised methods of qualitative research (Bernard, 2000; Mason, 1996; Silverman, 2001). The decision to choose in-depth interviewing as the most appropriate way to generate data is based on a) the ontological and epistemological position this research is grounded in as described above and b) on the nature of this research framed by the research questions as stated in *Section 1.3*. There is no 'best' research method; but there is a 'better fit' of a certain method compared to another in terms of appropriateness of this method to generate the most convincing evidence for a certain research problem. In-depth or qualitative interviewing allows and calls for complex realities and experiences of the respondent which might not be clearly formulated in the respondent's mind to be articulated in response to a short standardised question. The assumption which forms the basis for employing structured interviews or questionnaires is that any social interaction between researcher and respondent is seen as bias which should be eradicated or controlled through standardisation of questions, and the way they are being asked. In contrast, the feminist understanding of knowledge as socially constructed activity

implies that evidence, such as interview data, is contextually, situationally and interactionally grounded. In-depth or qualitative interviewing implies informal talks with people in the field which excludes the use of a structured list of interview questions which have to be asked in a precise order. Instead, it emphasises depth and complexity in people's accounts and experiences rather than the analysis of comparability between accounts of a large number of people. In-depth interviewing also goes hand-in-hand with observation.

In addition, the feminist emphasis on *emancipatory* research stresses the active and transparent involvement of the researcher in the process of 'conscientisation' as advocated by Freire (1972). The researcher's (and the research participants') contributions to this process, such as personal experience and theoretical knowledge, are encouraged – the process of knowledge generation is primarily a process of learning from and with each other (Reinharz, 1992). The emancipatory (or alternative) research paradigm (shared by feminist and participatory research) emphasises 'empowering research': research on, for and with research participants (Truman, Mertens & Humphries, 2000; Cohen-Mitchell, 2000).

In addition to interviewing, observation was used to generate insights in the local jua kali scene. Observation is a systematic data generation approach where researchers use all of their senses to examine people in natural settings or naturally occurring situations (May, 2001; Silverman, 2001). Where appropriate and feasible, elements of participant observation were employed to generate a deeper understanding of the group dynamics within the heterogeneous jua kali groupings. Some scholars view participant observation as a rather problematic qualitative research method since it needs the researcher to 'blend in' as unobtrusively as possible into the lives of the people being studied (Bernard, 2000). Here, researcher's contributions are not only not wanted but should be purposely surpressed raising ethical questions regarding this 'deception'. In this research, observation was employed in selected situations/settings (such as jua kali association meetings and group discussions to observe interactions between jua kali association officials and members as well as association and government officials etc.) to generate qualitative data in addition to interviewing. However, in those instances where observation was employed, the motivations for attending any meetings/interactions were openly stated.

This was accompanied by the analysis of secondary data (mainly documents) to generate complementary evidence to the qualitative data obtained through interviewing and observation.

3.2.2 Issues in Conducting Qualitative Research

In contrast to quantitative research, qualitative research is often criticized regarding the assessment of quality or rigor in it (Morse, Barrett, Mayan, Olson & Spiers, 2002; Pandey & Patnaik, 2014). Let us therefore take a moment to reflect on some of the fundamental issues when conducting qualitative research.

Qualitative research is multi-method in focus, involving an interpretive, naturalistic approach to its subject matter. Qualitative research is concerned with studying social phenomena in their natural settings and attempting to make sense of or interpret these phenomena in terms of meanings people bring to them. In contrast to quantitative research, qualitative research does not involve any statistical analysis and sample size calculation - It is an effort to seek depth rather than breadth (Pandey & Patnaik, 2014). How then can one ensure rigor and determine reliability and validity in qualitative inquiry?

Lincoln and Guba (1985) substituted reliability and validity with their concept of 'trustworthiness' in qualitative research which calls for establishing: credibility (confidence in the 'truth' of research findings), transfererability (findings can be applied in other contexts), dependability (findings are consistent and could be repeated) and confirmability (the extent to which findings are shaped by research participants and not researcher bias, motivation or interest). They recommended specifc verification strategies be used to achieve trustworthiness outlined in *Table 3.1* below. They also emphasized characteristics of the researcher (responsive and adaptable to changing circumstances, holistic, sensitive and able to clarify and summarize) as important (Guba & Lincoln, 1981).

Table 3.1   Possible provisions to be made by a qualitative researcher in response to Guba's four criteria for 'Trustworthyness'

Quality criterion	Possible provision made by researcher
Credibility	Adoption of appropriate, well recognised research methods
	Development of early familiarity with culture of participating organisations
	Random sampling of individuals serving as informants
	Triangulation via use of different methods, different types of informants and different sites
	Tactics to help ensure honesty in informants
	Iterative questioning in data collection dialogues
	Negative case analysis
	Debriefing sessions between researcher and superiors
	Peer scrutiny of project
	Use of 'reflective commentary'
	Description of background, qualifications and experience of researcher
	Member checks of data collected and interpretations/theories formed
	Thick description of phenomenon under scrutiny
	Examination of previous research to frame findings
Transferability	Provision of background data to establish context of study and detailed description of phenomenon in question to allow comparisons to be made
Dependability	Employment of 'overlapping methods'
	In-depth methodological description to allow study to be repeated
Confirmability	Triangulation to reduce effect of investigator bias
	Admission of researcher's beliefs and assumptions
	Recognition of shortcomings in study's methods and their potential effects
	In-depth methodological description to allow integrity of research results to be scrutinised
	Use of diagrams to demonstrate 'audit trail'

Source: Shenton (2004, p. 73)

While these strategies contributed to better ensuring quality in qualitative research, they were mainly applied following *completion* of the research. Yet, Morse et al. (2002) highlight the importance of verification strategies used by the researcher in the *process*

of inquiry to identify when to continue, stop or modify the research process to achieve reliability and validity and ensure rigor.

This research draws on these standards and the provisions outlined in *Table 3.1*. It incorporates, as appropriate, necessary verification elements throughout the research process (See *Sections 3.4-3.6*).

3.2.3 Operationalizing Voice

Operationalizing voice is a complex matter since it involves the individual as well as the collective level. As established in *Chapter 2*, this research focuses on political voice in the informal sector. In this study, voice consists of concrete instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit. This might entail individual jua kalis taking action to challenge power and resource constraints within the household, community or jua kali association. It can also entail concrete instances of jua kalis taking collective action through their associations to lobby for greater participation in local or national decision-making processes which directly affect their lives.

In line with the analytical framework established for this study (see *Section 2.3.2*) and in support of the detailed research questions (see *Section 1.3)*, voice is investigated at both the individual and collective levels examining a) the issues being of particular importance to particular groups of jua kalis based on a thorough understanding of the different jua kali groups within the informal sector scene; b) how these issues are being voiced individually and collectively resulting in what actions, utilizing what 'voice options' available to the individual jua kali as well as the jua kali associations (when voice is articulated; on what occasion; possibly triggered by what event/experience; in what setting and domain; vis-à-vis what audience; at what scale etc.); and c) how successful these voice actions were in pursuit of the jua kali voice.

Firstly, the study examines the personal and business backgrounds of individual jua kalis to better understand particular groups among the jua kalis who might encounter particular challenges and obstacles in their capacity as business people resulting in particular voice issues that will require particular voice actions specific to these

(potentially more marginalized) groups. At the collective level, the study investigates the jua kali associations' membership including which jua kalis chose to become members of a particular association and why.

Secondly, voice issues are examined including individual needs and priorities of jua kalis, their aspirations and understanding of success, their motivations for entering into business and prioritization of what expenditures they need to meet with income generated from their business activities will form part of the analysis. At the collective level, the study investigates the collective interests and goals of the jua kali associations based on their constitutions and mission statements and how well those reflect the individual needs and priorities of the jua kalis.

Thirdly, the study examines voice actions undertaken individually as well as collectively through the jua kali associations in pursuit of the organized jua kali voice and to what extent individual and collective aspirations and goals were achieved in benefit of jua kali association members. The study also looks into key potentials as well as challenges encountered by the associations in pursuit of the organized jua kali voice.

Fourthly, the study includes a focus on *how* the identified issues are being voiced reflecting the 'voice options' available to the individual jua kalis as well as the jua kali associations: when voice is articulated; on what occasion; why; by whom; possibly triggered by what event/experience; in what setting and domain; vis-à-vis what audience; at what scale etc. The study's main aim here is to generate evidence and document actual instances of political voice being expressed and enacted to contribute to the existing body of literature.

The 'unit of analysis' for detailed research questions 1, 2 and 3, therefore, is the individual jua kali; while for detailed research questions 3-5, it is the Jua Kali Association. *Box 3.1* summarizes the research methodology employed indicating the philosophical underpinnings of the study, its approach, strategy of inquiry, research methodology, methods of data generation, the type of data generated and the data analysis. It also indicates that the study's findings will be 'given back' to all research

participants. Appropriate ways to do this are being sought but are expected to include follow up discussions with research participants as well as publications.

Box 3.1:   Overview of Research Methodology

PHILOSOPHY and APPROACH	Critical Realism Feminist (standpoint) theory
STRATEGY OF INQUIRY	Case study
RESEARCH METHODOLOGY	Predominantly qualitative, and participatory, approaches

METHODS OF DATA GENE-RATION

Analysis of secondary data	Interviewing		Observation
	In-depth interviews	**Group discussions**	

TYPE OF DATA	quantitative	qualitative	qualitative	qualitative	qualitative
DATA ANALYSIS	qualitative		qualitative	qualitative	qualitative

Sharing of research findings with all research participants through follow up discussions and publications

Source: Author

3.3 Research Site

The research investigates jua kali associations of Homa Bay Town, Homa Bay County. Homa Bay Town is located on the shores of Lake Victoria in the Western part of Kenya (See Map of Kenya in *Figure 3.1* below). Homa Bay Town, the historical commercial centre in the area, is a typical small Kenyan town with approximately 41,000 inhabitants representing about half of the county's total urban population (Kenya, 2013b, p. 13).

Figure 3.1: Map of Kenya

Source: Government of Kenya, Ministry of Devolution and Planning. Retrieved from
http://www.devolutionplanning.go.ke/images/The%20Map%20of%20Kenya.pdf

For a long time, fishing in Lake Victoria was one of the high-ranking income-generating activities for the people in Homa Bay. Formal industries in Homa Bay Town operated within a framework of fish-processing, by-product of fish processing, boat-building and fishing gear repairs as well as processing of agricultural products such as cotton. However, these industries declined over the last years for various reasons. Informal sector activities in Homa Bay Town mirror those of many other typical small Kenyan towns: They include carpentry, welding and metalworks, car repairs and garages, small-scale trading in various goods (including raw, fried and dried fish as a lake-town characteristic), small restaurants and food kiosks as well as cheap transport on motorbikes or 'boda-bodas' (for a more detailed description of the Homa Bay jua kali scene, see *Section 5.2.1*). In addition to sharing many common characteristics, people of Homa Bay Town also face challenges including high poverty levels and HIV/AIDS rates (See *Chapter 4*).

Homa Bay Town was chosen as research site for two reasons: First, much of the study of the jua kali sector has been directed either towards urban centres or cities (mainly Nairobi) or the rural informal sector. The category of small towns or rural centres, such as Homa Bay Town, has not enjoyed much attention. Yet this category is of importance in the debate on how well rapidly growing rural centres can absorb and sustain an increasing number of people migrating to towns from the rural surroundings in search of livelihoods and employment opportunities (African Development Bank, 2012; Livingstone, 1986; Ng'ethe & Ndua, 1984). Second, I am familiar with the Homa Bay jua kali scene. From April 1995 to September 1999, I worked with jua kalis within the 'Skill Upgrading Programme for Jua Kali Artisans of Homa Bay Town', a training programme implemented by the German Development Service.

3.4 Methods of Data Generation

Qualitative data was generated using in-depth interviewing as the main data generation method. This was accompanied by observation and analysis of secondary data (mainly documents) to generate complementary evidence. Particular attention was paid to encouraging jua kalis' own analysis and participation throughout the process of data generation.

In May 2011, I conducted a short visit to Homa Bay to explore the status of the local jua kali scene. This visit is an intergral part of the study's methodology. Findings from this visit together with my earlier knowledge of the Homa Bay jua kali scene informed the research plan employed in this study. The main field research was conducted over three weeks from 6th to 27th June 2012. I sought the help of a research assistant who contributed to the successful field work by translating from English into Dholuo and vice versa as necessary, recording the interviews, taking notes during the interview process as well as conducting selected interviews. After the field research, in November 2012, I conducted a follow up visit to Homa Bay to verify and share initial research findings with selected jua kali association members and officials as well as the government official responsible for jua kali matters in Homa Bay, i.e. the former District Applied Technology Officer (DATO), Homa Bay District, Ministry of Labour. This visit was undertaken to conduct 'member checks' to confirm with research participants if tentative interpretations of initial field research data generated were plausible and 'ringing true' in an effort to contribute to the credibility of the research (Pandey and Patnaik, 2014; Lincoln and Guba, 1985). In December 2013, I met again with the same government official (as well as the Nairobi County Enterprise Development Officer of Kenya's Micro and Small Enterprise Authority, MSEA) for another discussion on Homa Bay jua kali matters at the 14th East African Community Jua Kali/Nguvu Kazi Exhibition in Nairobi to further verify emerging research findings.

3.4.1   Selection of Research Participants

In line with the chosen case study approach, research participants (mainly as respondents in interviews) were purposely sampled to ensure they comprise those people who best represent or have knowledge of the Homa Bay jua kali scene (Morse et al., 2002). Selection of research participants was undertaken to assure "variety but not necessarily representativeness", whereby "the primary criterion is opportunity to learn" (Stake, 1998, p. 102). Therefore, jua kalis and JKAs were selected with a view to enrich the 'case' and ensure that marginalized jua kalis are included in the research project as much as possible. The selection was informed by my previous knowledge of the Homa Bay jua kali scene (including the exploratory visit conducted in 2011) and emerging findings and observations from the main field research exercise in June 2012 as it progressed.

Practically, I contacted those jua kali actors who I knew from my previous work in Homa Bay Town as having in-depth knowledge of the local jua kali scene and who were available to meet with me on the first days of the field research. These key informants included two officials from the AJKA and IJKA as well as the former government focal point for jua kali development, the Homa Bay District Applied Technology Officer (DATO). They shared with me the contacts of their JKA leadership, information on their JKA members and new jua kali groups and pointed to other local jua kali actors to be possibly included into the field research related discussions.

Based on these key informant interviews, the knowledge from my previous work as well as my exploratory visit conducted in 2011, I firstly identified the Jua Kali Associations (JKAs) to be examined. The selection of the JKAs was based on three main criteria: a) JKA membership (aimed at capturing the majority of registered women and men jua kalis in Homa Bay Town from the broadest variety of occupations and socio-economic backgrounds as possible), b) JKA different foci in service provision for their members (i.e. support for information exchange among jua kalis, awareness raising and mobilization using existing and new networks; provision of business premises, equipment, loans and training; support towards bulk purchasing of raw materials and joint marketing of products; advocacy and information sharing on critical issues affecting jua kalis at the local, national and international level), and c) diversity in the associations' formal registration, management structure and processes.

Based on these criteria, five JKAs were selected to be the focus of this research: 1) the Asego Homa Bay Town JKA, 2) the Homa Bay Industrial Self-Help Youth Group, 3) the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society, 4) the Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society, and 5) the Homa Bay Boda Boda Association. *Table 3.2* provides a summary of the JKAs investigated. These JKAs were found to be adequate for this research since they provided a good basis for the investigation of the various individual interests and aspirations of jua kalis and different types of available JKA support offered to their members.

Table 3.2:   Overview of the Jua Kali Associations (JKAs) investigated

Name of JKA	Year of Regis-tration	Government entity registered with
Asego Homa Bay Town JKA (AJKA)	2007	Attorney General
Homa Bay Industrial Self Help Youth Group (IJKA)	2007	Ministry of Gender, Sports, Culture and Social Services Department of Social Services
Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO)	2009	Commissioner for Cooperative Development
Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO)	2009	Commissioner for Cooperative Development
New Dawn Motor Cycle Youth Group (BBA)	May 2012	Ministry of Gender, Youth, Sports, Culture and Social Services Department of Social Services

Source: JKA registration certificates, Field work data (June 2012)

Secondly, I started interviewing JKA officials and collecting more detailed JKA data (such as copies of JKA constitutions, latest membership records, JKA meeting minutes etc.). I then analysed the JKA documents and initial interview data generated to better target the selection of JKA members and officials to be interviewed to ensure that the great variety of the jua kali scene is duly appreciated and reflected. Particular attention was paid to including women and marginalized jua kalis among the JKA membership. Selection of jua kalis was undertaken purposely to illustrate specific 'cases within the case'. I maintained an interview "log" to track how many members/officials from which JKA had been interviewed, of what gender, age and occupation, and I reviewed this log daily to keep the targeted selection of research participants on-track.

Thirdly, a limited number of non-JKA members (e.g. jua kalis not interested in JKAs or disenchanted ex-JKA members) as well as key actors of the local jua kali scene were also interviewed to better contextualize the jua kali scene in Homa Bay Town. Selection of these research participants was based primarily on information shared during the on-going interview process recognizing and reflecting the analysis of the jua kalis themselves.

3.4.2 In-depth Interviewing

During the field research conducted in June 2012, members and officials of the five JKAs were interviewed in depth with a view to illustrating 'particular cases within the case' such as husbands and wives in the same JKA (to explore family/household power relations); women jua kalis in non-traditional professions (to explore possible advanced levels of individual empowerment); trainees (to illustrate power relations within one business and aspirations of trainees); women jua kalis who were the second or third wife or who had lost their husbands and resisted the tradition of *lako* or *ter* (to illustrate particular socio-cultural challenges to empowerment); jua kalis supported by government tenders (to explore possible differences in business and power relations); the ethnically different jua kali (to explore particular challenges and opportunities when not participating in the common social and business networks). Interviews here were pre-dominantly conducted on a one-on-one basis. However, in particular instances, group interviews were carried out. In total, four group discussions were conducted during the June 2012 field research with 1) officials of the Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society, 2) officials of the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society, 3) women traders being members of the WSACCO, and 4) members and officials of the Homa Bay Boda Boda Association (For more details, see below). In addition, and in direct follow up of the field research phase, another group discussion was carried out with the aim to verify and share initial research findings with selected research participants including jua kali association members and officials as well as government counterparts (Homa Bay, November 2012).

A limited number of jua kalis who are not JKA members were interviewed to better understand possible alternative support channels to JKAs chosen by jua kalis in pursuit of voice. In particular, I looked for jua kalis who either withdrew (or exited) from JKAs or who never joined JKAs in the first place.

In addition, key actors of the Homa Bay jua kali scene were interviewed. They included representatives of those government ministries at the then district level providing support to jua kalis in Homa Bay Town as well as important local players/entities which were mentioned by the jua kalis during the interview process. Examples of the latter

include the Homa Bay Municipality, and the Homa Bay branch offices of Kenya Industrial Estates (KIE), Kenya Women Finance Trust (KWFT) and Equity Bank. A representative from the pension scheme for jua kali entrepreneurs, the Mbao Pension Plan, was also interviewed. The Mbao Pension Plan is a retirement benefit scheme for micro, small and medium entrepreneurs. It was initiated by the Ministry of Labor under the Equality Act and launched in 2011 with the collaboration of the Retirement Benefits Authority and the National Federation of Jua Kali Associations (For more details, see http://www.rba.go.ke/index.php/en/component/content/article?id=56). Interviews with players from the wider Kenyan jua kali scene continued throughout the research.

In total, 100 individual and 5 group interviews were conducted during and following the June 2012 field research as summarized in *Table 3.3*. This comprises interviews of more than 84 jua kalis of Homa Bay town (including 16 jua kalis who were not members of any jua kali association) and 22 key actors of the Kenya jua kali scene including with representatives from local and national government offices, commercial banks and other organisations. A detailed list of people interviewed is provided in *Annex 2*.

There is a common question in qualitative research concerning the number of interviews to be conducted: "How many qualitative interviews is enough?" (Baker & Edwards, 2012). Morse et al. (2002) argue that sampling adequacy, i.e. obtaining sufficient data to account for all aspects of the phenomenon studied, is achieved when saturation and replication is evidenced (p. 18). In this study, saturation of interview data was observed following completion of the number of interviews conducted with jua kalis as indicated above. The number of interviews conducted with key actors of the local and national jua kali scene was mainly based on availablility of the respondents. More details on the interviews conducted are provided in *Chapters 5* and *6*.

Table 3.3:   Overview of Interviews Conducted

Number of people interviewed	Jua kali entity
A. Interviews with 3 key informants	Informal interviews were conducted throughout the research as needed. Key informants included two officials from the AJKA and IJKA as well as the former government focal point for jua kali development, the Homa Bay District Applied Technology Officer (DATO).
B. Individual interviews	
62	Jua kalis being members/officials of JKAs
20	• AJKA
6	• IJKA
20	• ASACCO
12	• WSACCO
4	• BB
16	Jua kalis not being members of JKAs
20	Key actors of the Homa Bay jua kali scene
2	Key actors of the national jua kali scene
100	**Total**
C. Group interviews	
	Jua kalis being members of JKAs
1 (involving 5 members)	• WSACCO
1 (involving 5 members)	• BB
	Jua kalis being officials of JKAs
1 (involving 3 officials)	• ASACCO
1 (involving 3 officials)	• WSACCO
1 (involving 9 people)	Verification and sharing of initial research findings with selected research participants
5	**Total**

Source: Field work data (December 2013)

A. Individual Jua Kalis

In-depth interviews were conducted with jua kalis engaged in various businesses in Homa Bay Town one-on-one. At the beginning of each interview it was established if

they are members of any of the five JKAs involved or not since their membership status determined the questions being asked.

The interview process of jua kalis was guided by an interview outline which was developed prior to the main field research (See *Annex 3*). It contained indicative questions designed to help answer the detailed research questions and indicated possible response categories. The purpose of this guideline was twofold: 1) It was to keep the interviewer on-track during the in-depth interview (so as not to get lost in the story of the respondent), and 2) to provide a rough summary of each interview in hard copy to serve as a reference when reviewing the interviews held at the end of each day. Most interviews were held at the business site of the respondent. In some cases, group interviews/discussions were conducted (See *Section B* below).

The interview process consisted of four parts:

1. Firstly, respondents were informed of the background and purpose of the research. They were assured of the confidentiality of their responses given during the interview. Respondents were asked for their permission for us to a) take their photograph in front of their business site, and b) voice-record the interview for future analysis (See the *"Introduction to the Interview Process"* in *Annex 3*). Once consent was given, the interview went ahead. There was no single case where permission to either request was not granted.

2. Secondly, the interviewer captured visible features of the respondent's business (i.e. business activity, site and location) through observation (See points A-D in *Annex 3*).

3. Thirdly, information on the personal background of the respondent was generated through semi-structured interviewing (See "Personal Data" in *Annex 3*). This part was intended to 'warm-up' respondents and to allow them to feel more at ease with the interview process.

4. Fourthly, the unstructured, in-depth interviewing was conducted comprising the main part of the interview process and focusing on the direct experience of the

respondents as jua kalis as well as their association membership (in case they were members of any of the five JKAs).

In line with the detailed research questions, I first tried to capture the individual voices of jua kalis by asking about their interests/needs and aspirations. A particular question in this area explored their definition of 'being successful' to reveal jua kalis' key motivation for engaging in business. Secondly, I investigated in what way and to what extent the voices of individual jua kalis are reflected in the organized voice of the JKAs by asking JKA members and officials about what particular strategies are being employed by the respective associations to help individual jua kalis achieve their aspirations. Thirdly, I looked at how successful the strategies employed by the JKAs have been by investigating what the JKAs were able to achieve in terms of advancing the voice of the jua kalis. I asked JKA members and officials about benefits and services received from the JKAs paying particular attention to the identity of beneficiaries and if there were any particular groups of jua kalis missing among them. I also probed for examples of individual (in addition to collective) actions by jua kalis to successfully challenge power and resource constraints at the household or community level. Lastly, I investigated key potentials and constraints of JKAs in terms of advancing the voice of their members by asking members and officials for their analysis of weaknesses and strengths of the JKAs and their recommendations on what changes should be affected.

Respondents were encouraged through careful probing to 'tell their stories' and share their experiences in their own words and frames of reference allowing me to seek clarification and elaboration where necessary. In the interview process, jua kalis described their experience, identified key issues and institutions relating to their empowerment and disempowerment based on their own analysis 'challenging the "truths" of official accounts and casting doubt upon established theories' (May, 2001, p. 112). The interview guideline helped the interviewer to stay on course and to ensure that all areas necessary to answer the detailed research questions were duly covered. Depending on the flow of the responses, questions were left out from being asked; the order of questions indicated in the guideline changed and additional questions were asked aimed at clarifying elements of the respondent's

story. In most cases, respondents felt at ease to share their stories with us and seemed to appreciate our interest in them and our patience in listening.

All interviews were voice-recorded[10]. The quality of the recordings was regularly checked to ensure that recorded interviews could later be replayed and as necessary transcribed into texts.

The interview guideline proved very helpful for summarizing key responses and highlighting important reactions and emerging issues noted during the interview. Some of the generated information was recorded in a spread sheet every evening to continuously monitor the selection of the next respondents the following day to ensure the broadest variety of different cases possible. Giving emphasis to potentially marginalized members of the associations' membership implied careful categorisation of the associations' membership trying to ensure that the voices of the marginalized would be captured or, at least, their absence duly recognized.

Following an initial round of interviews, the interview guideline was slightly adjusted considering responses to questions received. For example, some of the original categories were re-worded or combined to better reflect the realities as expressed by the jua kalis interviewed. Every evening, the research assistant and I reviewed the day's interview responses and discussed particular points of interest emerging from the interviews conducted together with any issues needing clarification. We looked for any unexpected aspects of empowerment and disempowerment which emerged during the interviews based on priorities identified by the jua kalis reflecting *their* experiences and *their* analysis. These reviews informed the subsequent interviews.

In addition, the selection of jua kalis interviewed was tracked to ensure purposive sampling of research participants concerning their personal and business backgrounds as well as association membership.

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[10] Most voice recordings were used in the related data analysis. However, the recordings of 14 individual interviews with jua kalis conducted during the field research in June 2012, were not available for the data analysis since they were only saved on the laptop of the research assistant which, unfortunately, was stolen shortly after the field research phase in early July 2012.

B.   Group interviews

Five group interviews/discussions were conducted with 1) officials of the Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society, 2) officials of the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society, 3) women traders being members of the WSACCO, and 4) members and officials of the Homa Bay Boda Boda Association. The first two interviews were conducted in the form of group discussions as a matter of 'protocol': these two jua kali groupings were recently established and there was no previous history of interaction between me and the research assistant with these groups. When approaching officials of both groups, they immediately resolved to meet with us as a team.

The third group discussion was held with five women traders at the 'Soko Mjinga' market, a specific location on the outskirts of Homa Bay Town. All women were members of the WSACCO. We were introduced to the women by the WSACCO Chairlady. We decided to conduct a group interview since all women were operating the same kind of business in the same physical location. They seemed to know each other reasonably well suggesting that the barriers to discussing issues jointly would be reasonably low.

The fourth group discussion was conducted with five members and officials of the BBA at a small restaurant in Homa Bay Town. Since boda-boda operators are located at some of the busiest places in town, it was felt necessary to invite some randomly selected operators to a different place to conduct an interview in a more conducive environment.

The fifth group discussion was conducted in November 2012 with a selected number of jua kali association members and officials as well as the local government official responsible for jua kali affairs in Homa Bay to verify and share initial research findings. The discussion took place at the office of the government official in Homa Bay Town.

All group discussions were inspired by Freire's consciousness raising approach (Freire, 1972) to encourage communication, understanding and interaction among JKA members and officials, and to be able to observe a visible reflection of existing power relations and/or possible conflicts among the JKA membership.

In-depth interviewing undertaken either with individual jua kalis or as group discussions, was conducted mainly in English and Dholuo (there were some rare instances when Kiswahili was used)[11]. Since I do not sufficiently understand Dholuo and Kiswahili, translation into Dholuo (and Kiswahili) and vice versa was provided by the research assistant who is a native Dholuo speaker (and fluent in Kiswahili) and familiar with qualitative research methods as well as the Homa Bay scene.

Since language is the most important expression of self and others, there are certain risk to be acknowledged when interviews are being conducted in languages other than the ones employed by the researcher. In-depth understanding of interview content and/or of how issues are being voiced can be compromised since interpretation of meaning is the core of qualitative research and can somewhat get lost in translation. However, as Temple and Young (2004) point out, there is no one-on-one relationship between language and meaning even in those research projects where no translation is required.

In this research, there are different levels of translation to be acknowledged: For most jua kalis interviewed in Homa Bay, their native language is Dholuo. Kiswahili, while being one of Kenya's official languages (English being the other one), is, for whatever reasons, not widely spoken in Homa Bay. Instead, people in Homa Bay prefer to speak English as their first foreign language. Most jua kalis therefore, particularly women and men who did not attend higher levels of schooling and/or when discussing personal issues, felt most comfortable speaking in Dholuo. It was interesting to note that there were instances when interview respondents purposely 'switched' from English into Dholuo to talk about personal issues. In these cases, the research assistant took the lead in interviewing and then translated for me key points of what was said into English. I would then ask him to probe further in Dholuo in case I did not fully understand the interview response or there were more parts to the story to be elaborated further. In contrast, when in a more formal setup (for instance during our group discussions with jua kali association officials), English was used. English is the language of the former colonial power and seems to still hold a certain sense of power and authority when

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[11] Out of the total number of 78 individual interviews conducted with jua kalis in Homa Bay during the field research in June 2012, 45 interviews were conducted in English, 31 in Dholuo and 2 in Kiswahili (For more details, see *Annex 2*).

employed for 'official' business. As for myself, even though I am not a native English speaker (my first language is German), I am fluent in English and therefore conducted the research in English without any further translation into German (all research notes - including interview summaries – were kept in English).

Language limitations in qualitative research are common together with recommendations on how best to tackle related challenges (Squires, 2009; Temple & Young, 2004; Van Nes, Abma, Jonsson & Deeg, 2010). In this research, I paid particular attention to the information generated from interviews conducted in Dholuo and Kiswhahili and discussed the translation of this information with the research assistant at length until I was satisfied with the interpretation of the generated information. While this measure can not eliminate the risk of misunderstanding or misinterpretation of the information generated, it was able to at least significantly reduce the associated risk of compromising the validity of the qualitative research data gained.

Decisions on when to translate and how much, depend on the specific purpose of the exercise as well as practical issues such as available resources (i.e. time and money). Decisions on what parts of the data generated through interviewing to be translated into English during the data analysis process, are outlined in *Section 3.5.*

C.   *Key actors of the Homa Bay jua kali scene*

Actors of the local jua kali scene were interviewed with a view to better understand their organizations' involvement in the jua kali scene as well as their services offered to Homa Bay jua kalis. These interviews did not follow an established guideline and they were not voice-recorded. They were conducted in English at the offices of the respective entities. Selection of these actors resulted from prior analysis of relevant documents on jua kali development (See below) as well as responses received from jua kalis interviewed. The detailed list of people interviewed as part of this research is provided in *Annex 2.*

D.   *Key actors of the national jua kali scene*

In December 2013, I interviewed representatives from the Kenya Micro and Small Enterprise Authority (MSEA) and the Associations of Microfinance Institutions in

Kenya (AMFI)[12]. MSEA was established in 2012 for the promotion, development, regulation of the Micro and Small Enterprises Sector in Kenya[13]. Another key player in Kenya's jua kali affairs is the Kenya National Federation of Jua Kali Associations (KNFJKA)[14]. However, efforts to contact its Chairman or an assigned representative for an interview throughout the research period were to no avail.

3.4.3 Observation

I recorded my observations regarding the sites and status of the various jua kali businesses involved in the interviews as part of the structured interviewing. I planned to use these observations later during the analysis when constructing case studies and trying to contextualize quotes and metaphors as expressed by the respondents.

I discussed observations generated during the interview process with the research assistant and recorded points I found interesting from the interviews at the end of each day in a chronological approach into a field research diary to help me remember and analyse what had transpired during the day.

Where possible, I tried to observe visible reflections of existing power relations and/ or conflicts among the JKA membership. For instance, I attended the Annual General Meeting of the WSACCO, held on the 14 June 2012 at the Agricultural Training Centre in Homa Bay Town, as an example of a formal JKA meeting, and recorded my observations on group dynamics and social practices among the associations membership.

I also took various photos of individual jua kalis at their work places (once a permission to do so was duly obtained) as well as jua kali related sites in Homa Bay Town. Unfortunately, this photographic data was lost after the field work phase upon my return to Nairobi due to a technical fault of the related CD and the fact that the other original photos taken (saved on the laptop of the research assistant) were lost as the laptop of the research assistant was stolen in early July 2012. Consequently, I

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[12] For more details on AMFI see http://amfikenya.com/.
[13] For more details on MSEA see http://www.mseauthority.go.ke/ as well as *Chapter 4* below.
[14] There does not seem to be a dedicated functioning website reference for the NFJKA.

requested a fellow student from Homa Bay Town to re-take some of the photos of the jua kali related sites which was done in May 2015. Selected photos, indicating May 2015 dates, have been included in *Annex 4*.

3.4.4   Secondary Data Generation

Secondary data sources employed in this research comprised mainly documents. They formed "*an important source of data for understanding events, processes and transformations in social relations*" (May, 2001, p. 190). Documents reviewed include key policy documents of the Kenyan Government on jua kali development issues, District development plans, JKA mission statements and constitutions, JKA meeting proceedings and membership records as well as donor reports on interventions in support of the sector and other related material. Details of the documents referred to in this research are available in the References Section. In the selection of documents to be examined, emphasis was placed on utilizing first-hand information (such as original government policy papers rather than a second-hand analysis of the same) from indigenous and credible sources.

The internet (Google search engine) was used extensively for document searches throughout the research process, including during the literature review. Specific search terms were used reflecting key concepts (such as 'voice', 'collective action', 'informal sector', 'jua kali development', 'empowerment' etc.) and related themes. Search terms were increasingly specified to narrow down search results.

3.5 Data Analysis

Data analysis consists of three concurrent flows of activity: data reduction, data display and conclusion drawing/verification (Miles & Hubermann, 1984, p. 21). Data reduction is the process of selecting, focusing, simplifying, abstracting and transforming (Miles & Hubermann, 1984). Data generated is displayed in such a way as to illustrate emerging stories including selected quotes from the interview data. The data analysis was undertaken based on the analytical framework established in *Section 2.3.2* above in support of answering the detailed research questions posed in *Section 1.3*. As Mason (1996) points out, using a qualitative research approach determines a distinct

approach to comparison, data analysis and construction of explanations. Using qualitative interviewing, comparison of data is likely to be conceptual rather than empirical, such as identifying interpretive themes in data upon which to construct analysis. However, in support of the 'internal generalizability' of this case study, some quantitative information/numbers were selectively incorporated to complement the qualitative information (Maxwell, 2010).

3.5.1 Making Sense of Interview Data

A.   Sorting of interview data

Firstly, I undertook an initial review of the interview responses received using the summary notes captured on the interview guidelines. Using elements of content analysis, I analysed the instances of responses in the established response categories to establish which categories were of interest to particular groups of respondents. Content analysis is a method of textual investigation, whereby researchers establish a set of categories and then count the number of instances that fall into each category. This analysis generated certain quantitative information which was used to identify, characterize and provide evidence for the diversity of the interview responses received (Maxwell, 2010). It also assisted in targeting the detailed qualitative analysis to follow.

However, as Silverman cautions, one of the disadvantages of the coding schemes used is that because they are based upon a set of categories, they furnish a powerful conceptual grid from which it is difficult to escape. While this grid is very helpful in organizing the data analysis, it can also deflect attention away from uncategorized issues (Silverman, 2001). All interview summary notes were compiled in English.

B. Identifying key categories and themes

Secondly, I sorted the responses into categories using Word tables or 'grids' to organize the qualitative data to identify particular themes (La Pelle, 2004; Taylor-Powell & Renner, 2003). I also identified new themes and categories, in addition to the ones indicated in the interview outlines, which emerged from the interview data because of the progressing analysis. I often went back to listening to the interviews recorded in English to help me better understand the context of these themes/categories.

I then analysed these narrative themes/categories looking across all respondents and their answers to identify consistencies and differences, and to establish connections within and between themes/categories. In addition, I analysed if particular groups of respondents (such as women jua kalis, widows or JKA leaders) came up with particular themes unique to those groups or if any group was conspicuously silent on particular issues raised in the interviews. In addition, information from the key informant interviews also contributed to this analysis by providing necessary content where needed.

C. Analysis of discursive dimensions

It is also clear that to 'give voice' is not enough. Instead, research has to include the analysis of experience production including the contextual analysis of underlying power relations which shape those experiences recognising the "situated nature of people's accounts" to avoid "naive interview studies in qualitative research" (Silverman, 1999, p. 199). Since experience is voiced through language, I also looked at language respondents used in the interviews in two ways: First, I looked out for particular terms, pauses and "wanting" language upon which to construct analysis (Devault, 1990, p. 103), and second, I considered the underlying social processes (as much as I was aware of them) which would favour the use of those particular terms and not others (discursive dimensions).

The challenges of translation from the language used in the interviews if different from the language used to record and describe interview findings as discussed above, also had to be considered here. For instance, I made a particular effort of checking content from translated interviews for consistency to minimize the risk of loosing meaning in translation.

D. Presentation of data

Presenting qualitative data calls for innovative ways since the most common tools for presenting quantitative data such as graphs and tables are often not the most appropriate ways to do this. I therefore chose figures to illustrate the different themes generated in response to particular interview questions and text boxes to highlight particular experiences or stories (See figures and boxes used in *Chapters 5 and 6*). In addition, I included tables to present selected quantitative information as evidence for

the number of interview responses recorded under particular themes and categories (Maxwell, 2010).

I also used selected quotes and transcribed interview passages from various respondents to illustrate the narrative themes identified using the original words and expressions of the jua kalis to add at least a 'flavour' of their voices and expressions. Here I relied on the interviews conducted and recorded in English to avoid any misinterpretation and possible loss of meaning due to translating from Dholuo or Kiswahili. While this decision limited somewhat the number of interviews to choose from, the available interview responses still represented a wide variety of individual jua kali voices. In the selection of quotes and transcribed interview passages, I paid particular attention to reflecting the wide variety of jua kali voicers regarding their personal backgrounds and the socio-cultural environments they operate in. To better illustrate the latter, in addition, I compiled nine case studies to highlight particular elements of the personal backgrounds and socio-cultural environment the jua kali respondents operate in (See *Annex 5*).

3.5.2   Analysing Data from Observation and Secondary Sources

Data from observation and secondary sources (including national and county government papers and policies, JKA constitutions and records etc.) contributed to the overall analysis. It often helped to 'set the scene' for the analysis of the interview data and provided a framework of reference for the personal accounts. JKA membership records and minutes of Annual Meetings were used to provide necessary check and balances for information generated from interview respondents.

A summary of the research methods employed, the analysis undertaken, and the display of data chosen to address the research questions as discussed above is presented in the form of a 'data needs table' in *Annex 1*. Part A of *Annex 1* explains the framing of the detailed research questions; Part B sets out the framework for aligning the research questions with the employed methodology, and Part C describes the data needs, the instruments used to generate the necessary data, the data analysis and presentation per detailed research question.

3.5.3 Verification strategies employed

As discussed above, verification of data has to be an on-going process in qualitative research including during data analysis. I employed particular strategies to contribute to the rigor of emerging research findings.

First, I carried out 'member checks', i.e. taking data generated from research participants and the initial interpretation of this data back to them to check if interpretations are plausible and 'ring true' (Lincoln & Guba, 1985). This exercise was undertaken during my follow up visit to Homa Bay on 22 November 2012 where I discussed emerging research findings with a selected number of research participants (jua kali members and association officials as well as the responsible local government official).

Second, I conducted two 'peer debriefings'. A Peer Debriefing "is a process of exposing oneself to a disinterested peer in a manner paralleling an analytical session and for the purpose of exploring aspects of the inquiry that might otherwise remain only implicit within the inquirer's mind" (Lincoln and Guba, 1985, p. 308). On 27 November 2012, I presented my initial research findings at a learning event organised by the German Academic Exchange Service, DAAD, in Nairobi. Shortly afterwards, on 11 December 2012, I discussed my initial research findings with fellow PhD students and academic staff of the Institute for Development Studies, University of Nairobi. Feedback and comments generated through the member checks and peer debriefings informed the further development of my research findings.

Third, with the help of a fellow PhD student who is a native Dholuo speaker and born in the Homa Bay area, I verified the content of the voice recordings of jua kalis interviewed in Dholuo and Kiswahili in January 2017. This exercise re-confirmed that the number of interviews carried out was sufficient since a sense of saturation (i.e. repetition of information) was evident and noted. It also brought out particular challenges regarding the translation of terms from English into Dholuo and visa versa such as the word 'success' in the context of inquiring about what jua kalis mean by being successful as a jua kali. He noted that often the terms 'success' and 'benefits' were used interchangeably by the interviewer. Whereas the term 'benefit' refers to

'ber' in Dholuo, it may not necessarily mean 'success' in Dholuo. At the same time, it is important to appreciate the fact that it may be very difficult to have a definite equivalent of 'success' in Dholuo. However, this complexity may have created some room for confusion or variance in the manner in which jua kalis answered the related interview question. Related to the question regarding 'success', were some answers which mentioned to earn respect from others. My fellow student pointed out that 'respect' in Luo culture is a rather special term and deserves some further explanation since it conveys some sense of self-reliance, dignity, pride, worth, recognition within the community and among peers. These observations were very useful for the analysis and are reflected in more detail in *Chapter 5*.

3.6 Empowering Jua Kalis through Sharing of Findings

This research is understood as a participatory and empowering project. Therefore, research findings need to be shared with or 'given back' to all research participants. It is in this context, that in November 2012, five months after the main field research phase and initial data analysis of the generated interview data, I returned to Homa Bay for a focused follow up discussion with selected research participants (including JKA officials and key government representatives) to share and validate initial research findings (See *Section 6.5.2* for more details on some of the discussions held). Upon finalization of this research project, I am planning to undertake another visit to Homa Bay to formally share my thesis with key research participants. In addition, I am working on publishing my research findings in the form of journal articles and discussion papers to make them more broadly accessible to fellow researchers and the interested public.

3.7 Reflections on my Position as Researcher

Social research requires the interaction between and among researchers and research participants, who are both influenced by interests and values. The research process, in all stages, reflects the interests and values of the researcher including interests leading to the research; aims, objectives and design of the research project; data generation process; interpretation of data; and the use made of research findings (May, 2001). Feminist approaches call for a continuous assessment of the impact of

the researcher on the research process: this concept of 'reflexivity' or 'positionality' is an integral part of feminist research. Since there can be no value-free social research project, it is crucial for me as researcher to continuously reflect on my position in the research process to make my impact on the process as transparent as possible.

3.7.1   Facilitating voices

In this context, there is a particular point to be made as I am attempting to facilitate other people's voices. There is a recognition that to speak for others is clearly problematic. Alcoff (1991) highlights that "where one speaks from affects both the meaning and truth of what one says" (Alcoff, 1991, p. 6). Or, in other words, a speaker's location (i.e. her/his social location or social identity) has an epistemically significant impact on that speaker's claims leading to a call for "the study of and the advocacy for the oppressed must come to be done principally by the oppressed themselves" since "systematic divergences in social location between speakers and those spoken for will have a significant effect on the content of what is said" (Alcoff, 1991, p. 7). Alcoff goes further to emphasize that a speaker's location is not only epistemically important but "certain privileged locations are discursively dangerous since the practice of privileged persons speaking for or on behalf of less privileged persons has actually resulted (in many cases) in increasing or re-enforcing the oppression of the group spoken for" (p. 7). This is certainly a point that I, as a rather 'privileged' speaker need to consider. Yet, as Alcoff questions "If I don't speak for those less privileged than myself, am I abandoning my political responsibility to speak out against oppression, a responsibility incurred by the very fact of my privilege?" (p. 8). While Alcoff does not provide a complete or definitive solution to the problem of speaking for others, she puts forward concrete measures to decrease its dangers as follows: 1) "The impetus to speak must be carefully analyzed and, in many cases (certainly for academics!), fought against"; 2) "We must also interrogate the bearing of our location and context on what it is we are saying, and this should be an explicit part of every serious discursive practice we engage in"; 3) "Speaking should always carry with it an accountability and responsibility for what one says"; 4) "One must also look at where the speech goes and what it does there". Ultimately the question to be answered is: "will it enable the empowerment of oppressed peoples?" (Alcoff, 1991,

pp. 24-29). In the sections below, I will try to tackle some of the crucial questions that Alcoff is posing in the context of this research.

3.7.2   The impetus to speak

My motivation to engage in this research topic has been set out in the introduction (See *Chapter 1*) and includes what King (1996) described as follows: "The most astonishing dimension of informal sector history in Kenya is the silence of its principal actors. There has been no shortage of papers about the informal sector, but it has had no voice of its own, until almost the end of the period under review" (p.21). With this research, I want to contribute to breaking this notable silence and draw attention to the actors behind the enterprises. Am I the right person to do this? No. Ideally, this should be done by the jua kalis themselves. However, by building on my experience of working with the jua kalis in Homa Bay Town in the context of the 'Skill Upgrading Programme for Jua Kali Artisans of Homa Bay Town', implemented under the auspices of the German Development Service from April 1995 to September 1999, this research might be able to contribute a small piece to the larger undertaking of empowering the jua kalis.

3.7.3   Situating myself in the Research Process

This research involved interviewing people I had previously worked with. My engagement with the jua kali scene in Homa Bay started in early 1995 when I took up my assignment with the German Development Service. For the next 4 ½ years, I worked closely with the jua kalis in Homa Bay. In March 2003, I carried out an initial field research with the jua kalis in Homa Bay while I was registered with the University of Bradford, Centre for International Development (1999-2010). In May 2011, I conducted another short visit to Homa Bay to explore the status of the local jua kali scene. My familiarity with the Homa Bay jua kali scene allowed me on the one hand to easily re-connect with the jua kalis – *"So, you have come back!"* was one of the most common comments I encountered from many of my former colleagues. On the other hand, this familiarity also had the potential of making me less observant and curious (the déjà vu effect – I had lived in Homa Bay town and worked with the jua kalis here for more than four years previously). I consciously worked on this potential

risk by being particularly observant and inquisitive – confirming that, in fact, Homa Bay had changed quite significantly between 1999 when I left my assignment with the German Development Service and 2012 when I returned to Homa Bay as a researcher.

Being a 'mzungu' (Mzungu means 'White person' in Kiswahili but the term is often used synonymously for 'White and rich') clearly defines my social location in Kenya and my interactions with research participants. Returning to Homa Bay as a researcher with a history of involvement in donor-funded jua kali programmes in the area, contributed to the risk of unintentionally raising high expectations among research participants hoping for immediate improvement in their situation unlikely to be met by the research process or the research findings. In this context, there was also the risk that respondents would 'mould' their responses to please me trying to convince me of their need for further support and assistance. My challenge was to not only realize these misperceptions but to overcome them within my working relationships with the jua kali entrepreneurs. I tried to do this by making the research objectives and methodology clear and transparent from the outset to everyone involved. However, some expectations and misperceptions did remain which I tried to challenge in the process of inquiry using what Freire termed 'problem-posing education' (Freire, 1972). Empowerment theory must be translated through participatory approaches into the research process leading to changes regarding both, the researcher and research participants[15]. Understanding empowerment as what Batliwala describes as the "exercise of informed choice within an expanding framework of information, knowledge and analysis" (Batliwala cited in Rowlands 1997, p. 23), then empowerment is a process that enables people to make more qualified choices from a growing repertoire of choices. If the research process is part of the empowerment process, then research participants will choose which research questions they think relevant to be incorporated into their day-to-day life and decide upon the manner and speed with which to discuss and possibly adopt relevant issues. Possible dangers of empowerment in this context also need to be acknowledged.

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[15]See Chambers (1983, 1997 & 2006) for more details on participatory approaches.

Learning from my previous working experience in Kenya, I consider it ethical and necessary to discuss with the jua kalis, particularly women, not only the opportunities but also possible dangers of the empowerment process. Taking empowerment seriously implies challenging the status quo and existing power relations – this is not easy, particularly for women who "must fight subordination in multiple roles or identities as workers in securing jobs or livelihoods; as members of poor households in meeting basic needs; and as women in negotiating gender relations" (Carr et al., 1996, p. 192). Which source of disempowerment and which of their roles is of primacy significance to specific women, and the strategies to change these situations of subordination, is a matter of personal judgement. But in all these situations there is the risk of encountering violence by trying to do so. To discuss these risks as openly as possible might reveal the experiences of other people who managed to overcome them or to reduce fears by being able to better calculate risks. People then can make more informed choices about whether and how to work towards change.

Therefore, during the different field research phases, I focused on generating data in a way which was transparent and explicitly stated by me as researcher; understood and jointly agreed upon by the research participants; considered questions of harm, privacy, consent and confidentiality of research participants; and encouraged 'creative discussion': "Democracy and democratic education are founded on faith in men, on the belief that they not only can but should discuss the problems of their country, of their continent, their world, their work, the problems of democracy itself. Education is an act of love, and thus an act of courage. It cannot fear the analysis of reality or, under pain of revealing itself as a farce, avoid creative discussion." (Freire, 1973, p. 38).

CHAPTER 4: The Setting of Voice in the Informal Sector in Kenya

4.1 Introduction

This Chapter explores the settings of voice in the informal sector in Kenya (or the *jua kali* sector) at the macro (national) and micro (community or local) levels. As discussed in *Chapter 2*, voice in this research is understood as those instances in which informal workers make efforts to change a situation in pursuit of their needs and interests (rather than to remain quiet or to exit). These efforts can entail actions undertaken by individual informal workers challenging power and resources constraints at the household or community level, as well as informal workers coming together in organizations to act collectively in pursuit of common goals and a collective identity.

4.2 The Kenya Jua Kali Scene: Opportunities and Challenges of Voice at the Macro Level

This section examines the settings of voice at the macro or national level recognizing that the national interacts with both the wider regional and global as well as the local contexts (The latter, the micro level, will be explored in more detail in *Section 4.3*). It builds on the social structures or 'institutions' introduced in *Section 2.2.2* and examines in more detail those considered most important to the business context in Kenya comprising present conditions and structures that have the power to affect the jua kali voice.

4.2.1 Present Business Conditions in Kenya and their Influence on Voice

Present conditions, including their economic, social, political, technological and cultural aspects, determine business performance. Kenya became a low-middle income country in 2012 according to revised national statistics released in September 2014. With an estimated GDP of USD 55.2 billion, Kenya's economy is the ninth largest in Africa and fifth largest in Sub-Saharan Africa (after Nigeria, South Africa, Angola, and Sudan) (World Bank, 2014). Despite this, Kenya is considered a poor country by most standard measures: In 2014, Kenya was ranked sixth among ten countries in Sub-Saharan Africa with large populations living in extreme poverty, with

18 million people living below the poverty line in Kenya (Turner, Cilliers & Hughes, 2014). According to the 2016 Human Development Index, Kenya was ranked in the 'low human development' category as country 146 out of 188 countries assessed lagging behind other countries of the East African Community (UNDP, 2017).

Based on the distribution of wealth, Kenya is the world's 10th most unequal country and the fifth most unequal among Africa's 54 states (UNDP, 2014). Inequality is reflected in almost every sphere of life, particularly the distribution of income and wealth; access to education, water, land and health services; life expectancy; and the prevalence of HIV and AIDS. There are also great disparities in the distribution of poverty across counties: Latest data indicates Turkana as the poorest county in Kenya (Turkana County is in the Northwest of Kenya) with 94 out of every 100 people there living below the poverty line; while Kajiado (located South of Kenya's capital, Nairobi) is considered the country's richest county (Kenya National Bureau of Statistics & Society for International Development, 2013).

Access to household services such as electricity, improved drinking water source and improved sanitation has been steadily increasing even though there is still low national coverage. According to the Kenya Demographic Health Survey report of 2008-2009, the above services could be accessed by 23, 47 and 33 percent of all Kenyan households respectively (Kenya, 2010a).

In 2017, Kenya's population comprised more than 46 million and is estimated to increase by about one million people a year. Demographic trends show that more people are moving to urban areas and it is estimated that half of Kenya's population will live in cities (including Nairobi, Mombasa and Kisumu) by 2050 (http://www.worldbank.org/en/country/kenya/overview#1).

There are more than 1.3 million Kenyans who enter the labour force every year (Kenya, 2014b). Over one million young people enter the labour market annually without any skills (some having either dropped out of school or completed school and are not enrolled in any college); while another 155,000 join the labour market annually after completing technical/vocational training or university (Kenya, 2014b).

Formal and informal employment in Kenya has continuously been growing since the 1970s. But the pace at which informal and formal jobs have been created differs significantly, to the point that the composition of employment has been progressively tilting towards informal employment. While a constant of Kenya's job creation trends over the last 40 years has been the outnumbering number of formal jobs by those in informal activities, it is in the 1990s that the rise of informal jobs started to dominate the job creation process. During these years, the number of jobs added in each year by informal activities was larger, while the number of formal jobs added became smaller. Unprecedented growth in informal sector employment was witnessed in the 1980-1990s (largely attributed to the switching of workers from the formal to the informal sector due to negative effects of Structural Adjustment Programmes) which peaked in 1992.

A particular challenge in Kenya is unemployment among its young people aged between 15 and 34 years who comprise 35 % of Kenya's population and form 67 percent of Kenya's unemployed (Kenya, 2014b). Jobless youth in Kenya is estimated to have reached 2.3 million; while the number of 'inactive' young people (referring to those who are staying at home or are still in school/college as well as those who prefer to work but are discouraged and have given up searching for jobs) is estimated to be more than twice that number (Omolo, 2012). Besides finding it difficult to get jobs due to the tightness of the labour market, the youths also have higher chances of losing their jobs in case of redundancies since Kenya's Employment Act requires employers to consider seniority in time and skill (Omolo, 2012). The high number of inactive young people might also be taken as an indication of the fact that informal sector jobs tend to have a rather low level of appeal amongst the youth due to obvious job limitations as discussed above leading to caution when wanting to rely on the jua kali sector to effectively address the country's (youth) employment problem.

Gender disaggregated data on unemployment indicates relatively higher unemployment for women than for men across all age groups. The proportion of women employed in the informal (as well as in the formal) sector is generally lower than men. The negative impact of such inequity in employment is worsened by the fact that on average, men earn more than women: Data from the 1998/99 Integrated Labour Force Survey showed that the average monthly earnings from paid

employment for men were about 1.5 times higher than those for women (Omolo, 2012). While this data is rather old, it can be assumed that the general trend highlighted in the survey findings still applies. In addition, women's access to factors of production is often limited: Women own less than five percent of land, less than ten percent of available credit, and only one percent of agricultural credit (UNDP, 2014).

Kenyans elected their current (fourth) President, Mr. Uhuru Kenyatta (together with a host of new leaders, including governors, senators and members of the national assembly), on 4 March 2013 in accordance with Kenya's new constitution which was promulgated in August 2010. The new constitution devolves power and resources to 47 Counties in a devolution exercise described as one of the most ambitious in the world, promising Kenyans a more equitable model of development with new opportunities for growth at the local level. This new two-level model of governance (comprising a national government and 47 County governments) is a major paradigm shift from the previous model comprising central government and de-concentrated administrative units under the provincial administration that cascaded down to sub-locational levels (Kanyinga, 2016).

Following the March 2013 elections, a new national government with 18 ministries was established. The new administration has promised to tackle fundamental issues such as youth unemployment, regional imbalances and land reforms, which are seen to pose political risks and insecurity particularly in areas with high poverty levels. While recent political and economic developments have stimulated development opportunities for Kenya, concerns remain in critical areas, including poverty, inequality, governance and youth employment (http://www.worldbank.org/en/country/kenya/overview#1).

Kenya is a multi-ethnic state inhabited primarily by Bantu and Nilotic populations, with some Cushitic ethnic minorities in the North and a small number of people of Arab, European and Indian origins in many cities and towns. Kenya's diversity is such that its largest ethnic group, the Kikuyu, make up less than a fifth of the total population (Kenya, 2010b). Ever since Kenya's independence in 1963, Kenyan politics have been characterized by ethnic tensions and rivalry between the larger groups devolving into ethnic violence in the 2007–2008 post-election crises. Kenya has also been affected

by a lack of security attributed to on-going conflicts in its neighbouring countries such as Somalia and South Sudan.

Under these circumstances it is not surprising that business activity overall faces particular challenges in Kenya. The Global Competitiveness Report 2015-2016 ranked Kenya as country 99 out of 140 countries assessed to gauge their competitiveness defined as "the set of institutions, policies, and factors that determine the level of productivity of a country" (World Economic Forum, 2016). These challenges will be further explored in the sections below.

4.2.2 From Informal Sector to Jua Kali in Kenya

Structures or 'institutions' are part of the business context of any country. Structures grow and develop over time and for this reason "History matters" (North, 1990, p. vii). In Kenya's case, the most relevant parts of history include the migrations that brought the country's current inhabitants to this part of East Africa, the period of British colonization and the post-independence era that began in 1963. This history has shaped the norms, values, rules, regulations and informal ways of doing things that form the present institutional context for jua kali businesses in Kenya. This section therefore takes a brief historical look at Kenya's business context.

Kenya's experience of more than half a century as a colony (British rule was enforced from 1895–1963) has been instrumental in defining form and content of business interactions. The colonial economy principal of primary commodity production[16] for exports (an economy where "people produce what they do not consume and consume what they do not produce") remains entrenched in Kenya's economy today which continues to be dominated by tea, tourism, horticulture, coffee and natural resources exploration (including, most recently, prospects for natural oil and gas, coal as well as rare earth mineral mining) (McCormick et al., 2007, p. 7).

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[16] Primary commodities are standard goods produced in the primary sector of an economy (comprising agriculture, forestry and fishing, and extractive industries producing fuels, metals and other minerals). This is contrasted with products from the secondary sector such as manufactures and other processed goods, and the tertiary sector producing services (Black, 2003, p. 367).

The construction of the Uganda Railway from Mombasa to Kisumu undertaken from 1895-1903 (Kisumu was then part of Uganda), saw the import of some 32,000 workers from British India to do the manual labor associated with this project (http://www.enzimuseum.org/archives/275). Many of these workers stayed on in Kenya, as did most of the Indian traders and small businessmen who were given the right to trade in towns and trading centres outside Nairobi by the colonial administration. Colonial rules established a racially segregated economy: While white (mostly European) settlers grew cash crops in the most agriculturally productive areas and Asians dominated commerce and trade; the major economic/business assignment for Africans was the provision of labour (McCormick et al., 2007). Colonial rules and laws also restricted African involvement in marketing, provision of credit and licenses, and the use and sale of land (King, 1996). The colonial legacy of the established government machinery also resulted in a strong dominant public bureaucracy which has thus far dwarfed the private business sector that has remained relatively weak (McCormick et al., 2007).

The independence pronouncement of equality of Kenyan citizens was seen as a turning point for government interaction with African business initiatives and post-independence policies and reflected this spirit of redressing the disadvantaged position of Africans under the colonial regime by according them the necessary recognition and opening up of business opportunities: the Sessional Paper No. 10 of 1965 promoted private property ownership and protection as a basic fundamental and constitutional right, and the Trade Licensing Act of 1967 enabled African businesses to move to the central business districts in the main Kenyan towns of Nairobi, Mombasa, Kisumu and Nakuru as more favourable business locations (McCormick et al., 2007, p. 7). Later, Kenya designed the Africanisation programme whose objective was to remove Europeans and Asians from the driver's seat of the economy. This also comprised the 1969 Trade Licensing Act which barred non-citizens from owning businesses particularly in small towns. The main target were small businesses in wholesale and retail of basic commodities, with the law specifying a list of goods only citizens were allowed to trade in (Oluoch, 2013).

The historical policy decision regarding agriculture was taken in 1954, prior to independence, which allowed African smallholders to grow cash crops (specifically

coffee, tea and pyrethrum) which until then, they were barred from producing. This meant greater African participation in agricultural business and playing a major role in the overall economy.

McCormick et al. (2007) emphasize that because of its history (including its pre-colonial social structures; colonial rule; distinct patterns of settlement; post-independence industrial policies and development paradigms, as well as deep involvement of donors), Kenya developed distinct business segments, namely, a formal large-scale private sector dominated by the subsidiaries of multinational firms; a parastatal segment[17]; a non-indigenous segment owned by immigrant minorities (Asians); and an informal, small-scale African dominated sector (McCormick et al., 2007, p. 32).

The move to *jua kali* in Kenya is seen to have been the result of three key policy decisions taken by the Kenyan Government (McCormick et al., 2007, pp. 7-8; King, 1996). The first was the adoption of the 1972 ILO report which meant the formal recognition of informal sector activity that at that time had become quite visible in Kenyan towns, particularly in Nairobi. The next step was a declaration of commitment to develop the sector through the launch of Sessional Paper No. 1 of 1986 on *Economic Management for Renewed Growth* which recognized the important role of the sector in national socio-economic development. The Sessional Paper No. 2 of 1992 (exactly twenty years after the informal sector concept was coined) on *Small Enterprises and Jua Kali Development in Kenya* was the third step which not only introduced a policy framework for promoting small-scale enterprises through policy interventions aimed at creating an enabling environment for jua kali businesses, channelling credit to them and addressing their gender specific issues, but which also, for the first time, promoted the term *jua kali* in an official policy document. The jua kali identity can therefore be understood to comprise a strong element of 'Africanness' which marks its distinction from other business segments present in Kenya.

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[17] A parastatal is a fully or partially state-owned corporation or government agency (http://encyclopedia.thefreedictionary.com/parastatal).

In contrast to the informal sector activities noted by the ILO employment mission to Kenya in 1972, the nature of activities jua kalis are currently engaged in have significantly evolved. Some of the most visible new areas of work include the operation of motorbike boda-bodas, small kiosks in rural areas offering the charging of mobile phones against a small fee and the establishment of M-Pesa agents throughout the country offering mobile money transfer and payment services.

While the jua kali sector has had the principal support and recognition of the government, the effectiveness of this support in terms of advancing the jua kali voice needs further scrutiny and will be explored in the following section.

4.2.3 The Government Voice

The voice of the government in Kenya vis-à-vis jua kalis has not been consistent as the review of government documents concerned with jua kali affairs reveals. There are inconsistencies at various levels starting from the conceptualization of the jua kali phenomenon to the terms used to describe it; there is also a lack of up-to-date and detailed statistics to help guide a comprehensive policy framework aimed at providing efficient support to jua kali development.

No consistent jua kali description

There seems to be a lack of consistency from government offices referring to jua kali related activities. According to latest government statistics, there were more than 12.5 million people engaged in jua kali activities in Kenya in 2015 constituting more than 82 percent of the total number of the more than 15.1 million people employed outside small-scale agriculture and pastoralist activities (Kenya, 2016a:70). In government statistics, the jua kali sector is referred to as 'informal' sector covering "all small scale activities that are semi organized and unregulated, use low and simple technologies… The ease of entry and exit into the sector coupled with the use of low level or no technology makes it an easy avenue for employment creation" (Kenya, 2016a, p. 81). It is portrayed as the counterweight to the 'modern' sector since it is "absorbing unemployed persons in the labour force" (p.81). The 'modern' sector is described as comprising wage employment as well as self-employed and unpaid family workers in (formal) public and private sector entities. Wage employment in Kenya's 'modern'

sector comprised about 2.6 million people in 2015 which translates to about 17 percent of total employment. (Kenya, 2016a, p.75).

In other recent government documents, jua kali activities are referred to as activities carried out by Micro and Small Enterprises (MSEs). Here, the distinction between formal and informal business activities is cast aside in favour of the uniting focus on the 'enterprise'. The latest regulation concerning jua kali businesses enacted by the Kenyan Parliament in January 2013, the MSE Act (Kenya, 2013a), defines an enterprise as "an undertaking or a business concern whether formal or informal engaged in production of goods or provision of services" (p. 2139). The main distinguishing factor here is the size of the enterprise (expressed through its annual turnover, total assets and financial investment, in addition to the number of people it employs as the most common measurement of enterprise size). A similar terminology is applied in the latest survey of Kenya's Micro, Small and Medium Enterprises, MSMEs, (Kenya, 2016b). This survey highlights that MSMEs operate formally (i.e. are duly licensed[18]) or informally (i.e. unlicensed businesses undertaken by households). Using these descriptions, the jua kali sector can be assumed to consist of licensed and unlicensed micro and small enterprises.

The 2016 MSME highlights that 92.2 percent of licensed MSMEs and all unlicensed MSMEs are micro establishments employing between 1-9 workers. This emphasizes that most MSMEs (with medium establishments employing between 50 to 99 employees only accounting for 0.7 percent of the total number of MSMEs in Kenya) are operated by own account workers with few or no employees engaged (Kenya, 2016ab, p. 24). The 2016 MSME survey results confirm the earlier trends established by the 1999 national baseline survey of Kenyan MSEs. The 1999 baseline survey found that nearly all (99.3 percent) of the enterprises in the MSE universe in Kenya are micro enterprises, and nearly two thirds of micro enterprises (70.1 percent) are one-person businesses (CBS et al., 1999). The 2016 MSME Survey also established that more than 60 percent of all unlicensed and 32 percent of all licensed enterprises

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[18] Licensing in Kenya is established at the county and national level. The county license (also referred to as Single Business Permit) is a prerequisite for all enterprises and must be obtained by all enterprises on an annual basis. The charges are provided in the respective County Finance Acts (Kenya, 2016b, pp. 14, 18).

were owned by women vis-a-vis 47 percent of all licensed and 31 percent of all unlicensed enterprises owned by men (Kenya, 2016b, pp. 34-35).

Both enterprise surveys reveal several key challenges facing the jua kali sector including those emanating from the regulatory environment, lack of capital and affordable credit, poor marketing, stiff local competition, poor infrastructure (including work sites), and lack of security (many jua kalis surveyed in 1999 indicated that they were harassed by local authority officials; while the 2016 survey also cites insecurity and interference from authorities as a main constraint) (CBS et al., 1999; Kenya, 2016b). A census on traders within the Central Business District in Nairobi revealed that only a slim minority of the traders surveyed trade on designated sites: the majority trade on undesignated street pavements (about 75 percent) or in bus stations (11 percent); while others are mobile (about seven percent) (Mitullah, 2010, p. 188). Lack of licenses and jua kalis working in unauthorized sites are often used to justify harassment and punitive measures against them.

About 65 percent of all informal sector activity in 2015 was indicated as having been in rural areas providing livelihoods for more than eight million people (Kenya, 2016a, p. 81). However, the 2016 Economic Survey produced annually by the Kenya National Bureau of Statistics, does not explicitly define what constitutes 'rural' and 'urban' informal sector employment leading to some lack of clarity in terms of official statistics on jua kali activities.

The 2016 MSME Survey also found that jua kali businesses are operated in various locations from residential areas to markets and industrial sites to Jua Kali sheds. Many unlicensed jua kali businesses were located in open places or where there were no structures (more than 40 percent of all unlicensed MSMEs); while more than 44 percent of all unlicensed MSMEs operated their businesses in either temporary or semi-permanent structures (Kenya, 2016b, p. 32).

There has been a great debate in government circles as to what activities should be considered to comprise jua kali activities. The original focus (in line with the government's understanding of industrialization as the preferred path to economic growth and development post-independence) lay on *artisans* manufacturing goods

such as metalworkers, carpenters as well as dress makers and tailors. Selected service providers such as car mechanics were also included in the early jua kali terminology. However, there was a clear understanding that people involved in non-producing activities such as trading and hawking were *not* to be considered jua kalis. Early government support measures reflect this approach. This included the establishment of the Kenya Industrial Estates Limited (KIE) in 1967 "to champion the development of Micro, Small and Medium Enterprises (MSMEs) throughout the country with specific focus on clustering of industries, rural industrialization and value addition to locally available raw materials" (http://www.kie.co.ke/). KIE was established with a major role of promoting indigenous entrepreneurship by financing and developing micro, small and medium enterprises. It facilitates the development and incubation of MSMEs countrywide by establishing industrial parks, providing credit and business development services (http://www.kie.co.ke/).

Lately, jua kali activities are cast more widely to include trade and services as well as manufacturing. The inclusion of farming activities in the 2012 MSE Act seems to indicate the latest trend in broadening the jua kali definition. However, clarity on this matter continues to be lacking as some current government statistics (such as the 2016 Economic Survey) explicitly exclude small-scale agricultural and pastoral activities; while the 2016 MSME Survey includes selected agri-businesses (Kenya, 2016b, p. 11).

The 2016 MSME Survey lists licensed and unlicensed enterprises by economic activity categories which include Manufacturing; Wholesale and retail trade/repair of motor vehicles and motorcycles; and Accomodation and food service activities. Most people involved in MSMEs in Kenya, i.e. more than 4.5 million people, were engaged in the service sector, especially in trade and the repair of motor vehicles and motorcycles; followed by more than 874 thousand people engaged in manufacturing and about 670 thousand people providing accommodation and food services (Kenya, 2016b, p. 26). The broad scope of jua kali economic activity illustrates the fact that jua kali products and services are an integral part of every aspect of daily life of the 'wananchi' in Kenya (or its 'Africanness'). Without jua kali products and services, there would be a significant gap in the economy which the formal sector, including big supermarket chains in urban areas or rural centres, would have serious problems of filling.

With its focus on employment creation, the government has tended to address the owners (or the employers) of jua kali businesses rather than the people employed there (the employees or the trainees learning practical skills on-the job) (King, 1996).

Jua kali businesses have been characterized by government as "semi organized and unregulated" implying that they do not fully comply with regulations and requirements which are legally binding to their formal counterparts in the 'modern' sector (Kenya, 2016a, p. 81). However, to conclude from this that jua kali businesses are entirely unregulated while 'modern' establishments are in full compliance with all regulations would be rather hasty. There a numerous regulations and requirements that are legally binding to anyone who operates a business in Kenya. According to the 2017 survey of the *Doing Business project*, it takes seven procedures to start up and operate a small to medium-size limited liability company (formally) in Kenya which takes 22 days. Kenya compares reasonably well with other countries in the region such as Tanzania and Uganda where it takes 26 days, and South Africa 43, and days to do this. A positive excpetion seems to be Rwanda, where it only takes 4 days (World Bank, 2017).

The process of business registration is important because it determines how long potential entrepreneurs take in incorporating businesses. In many African countries (including Kenya) it takes a long time to register a business. As discussed in *Chapter 2* above this acts as a disincentive for investment and can result in entrepreneurs who find registration processes too cumbersome (in terms of time and money spent) 'exiting' the formal sector and preferring to operate their business informally.

However, many jua kali entrepreneurs comply at least partly with the prescribed regulations: In many cases, jua kali entrepreneurs have a license to operate their business. Business licensing in Kenya is established at the county and national level. The county license (also referred to as Single Business Permit) is a prerequisite for all enterprises and must be obtained by all jua kalis on an annual basis. The charges are provided in the respective County Finance Acts. In addition, there are sectoral licenses provided by State Agencies and National Government which tend to be less relevant to jua kali businesses (See Kenya, 2016b, p. 14).

Jua kalis also pay some of the required taxes. The Kenyan tax system comprises five different types of taxes: personal (or income) taxes; value added tax (VAT); excise taxes; import and export taxes; and corporate tax (McCormick et al., 2007). All these taxes except for the last are by their very nature consumption taxes and are therefore payable by all 'consumers'. By purchasing raw materials and spare parts etc., all jua kali entrepreneurs therefore are paying taxes (most commonly, VAT). However, unlicensed enterprises pay considerably less in income tax[19] as compared to their counterparts in the formal sector (Kenya, 2016b, p. 80).

In those cases, where jua kalis employ at least one worker in their business, they very often do not comply with related labour laws. Very often jua kalis do not make required payments for social benefits to the National Social Security Fund (NSSF)[20] and National Hospital Insurance Fund (NHIF)[21], or pay for annual, sick or special leave (such as maternity/paternity leave) of their employees even if minimum wages are paid. Kenya's labour code comprises the country's labour laws covering policy issues and regulations such as wage guidelines, pensions and other post-retirement benefits; they also set out acceptable working conditions and settlement of trade disputes. However, these laws mainly relate to formal businesses set up under the Companies Act and do not recognize jua kali workers. In Kenya, jua kali workers do not have a single pillar of the decent work for all as set out by the ILO including employment opportunities, workers' rights, social protection and representation. The ILO Resolution on Decent Work and the Informal Economy recognizes informal workers (both wage earners and own account workers) as workers with the same rights to decent work as their formal counterparts (ILO, 2002b).

While the legal requirements imposed on business operators in Kenya seem to be reasonably clear, the question then becomes how compliance with those requirements is enforced at the relevant (national and/or county) level of government. Enforcement of these requirements vis-a-vis jua kali businesses currently presents several

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[19] Income or corporate tax is a tax levied on business profits made by companies.

[20] The National Social Security Fund is the premier Social Security Provider for Kenya's workers in the formal and informal sectors (http://www.nssf.or.ke/newhome).

[21] The National Hospital Insurance Fund's core mandate is to provide medical insurance cover to all its members and their declared dependants. NHIF registers all eligible members from both the formal and informal sector. For those in the formal sector, it is compulsory to be a member. For those in the informal sector and retirees, membership is open and voluntary (http://www.nhif.or.ke/healthinsurance/).

challenges: There are logistical challenges due to a) the sheer number of people that need to be reached (i.e. more than 12.5 million people in 2015) and b) the locations of informal business people which make it not only difficult to reach them due to often lacking physical infrastructure but also due to frequent changes of addresses and locations. Another big challenge in this context is the devolution of previously central government functions to the county level of government following Kenya's March 2013 General Elections. In addition to the regulations outlined above, devolution includes functions that impact jua kali activities at the local level such as trade development and regulation, county transport, county planning and development, village polytechnics, implementation of specific national government policies on natural resources and environmental conservation, county public works and services, agriculture and health.

Another big concern here is that the government personnel who are supposed to enforce regulations are often willing to turn a blind eye on non-compliance if this action is rewarded with a bribe often referred to as 'kitu kidogo' ('kitu kidogo' is a Kiswahili term meaning 'something small'). Kenya's reputation for corrupt practices at all levels is, unfortunately, well known – the 2016 Corruption Perception Index ranks Kenya as one of the most corrupt countries in the world i.e. number 145 out of 176 countries (Transparency International, 2016).

In addition to the above logistical constraints regarding the enforcement of labor laws in Kenya, the most unique challenge relates to the question on how to enforce regulations where they do not apply. Or in other words: The Government would have to recognize informal workers (including the people employed in informal businesses) as workers so that the related labour laws apply to them before they can enforce those laws.

No consistent message: How best to support jua kali development?
Since the coining of the informal sector term more than four decades ago, Kenya's governments seem to have struggled with the conceptualization and implementation of support aimed at effective jua kali development by addressing key challenges identified as hampering the jua kali sector. This might be due in part to the conceptual

gaps mentioned above but is somewhat peculiar since its inconsistent nature has been a remarkably constant and reliable feature to date.

In general, the question of how best to support effective informal sector development is very often interpreted to mean exploring the best options to help the informal sector to *formalize* as a way for informal sector entrepreneurs to realize their potential as economic actors and to raise national competitiveness. Promoters of this idea view the acquisition of a formal status for entrepreneurs as allowing them to access formal markets, invest with security, obtain new sources of credit, and uphold their interests in courts and policymaking. An effective route to formality, it is argued, requires more than the alteration of entrepreneurs' legal status by decrees and registration; it also requires the tearing down of barriers at the origin of informality to improve the business climate for all entrepreneurs. Necessary reform would have to include the expansion of the participation of the poor in the market economy and in public life (CIPE, 2009; Perry et al., 2007). From a business perspective, formalization of an informal business involves at least two steps: 1) Register the business (registration of business, obtaining property titles, acquiring necessary permits, maintaining records etc.) and 2) Comply with all regulations (such as those relating to taxes, safety, labour, and the environment) to keep the business formal.

It is often argued by authors of this view that instead of using excessive enforcement to eliminate informality, tackling informality requires an integrated approach including the creation of incentives for businesses to join the formal economy; improving the business climate, and improving governance. They call for a mixed approach whereby enforcement of rules goes hand-in-hand with the necessary reform of the same, and support to informal sector entrepreneurs includes encouraging formalization to enhance productivity, growth and the rule of law. CIPE (2009) explains that depending on the concrete local situation at hand, governments are likely to pursue the following specific measures as priorities: Simplify business procedures including registration; encourage participatory law-making; streamline legal codes; reform property rights systems; reform tax systems; reform labour laws; reform government agencies; and provide essential business information (CIPE, 2009, p. 6). This approach, that includes enforcement of rules coupled with their reform and provision of incentives for formalization, can be taken as indicative of the support that the Kenyan Government

(as well as other entities) has been pursuing vis-à-vis the informal sector until today - leaning at different times to either end of the spectrum.

Kenya's current national long-term development strategy is the *Vision 2030* which aims to transform Kenya into a newly industrializing, middle-income country providing a high quality of life to all its citizens by 2030. This vision, launched in 2008, comprises three key pillars: The Economic Pillar aims to achieve an average economic growth rate of 10 per cent per annum to be sustained until 2030; the Social Pillar seeks to engender just, cohesive and equitable social development in a clean and secure environment; while the Political Pillar aims to realize an issue-based, people-centred, result-oriented and accountable democratic system (Kenya, 2007). *Vision 2030* acknowledges the role of MSEs (including jua kali businesses) as an important driver for growth and proposed measures aimed at raising productivity, generation of jobs, owner's incomes and public revenues. It also recognizes the need for capacity buildings and appropriate financial services for MSEs and proposals for the establishment of Small and Medium Enterprise industrial parks (Kenya, 2016a). However, looking back at Kenya's 40 years of history of jua kali development, one remains cautious since previous policy papers seem to have lacked in their dedicated implementation.

The Sessional Paper No. 2 of 1992 on *Small Enterprises and Jua Kali Development in Kenya* (Kenya, 1992) provided one of the most comprehensive sets of policy recommendations in support of the jua kali sector: The Paper confirmed the lack of any significant 'graduation' from micro to small-scale enterprise; it drew attention to the problem that there is a suspicious gap of economic activity located above the jua kali businesses and below large-scale-modern firms in Kenya compared to other countries in the region (the 'missing middle'), and it pointed to the lack of powerful indigenous role models for entrepreneurship in the country. It then made wide-ranging recommendations for almost every ministry, financial institution and NGO in Kenya proposing very specific actions by specific constituencies. In its last chapter, it included an 'Agenda for Action' which laid down a summary of those 38 items that "required significant speeding up or other changes in implementation … as an agenda for priority action within a time-span of 12-24 months after the adoption of this Paper" (Kenya, 1992, pp. 31-32). However, the analysis of how much of this ambitious agenda was

ultimately implemented indicates mixed results. Some actions such as the introduction of entrepreneurship education and Small Business Centres in some technical training institutions as well as the provision of credit facilities to jua kali businesses were taken up. However, very often these actions were the result of donor rather than government involvement (King 1996, p. 18).

Sessional Paper No. 2 of 2005 on *Development of Micro and Small Enterprises for Wealth and Employment Creation for Poverty Reduction* (Kenya, 2005) has been considered one of the most important recent government efforts to develop the MSE sector. It sets out crucial policies for developing MSEs, including Continued legal and regulatory reforms in the sector; Harmonization of trade licensing and regulatory services; Decentralization of business registration to the provincial levels and eventually to district levels; Quickening the process of business registration; Reforming and enforcing the local authority Act to limit and maintain its essential regulatory powers; Formulating and implementing a MSE Act to provide a framework for implementing the MSE policies; Improving market and marketing opportunities for MSEs both locally and internationally; through improved business linkages, increased participation of MSEs in public procurement and increased subcontracting, among other initiatives; Increasing financial services to MSEs; Promoting gender equity by increasing equal access to financial services for women and men, empowering women, improving gender access to education, technology development and entrepreneurship; Reforming the tax regime to improve its transparency and efficiency, strengthening tax collection and harmonizing the tax system, and, Improving health and safety in workplaces by ensuring that order, occupational safety, health, hygiene and environmental management principles are observed by all operators. However, while the proposed policy reforms were wide-reaching; actual implication of the recommendations was less spectacular.

For instance, it took seven years to have the recommended MSE Act finalized and enacted (Kenya, 2013a). The 2012 MSE Act includes a point on "facilitating formalization and upgrading of informal micro and small enterprises" as part of its broader objective of providing a legal and institutional framework for the promotion, development and regulation of micro and small enterprises; however, it does not

further specify what informal MSE's consist of nor does it specify how formalization and upgrading of informal MSEs would be achieved (Kenya, 2013a, pp. 2141-2142).

Government interventions in Kenya in support of jua kali development have included establishing broader business policy measures (such as the introduction of the Single Business Permit), the provision of lacking infrastructure and services (such as sheds, loans and credits, technical and entrepreneurship skill building) as well as capacity building support for jua kali associations. Many of these support measures were undertaken with heavy involvement of donors such as the World Bank, European Union, United Nations organizations as well as various bilateral governments (Selected examples of this donor support will be discussed in more detail below).

However, despite decades of supporting jua kali development, the evaluation of this support by the government itself is rather pessimistic as the following statement from the Department of Micro and Small Enterprise Development, former Ministry of Labour (previously responsible for the formulation and implementation of policies and strategies for the development of the MSE sector) reveals:

> Although huge amounts of money have been spent on MSEs through many projects/programs in recent years, their impact on the survival and development of the enterprises has been low, as their mortality rate has remained high. The department's capacity to facilitate the MSE sector's development has, so far, been hampered by, unfavourable policy environment, poor co-ordination as some of the activities are still scattered in other ministries/departments, as well as a weak monitoring and evaluation framework. Within the MSE Associations themselves low management and technical skills as well as persistent leadership wrangles have frustrated the department's efforts in promoting the sector. Consequently, and in spite of the many programmes/projects worth billions of shillings that been availed to the sector over the years, there has been little impact in reducing neither the mortality rates nor improving the structure within the MSE sector (Ministry of Labour, Directorate of Micro and Small Enterprise Development, accessed at http://www.labour.go.ke/dmsed/index.php?option=com_content &view=article&id=61:background&catid=40:about-us on 31 July 2013).

No single speaker

Another striking feature of the government voice on jua kali matters is the fact that there has been no single focal point entity conveying the government message. Instead, the government voice has been rather fragmented and characterized by a wide array of speakers including different ministries, departments and offices with overlapping and sometimes competing responsibilities for jua kali affairs.

In the current government, jua kali affairs seem to fall under the overall responsibility of the Ministry of Industrialization and Enterprise Development. However, there are at least eight other ministries who are responsible for certain aspects of jua kali affairs (See *Annex 6* for more details) with the danger of resulting in a lack of coordinated strategies and approaches to stimulate jua kali development (Ong'olo & Odhiambo, 2013).

The current constitutional framework and the new MSE Act are seen to provide a window of opportunity through which efficient support to jua kali businesses could be extended. MSE stakeholders (most prominently, the CEO of the Kenya National Federation of Jua Kali Associations) have welcomed the new MSE Act saying that it will enhance the profile of micro and small entrepreneurs in the country, address issues of lack of finance through the establishment of the MSME fund, technology transfer and transfer of information; and a sound regulatory framework through the establishment of the MSE Authority to facilitate MSE development (Waitathu & Sunday, 2013). However, as long as the confusion over what constitutes jua kali activity and how best to administer jua kali affairs continues to persist at the national level, it remains questionable how effective similar measures at the county level can be implemented (Ong'olo & Odhiambo, 2013).

4.2.4 The Voice of Donors

The admiration of the informal sector also led to a change in donor and Non-Governmental Organizations (NGOs) policies. Rather suddenly, from a situation in the 1970-80s where there had been almost no informal sector projects, in the 1990s it became commonplace for donors and NGOs to support the informal sector through different schemes ranging from micro enterprise credit to entrepreneurship training,

and from income-generating schemes for women to appropriate technology development programmes for jua kali artisans. Later, as experience with these schemes grew, there were also projects aimed at providing necessary infrastructure and business development services to jua kalis as well as capacity development for jua kali organizations.

A particular example of donor support[22] is the *Kenya Micro and Small Enterprise Training and Technology Project (MSETTP)* funded by the World Bank launched in November 1994 under the authority of the Kenyan Government and the then Ministry of Research, Technical Training and Technology; it was completed in 2002. The MSETTP was funded through a 21.8 million USD (or about 3.1 billion Kshs.) IDA credit, making it one of the largest jua kali support projects at the time. The long-term objective of the project was to enhance the entrepreneurial development of the private sector and increase employment and incomes among informal-sector (Jua Kali) MSEs. Specific objectives were to (i) develop and implement policies to establish an enabling environment for entrepreneurial development; (ii) provide access to skill training and appropriate technology for MSEs and facilitate technological innovation in the MSE sector; and (iii) improve the operational and managerial capacity of institutions and programs that support the sector's development. The key component of the project was a voucher training programme (VTP) to subsidize skills and management training to Jua Kali workers in the manufacturing sector, and develop the private market for training services; while other components focused on upgrading the capacity of training providers, increasing the availability of microfinance, building institutional capacity of the implementing agency, improving policy analysis and monitoring and evaluation, and constructing work sites for jua kali businesses (World Bank, 2005). However, despite targeting some of the most common areas of support needed perceived at the time, this large-scale project received a rather negative final review: The principal ratings of the related Project Performance Assessment Report issued in 2005 indicate an overall unsatisfactory project outcome, unlikely sustainability, modest development impact and unsatisfactory performance from key project stakeholders re-emphasizing the challenges of "getting it right" in terms of

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[22] For other examples, see Kenya (2016b, pp. 7-8).

effective jua kali development support (McCormick et al., 2003; World Bank, 2005, p. v).

4.2.5 The Voice of the Formal Sector

There does not seem to be a well-established dialogue between the formal and informal sectors in Kenya. Instead, there is a well-established public-private dialogue at the national level with the Kenya Private Sector Alliance (KEPSA) representing the private sector (assumed to include the jua kali segment) vis-à-vis the government. KEPSA to-date has a broad membership comprising close to 100 business membership organizations as well as more than 220 corporate members (http://kepsa.or.ke/resources/downloads/member-updates/). KEPSA's objectives include the promotion, coordination, monitoring and evaluation of private sector activities in pursuit of an enabling business environment in Kenya. KEPSA established and participated in various dialogue platforms with government; its advocacy through these platforms was guided by the business needs and priority issues contained in what became known as the National Business Agenda (NBA). The second NBA for 2013-2018 prioritizes 5 thematic areas which the private sector wants to focus its efforts on including support to MSE development (NBA Objective 17) which comprises developing industrial parks and ensure availability of secure and affordable workspace and graduating MSEs to enable growth and longevity (KEPSA, 2014, p. 42).

However, while the intention to include jua kali businesses in the voice of the private sector is certainly a positive one, the question is how best the jua kali voice is represented there since a) no jua kali organization seems to be a registered member of KEPSA, and b) jua kali interests seem to be addressed only through their integration into existing formal structures and processes. The reform of existing formal structures and processes to better reflect and articulate the jua kali voice does not seem to be part of the plan.

Some authors attribute this lack of voice of jua kalis to the lack of strong associations of jua kalis or MSE businesses at the local level (Mitullah, 2010; Ong'olo & Odhiambo, 2013). This notion will be more closely examined below.

4.2.6 The Jua Kali Voice

Jua kali associations (JKAs) have been celebrated by government and donor agencies as the 'voice' of the informal sector in Kenya once they started to emerge in the early 1990s following the first visit of the then President, Daniel Arap Moi, to jua kalis in Kamukunji, Nairobi, in 1985 (King, 1996).

There are different views about the origins of JKAs: According to Macharia (1993) most JKAs owe their origin to artisans and traders coming together with the aim of having one voice for advocacy (mainly in response to harassment experienced by jua kalis from local and central government authorities) and to articulate and pursue their own goals as advocated by Chen et al. (2005) cited in *Chapter 2* above. Others emphasize the active involvement of the Kenyan Government in the formation process of JKAs: Many JKAs came into existence after a coordinated drive from the Kenya Government to organize jua kalis in anticipation of expected funding from donor agencies such as the World Bank, ILO and the United Nations Industrial Development Organisation, UNIDO (Haan, 1999; King, 1996; McCormick et al., 2003). The latter has led to a distinct politisation of JKAs and potential dependency of JKAs on external support (Haan, 1999).

McCormick et al. (2003) emphasize that the formation of JKAs in Kenya was in many cases the result of initiatives '*from below*' (referring to jua kalis feeling the need for more of a voice) with support and encouragement '*from above*' (referring to the government encouraging the formation of JKAs). The promise of benefits to be channelled through these associations (such as in the context of the World Bank funded Voucher Training Programme as described above) was seen as "an additional sweetener" (McCormick et al., 2003, p. 8).

Research shows that only a minority of jua kalis belong to JKAs: McCormick et al.'s 2000-2001 study reveals that only about 30 percent of the 210 jua kalis interviewed belonged to a JKA. They also found that JKAs tend to be local (based on jua kalis' working location rather than the trades they are engaged in) rather than county- or nation-wide, involve men and women of various trades and ages, and seem to have a stronger presence in urban than in rural areas (McCormick et al., 2003).

Generally, data on JKAs is scarce: One way of estimating the number of local JKAs is by looking at the membership of the Kenya National Federation of Jua Kali Associations (KNFJKA) which is the umbrella organization for local JKAs formed in 1992. The KNFJKA central mission is to promote the development of artisans in Kenya through lobbying, networking and co-ordination activities. To the Federation, an artisan is anyone who is skilled in a specific craft/trade and is operating her/his own small business. This does not include vegetable sellers, shoe shiners, newspaper vendors or such unskilled services (Maundu, 1997). At the peak of KNFJKA operations in 1995, it was estimated that its membership comprised 360 local JKAs with an approximated 60,000 members (Maundu, 1997; McCormick et al., 2003) against a then estimated total number of about 2 million jua kalis (Omolo, 2012, p. 9). More updated KNFJKA membership figures do not seem to be readily available; neither is information on JKAs outside the KNFJKA membership database or records of jua kalis who might have exited JKAs.

McCormick et al. (2003) highlight that there are three potential benefits accruing to JKA members: influence on policies and events affecting members' businesses, service provision to members and accumulation of social capital. The provision of services, particularly financial support (including credit), marketing, and training, was ranked high among JKA members; whereas advocacy or 'collective bargaining' initiatives (such as lobbying for obtaining a public space for a common business site or 'jua kali sheds'; raising complaints with local authorities; protecting against harassment; campaigning for better services etc.) were ranked rather low. Social capital benefits i.e. jua kalis investing in formal and informal networks to get things done for immediate and future benefits, though mentioned in the study do not seem to have been explored in depth.

One of the key findings from this study is that many JKA members are also members of other, mainly local welfare, organizations with similar purposes/objectives leading to important spill-over effects not only in terms of group purposes/objectives but also in terms of multiple identities of jua kalis being members in various groups.

The most appropriate audience the jua kali voice is the government. However, given the lack of consistency in government circles regarding the jua kali phenomenon as

described above, it seems questionable that there is indeed a perceptive government audience in place ready to systematically address concerns voiced by the jua kalis at the macro level – perhaps it would be more appropriate to search for this audience at the micro or local level?

Bearing in mind the factors influencing the jua kali voice at the macro level, let us now turn to examining voice conditions at he local level in Homa Bay Town.

4.3   The Homa Bay Jua Kali Scene: Contextualizing Voice at the Micro Level

4.3.1   Present Voice Conditions in Homa Bay

Homa Bay County is built on the previous Homa Bay District (See *Annex 7*). It is divided into six administrative units or sub-counties: Rachuonyo South, Rachuonyo North, Homa Bay, Ndhiwa, Mbita and Suba (Kenya, 2013b, p. 7). At the end of 2012, Homa Bay County had an estimated population of 1,038,858 persons including 498,472 men and 540,386 women (Kenya, 2013b, p. 9). At the same time, the labour force (people aged 15-64 years) was projected to comprise nearly half a million people representing about 47 percent of the total county population (Kenya, 2013b, p. 11).

Homa Bay Town, the administrative headquarter of Homa Bay County, is situated in Asego Division, Township Location (Kenya, 2013b). Homa Bay Town was established in 1974 as Urban Council, elevated to Town Council in 1987 and Municipal Council status in 1991 (UN-Habitat, 2010). There are more than 41,000 people living in Homa Bay Town, representing about half of the county's total urban population (Kenya, 2013b, p. 13).

Under the new system of devolved government, county governments are expected to deliver an enhanced level of services previously rendered by the national government. In the current government, the Ministry of Local Government (previously responsible for service delivery at provincial and district level) has been replaced by the Ministry of Devolution and Planning (responsible for service delivery at county level). As an urban area with more than 10,000 but less than 80,000 people, Homa Bay Town today is considered as a town instead of the previous municipality (urban areas with at least

250,000 people) (Kenya, 2011). With town status, Homa Bay Town does not qualify to have a separate Board responsible for service delivery in the town; instead, urban service delivery is under the direct responsibility of Homa Bay County.

The Homa Bay County government has an executive/administrative arm of government (the Governor and the County Executive Committee responsible for the running and management of the County) and a legislative arm (the County Assembly consisting of Assembly Members elected from the wards responsible for developing County legislation; undertaking oversight and approval of plans for development and resource management in the County). Homa Bay County has a Senator who defends the County interests in the Senate which is part of the bicameral parliament (together with the National Assembly). The purpose of the Senate is to ensure that national legislation and policy does not harm the interests of the counties. Homa Bay also has a Women Representative in line with the Constitution which provides special County Assembly and Senate seats to represent marginalised groups including women, youth and persons with disabilities' representatives (See *Annex 8* for more details on county institutions).

In addition to these new institutions, government officers appointed under the previous Provincial Administration including the County Commissioner, District Commissioners, District Officers and Chiefs, continue to be responsible for the coordination of National Government functions in the County while the transition from the previous to the current devolved system of government is on-going. These transition arrangements have given rise to concern since they often result in competing mandates and parallel processes at the county level.

Homa Bay County has a high percentage of people who are considered poor (52.9 percent) (Kenya, 2013b, p. 61) and the second highest HIV/AIDS prevalence rate in Kenya of 26 percent (following Nairobi County) - nearly 4.5 times higher than the national average of 5.9 percent (Kenya, 2016c). The County has more than 158,000 people living with HIV/AIDS followed by neighbouring Kisumu and Siaya Counties (Kenya, 2016c). It is therefore not surprising that the life expectancy of people living in Homa Bay is significantly lower than the national average: In 2008, men in Homa Bay were estimated to live close to 36 years; while women would reach an age of 41 years

on average. Nationally, the life expectancy stood at 57 years for men and 58 years for women (Kenya, 2010b, p. 20).

One of the implications of the above statistics is the fact that the classical set-up of the family in Homa Bay has been severely tampered with: Many households are taking care of additional dependants who are often AIDS orphans or sick relatives. In addition, there are many households which are headed by (often rather young) widows who lost their husbands to HIV/AIDS and are often also HIV positive as well as households where the generation of the parents is entirely missing. Not surprisingly, most people living in Homa Bay Town are considered young.

Most people living in Homa Bay belong to the Luo ethnic community which are part of the Nilotic peoples. People mainly speak Dholuo and English, while Kiswahili is less common. Other people who live and work in Homa Bay include people from the neighbouring Kisii and Luya communities as well as business people from the Kikuyu community.

Family or ethnic affiliations are important in all facets of Kenyan life (including in business operations) and have been well acknowledged in the literature (Daniels, 2010). Jua kalis tend to take on relatives seeking employment or training since it is not only acceptable but encouraged to help your brother or sister. In that sense, *nepotism* or *patronage* based on family relations (even in the formal sector) are not always nasty words in Kenya but an emphasis on what people share as common or what binds them together such as the same mother tongue or a shared geographic or cultural origin. However, this practice does reinforce not only a sense of commonness among members belonging to the same ethnic community but also a sense of being different and social divisions towards members of other ethnic communities which have a potential to break out into open conflict as evidenced by the violent reaction following the contested 2007 General Elections. Members of ethnic communities other than Luo fled Homa Bay Town leaving a significant hole in the local business scene. Only very few of the people who left because of the 2007 post-election violence returned to re-build their livelihoods and businesses in Homa Bay Town.

There is evidence that most of the economically active population of the wider Homa Bay area has moved to town: Men are found to migrate to Homa Bay Town from surrounding areas in the hope of finding employment, business opportunities resulting from developed infrastructure including access to electricity, and the existence of purchasing powers from salaried workers (However, with the implementation of the national 'Rural Electrification Programme' and consequently, the increased availability of electricity in surrounding rural towns, there is also a recent trend of people returning to their rural homes). Women mostly come to town in search of education, employment, marriage, and availability of water and health services. There is also a significant daily migration: many people from surrounding rural areas travel daily to work and transact business in Homa Bay Town. It is estimated that the population of Homa Bay Town is growing at about 11.5 percent per year (UN-Habitat, 2010, p. 12).

Historically, Homa Bay Town has been the commercial centre in the area. For a long time, fishing in Lake Victoria has been one of the high-ranking income-generating activities in Homa Bay. It involves the trapping of fish (mostly Tilapia and Nile Perch) in oar-paddled boats, sailboats or motor-boats, using fishing nets, hooks and lines. 'Omena'[23] is mostly caught at night using lamps to attract the fish to the boats. The catch is then sold to middlemen who supply the various traders and industries. Fishing provided the backbone for most other economic activities in Homa Bay: trade in and production of related fishing equipment (such as boats, nets, baits, lamps, hooks, lines and floaters) were good profit ventures. This also applied to related service industries such as boat and fishing gear repairs, hotels and cafes as well as motor-boat engine repairs. However, fishing activities in and around Homa Bay Town seem to have drastically reduced compared to the late 1990s largely attributed to decreasing water levels of Lake Victoria due to pollution and the negative impact of the water hyacinth. Most fishermen have therefore moved to Mbita, a fast-rising economic centre in Suba sub-county. Overall, fishing remains a prominent activity in Homa Bay county engaging more than 18,300 people or 3,600 families (Kenya, 2013b, p. 28).

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[23] Omena is the local name for the silver cyprinid found in Lake Victoria - an important fish in the diet of people in Eastern Africa (http://www.petcaregt.com/fishcare/cyprinid.html).

Formal industries in Homa Bay Town operate within a framework of fish-processing, processing of fish by-products, boat-building and fishing gear repairs. Others are agro-based industries like the defunct cotton ginnery. The most remarkable industry in town is an Israeli-owned fish factory which produces Nile Perch fillets for export. Remaining fish skeletons (referred to locally as 'mgongo wazis') are not only a popular delicacy of the poor in Homa Bay Town but also the source of new small-scale industries which use these by-products for animal (mainly chicken) feed.

Commercial activities in Homa Bay town, in addition to trading of fish and fish-by-products, include retail and wholesale trading of other essential commodities as well as financial services provided by commercial banks and several M-PESA outlets. Agricultural activities in and around Homa Bay Town mainly comprise crop farming and livestock keeping.

Latest statistics on micro and small enterprises in Homa Bay County indicate that there are more than 180 thousand businesses (see *Table 4.1* below). While all unlicensed micro enterprises can easily be characterized as belonging to the jua kali sector, it can also be assumed that most licensed micro and and some licenced small enterprises are likely to form part of the jua kali sector since 'licenced' here only refers to business licencing and registration. It is likely that other legal requirements such as applying relevant labour laws to any employees working in these enterprises, are excluded. Therefore, it can be estimated that the jua kali sector in Homa Bay County consists of all unlicensed micro enterpirses, most licensed micro and some of the licensed small enterprises.

Table 4.1:   Micro and Small Enterprises in Homa Bay County

Type of Enterprise	Number of Enterprises
Unlicensed micro enterprises	134,400
Licensed micro and small enterprises	48,258
Total	**182,658**

Source: Kenya (2016b)

Regarding Homa Bay Town, there are no readily available statistics on how many of its more than 41,000 inhabitants earned their living through engaging in jua kali businesses in 2012. However, it can be estimated that about half (47.6 percent) of them, totalling 19,917 people, belonged to the age bracket of 15-64 years representing the town's labour force (Kenya, 2013b, pp. 9-15). Applying the national average of total employment, it can be assumed that about 6,700 people were employed[24]. Since about 82 percent of all total employment in Kenya is being provided by the jua kali sector, it can be further estimated that in 2012 there were about 5,600 jua kalis operating in Homa Bay Town representing slightly less than one third of the adult population of Homa Bay Town.

4.3.2   Local Powers

Social and economic life in Homa Bay is particularly influenced by cultural institutions and business factors regulated at the County/Town level. I will discuss some of these local factors that have a bearing on the exercise of voice by the jua kalis in Homa Bay in more detail below.

A. Cultural institutions
Cultural institutions and customs are recognized through the inclusion of African Customary Law as one of the law regimes applicable in Kenya[25]. They are particularly strongly upheld at the local level, can conflict with the more progressive and human rights-based provisions in Kenya's Constitution, and affect particularly poor women who rely more heavily on cultural and customary welfare and protection mechanisms than those people who can afford to choose not to comply with all or parts of related cultural practices.

Patriarchal tradition
The Luo, like nearly all other ethnic communities in Kenya, are a patrilineal community who denote the tracing of kinship through the male line, require women to reside in

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[24] 40 million as Kenya's total population vis-à-vis 13.525 million people employed in 2013 (Kenya, 2014a, p. 65).

[25] Kenya is governed by various regimes of law. For more details see http://www.infotrackea.co.ke/articles/index.php?option=com_content&view=article&id=74%3Alegal-marriage-in-kenya&catid=42%3Asemapa&Itemid=74).

the homesteads of their husbands after marriage, and depend on the principle of passing on property and status from father to legitimate son (Marshall, 1998).

Patrilineal cultural practices have historically worked against women and impact women jua kalis much more in their ability to establish and operate their businesses as compared to men. One particular point in case in this context is access to land. Land as a resource is crucial not only because it allows business women to own their premises and be independent from the whim of unpredictable landlords but also because it can act as collateral for borrowing capital from financial institutions. The 1999 MSE Baseline Survey (CBS et al., 1999) generated only total and not gender-disaggregated information which indicates that only one quarter (23.8 percent) of all jua kalis own or lease the land their business occupies; more than half (59.6 percent) rent their premises, hold temporary occupation licenses, or simply use available space; while the remainder (16.6 percent) are mobile businesses without fixed premises. One can assume that the vast majority of the one quarter of jua kalis who own or lease their land are men since in patriarchal communities, women are not allowed to own land due to the principle that property (including land) is passed on from father to son. Equally, a woman cannot consider the fruits of her work on the land owned by her husband, father, brother or paternal uncle (as the responsible male figure) her own even though she is the one who is carrying out most of the farm related work in the home (men tend to look after livestock, mainly cattle, instead). Unless she is strongly supported in her business endeavours by the man in the home, she is unlikely to succeed. This support is particularly important if property ownership within the household is further complicated by the existence of co-wives.

Mutual Responsibility in Society and the Importance of Children
In Luo culture, being alive and acquiring social status implies the fulfilment of social responsibilities. Social responsibilities include marriage, regular visits to other community members, attendance at funerals, and caring for family/community members, particularly orphans. A person who does not carry out such responsibilities is considered socially worthless and is referred to as 'no person' - a human being with no social value described as '*Ng'ane to ok dhano'* in Dholuo which, in a literal sense, means 'so and so is not a person' (Nyarwath, 2012).

According to Luo culture, the only person who is dead is one who dies childless. The saying, *ng'at ma onyuol ok otho*, means that whoever leaves behind children after physical death is not dead but lives on in the presence of the children and performs some responsibilities in society that ensure the safety and prosperity of the children. Women who can bear children (particularly sons) obtain a position of power within a household. At the same time, if a woman is childless (assumed to be the fault of the women), this is considered a great tragedy. Therefore, to the Luo, to live a meaningful life is to have children and to care for them (Nyarwath, 2012).

Polygamy

Because of the above described cultural fundamentals (the notion that continuity of society requires procreation and mutual care for members), it is not surprising that polygamy (referring to the concurrent marriage of one man with two or more women) is common in Luo culture. Nationwide, it is estimated that there are about 2.5 million spouses in polygamous unions: about 1.8 million are wives living in polygamous marriages compared to about 700,000 husbands. The former Nyanza Province (which includes Homa Bay County) has the highest number of men living in polygamous unions in Kenya according to the 2009 Kenya Demographic Health Survey (Kenya, 2010a). Men in polygamous marriages are perceived to be wealthy and are well-respected in Luo culture.

There are several customary practices that rule the complex relationships within a polygamous household and among co-wives which have an impact on resource allocations within the household, inheritance of property in case of death, and economic activities. For instance, co-wives are only allowed to work their matrimonial land once the first wife has done so.

The Luo Care for Widows (Lako/Ter)

The Luo (as well as other patrilineal communities in Africa) practise *levirate* which is a custom that prescribes that a widow should marry her dead husband's brother (Nyarwath, 2012). The term comes from the Latin *levir*, meaning 'husband's brother'; whereby the 'brother' may be a biological sibling of the deceased or a person who is socially classified as such (http://www.britannica.com/EBchecked/topic/337979/levirate). This custom is called

lako or *ter* in Dholuo which literally means rito (care or protection). It is from the verb lago (to care or provide for). As an institution, lako or ter means assumption of the roles of a deceased husband, hence caring for the family of the deceased (wife/wives, children and property) (Nyarwath, 2012). *Lako* as an institution stipulates that upon the death of a husband, his 'brother' takes up the roles and responsibilities of the deceased's 'home' including towards his wife (or wives) and children; that is, he assumes the care of the deceased's 'home' (*dala*). After the death of her husband, the widow is in a state of mourning and under ritual prohibition (*chola*). To break *chola*, the widow has to undergo a cleansing rite *chodo okola* or *golo kode* to mark the end of mourning and the beginning of a new life with a surrogate spouse. This is the last funeral rite that also ushers in the institution of *lako/ter*. While not a requirement, the performance of the rite of *chodo okola* often entails sexual intercourse (Nyarwath, 2012).

The practice of *lako/ter* is so central to Luo culture that it is taboo (*kwer*) to violate it. In Luo culture, marriage is intended to be an everlasting contract whose purpose and function extends beyond the physical death of one or both spouses. To the Luo, therefore, the Western or Christian marriage vow of fidelity and loyalty by the spouses to each other 'till death do us part' is a hollow slogan (Nyarwath, 2012).

The practice of *lako* has increasingly come under heavy criticism: It has been accused of violating the widow's right to freedom of choice to marry or not, treating a widow as property to be inherited by a brother-in-law, and contributing to the spread of HIV/AIDS among the Luo community which has one of the highest HIV/AIDS prevalence rates within the country. In an age of increasing recognition of individual rights and freedoms, the customary requirement of a widow getting a guardian from the husband's clan and/or remaining in her matrimonial home is increasingly being seen as an infringement on her constitutional human rights and fundamental freedoms. Younger widows, particularly in urban areas, are increasingly refusing to comply with this custom. However, in many cases this refusal or 'exit' still comes at a high price since for the widow and her children it often implies losing any claim on other customary, clan-based protection mechanisms such as access to her matrimonial home and the husband's property and resources (which, in many cases, were jointly earned and managed during the marriage). The practice of *lako* has also been cited

as a "retrogressive cultural practice" contributing to the spread of HIV/AIDS in Homa Bay (Kenya, 2013b, p. 54).

These cultural institutions structure the lives of the women and men in Homa Bay, shape their interactions and influence their business behaviour. Any individual or collective action in pursuit of voice (or exit) has to be contextualized within this environment that is deeply characterized by these cultural institutions.

B. Local government actors

While the establishment of the new County government structures is still on-going, there are already concerns that what is supposed to bring greater opportunities for better development to the counties, is also bringing opportunities for corruption and mismanagement of public funds at the county level: Accusations levelled against Governors and Senators fighting for maximum social standing and lavish budget allocations have determined county news for some time (Omoro, 2013a). However, the recently launched Homa Bay County Integrated Development Plan 2013-2017 aims to improve the lives of its people through major dedicated investments in health, education and infrastructure (Kenya, 2013b).

C. Local donors

Historically, Homa Bay Town has hosted a number of NGOs involved in charitable work, such as in HIV/AIDS prevention and care, and sanitation and access to drinking water. Recently, Homa Bay has made headlines by signing agreements with private sector investors including for a Kshs 12 billion solar power project in Ndhiwa (Omoro, 2013b) and a 500 billion agro-city project to be implemented in partnership with the UK's Good Earth Power (Olick, 2013). While these prospects are promising, it remains to be seen how and when these initiatives will result in concrete benefits for the people, including the jua kalis, of Homa Bay.

4.4 Conclusion

The jua kali voice is deeply anchored in existing structures at the macro (national) and micro (community or local) levels – the environments in which jua kalis live and carry out their business activities. Key structures shaping the voice of the jua kalis at both

levels have evolved over time and include government regulations concerning the jua kali sector most prominently at the macro level and cultural institutions at the micro level. While the voice of all jua kalis is affected by these structures in some way, jua kali women, particularly widows and women in polygamous marriages, seem to be most deeply affected by dominant cultural norms such as the patriarchal tradition and the practice of lako/ter in the Luo ethnic community.

Various government regulations (including business registration and licensing, tax regimes and labor laws as defined at the national level as well as trade development and regulation, county planning and development, county public works and services, agriculture and health, skill development and training through village polytechnics as defined at the county level) and the array of different government offices involved in supporting jua kali development seem to directly reflect the complexity of the jua kali sector and its actors. While government regulations principally affect all jua kalis regardless of their personal backgrounds, the enforcement of these regulations through government agents at the local levels seems to be hampered by logistical challenges as well as corrupt practices deepening the potential for the most vulnerable jua kalis to be most affected.

The devolvement of regulations directly affecting jua kalis from the national level of government to county governments, can also be understood as setting a stronger foundation for local level dialogue with jua kalis. It can therefore be expected that the jua kali voice will be increasingly directed at a local government audience with the expectation that some of the most urgent voice issues would be solved at the local level while others, concerning broader jua kali policy related matters, would be elevated to the national authorities.

In addition to the government audience most concerned with the development and enforcement of formal regulations, the jua kali voice might also target particular groups of people most closely concerned with the enforcement of structures that matter to jua kalis (particularly women) at the community or local level, including particular cultural institutions such as the practice of lako/ter, the position of the different wives in polygamous households as well as the perception of 'female' professions.

CHAPTER 5: Individual Voices of Informal Sector Entrepreneurs

5.1 Introduction

Individual voices of jua kalis reflect their ability to define individual goals and act upon them or their positive sense of agency (Kabeer, 1999). As discussed in *Chapter 2* above, defining one's goals implies defining one's identity and standpoint and expressing one's interests and needs.

This chapter presents those findings of the research that focus on voice as expressed by individual jua kalis to address research questions 1 and 2, while the following chapter (*Chapter 6*) will focus on the organized jua kali voice to tackle research questions 3, 4 and 5. As a way of introduction, firstly, this chapter starts by illustrating the Homa Bay jua kali scene to contextualize the individual voices of the jua kali men and women working in Homa Bay Town. The different personal and business backgrounds of the jua kalis interviewed are examined in relation to voice leading to the establishment of particular groups of 'voicers'. Secondly, individual needs and interests of the jua kalis are being explored to understand the issues that might be taken up by the jua kalis for voice actions. Their aspirations and related perspectives on business success as well as their pathways of arriving at the jua kali 'destination' are examined to better understand jua kalis' motivations for getting involved in voice actions and what options of voicing their interests and standpoints are available to them. Lastly, this chapter considers actions of voice taken by jua kalis individually in pursuit of their respective needs and interests. It examines at what moments jua kalis chose to engage in voice and for what reasons; how they engaged in voice i.e. whom they addressed, in what setting and using what scale of voice.

Selected quotes and transcribed interview passages are used throughout this chapter to illustrate the wide variety of voice experiences as expressed by the jua kalis themselves. Nine case studies are included to better contextualize these voice experiences from selected jua kalis as representatives of the established groups of voicers (See also *Annex 5*).

5.2 Voice Context: The Jua Kalis of Homa Bay Town

The jua kali scene in Homa Bay Town is extremely colourful and includes women and men from various socio-economic backgrounds working in a variety of places engaged in a broad spectrum of business activities with different levels of success and tackling different personal circumstances.

5.2.1 Getting Acquainted with the Jua Kalis in Homa Bay Town

Let us first together take a short stroll through Homa Bay Town (See *Annex 4* for selected photos illustrating the jua kali scene). We will start our trip at the 'carpentry lane' which is home to most of Homa Bay's jua kali carpenters, an un-tarmacked side road reachable on foot located between the Municipal Market (at the centre of town) and the local branch offices of the most common Kenyan Banks. The carpenters work in front of their make-shift sheds and often shaky workshops made from timber and iron sheets producing simple and rather similar looking beds, stools, coffee tables, sturdy shelves and cupboards, sometimes sofa sets and nearly always (given the sadly high demand) coffins. Most of the time (except in the rainy season when dusty dirt roads turn into treacherous slum beds), the air is filled with saw dust and heat, the sound of men sawing and hammering, and the smell of varnish and sweat. The lane is usually busy with customers, mkokotenis (hand-pushed carts on two wheels) bringing raw materials or picking up finalized items. There is a certain camaraderie in the air between the working men of various ages, some dressed in dark blue overalls, with the majority wearing comfortable trousers and well-worn T-Shirts.

Taking a left turn at the end of the carpentry lane, we reach the open-air market located behind the Municipal Market of Homa Bay Town. The Municipal Market is a permanent stone structure strategically located in the centre of town on the main tarmac road. The stalls inside this Market are rather cool and dark compared to the hot and bright environment outside. On the weekly market day, many women and some men here are selling fruits, vegetables and fresh fish caught in Lake Victoria, while at the other corner of the building, jua kali women and men operate their tailoring and clothes shops showing off women dresses made from batiks in the local fashion. Producing school uniforms for the many children attending different schools in the area also

seems to be a nearly constant business feature. The atmosphere inside the Market is rather quiet and sober with a certain degree of sleepiness. This changes immediately one steps out into the open market: there is a buzz of activity, we are back in the usual heat and bright light looking at the many self-made market stalls erected under the open air hosting a broad array of different wares: fruits and vegetables, grains (maize, millet and sorghum), freshly caught and fried fish (mostly omena and tilapia), bar soap and other household items, second-hand clothes for men, women and children, second-hand bed sheets and beddings, shoes and bags, locally and Chinese-made fashion and local herbs and medicines.

The air here is filled with the loud voices of women praising their wares to entice potential customers, calling on each other for a helping hand in giving change or additional products to their customers, or disciplining their young children who tend to stay with them during the working day playing under the make-shift stalls or with other children close by. The smell of fresh and fried fish, overripe fruits and organic rubbish (unfortunately, waste disposal is not carried out as often or thoroughly as required) hangs in the air. It is a busy and friendly place - but one needs to be on her toes here: lingering does not seem to be encouraged. When looking closely at the market scenery, one can spot the council askaries collecting the daily market fee from the women passing slowly from stand to stand, chatting and laughing with some women, while being rather business-like and short with others. At the other end of the open-air market, the air is filled with smoke from the small fires of the tin-smiths and their hammering of metal sheets. This is a male-dominated area and the atmosphere changes again with men of varying ages sitting on the ground pursuing their trade (the lucky ones, mainly the older men, sit in the shade of the few available trees) in front of metal boxes, jikos (locally made cooking stoves using charcoal) and oil lamps of different shapes, designs and sizes.

Once out of the open-air market, we are tempted to climb on one of the many motorbike taxis, commonly known as 'boda-boda', parked on the side road to reach the other side of town. These boda-bodas are operated by mostly young men - there is not a single woman boda-boda operator that the keen eye will find! Taking a ride on a boda-boda is the most economical way of covering short distances in good weather during day time as long as one is not too concerned about safety issues (the

mandatory helmet is often - if at all! - carried dangling from the arm of the bike rider to be put on only in the rare case of a traffic police control encounter along the way); one is wearing appropriate apparel which (as a headache to many women passengers) does not expose their thighs and knees as a result of rolled up skirts and dresses at the back of the bike; and one is the only passenger since too often one has to share the ride with a second passenger in a rather squeezed position.

Finally, we head out of the town centre on the main tarmac road towards Kendu Bay (taking in the view of Lake Victoria on the left side of the road) and soon reach the premises of those jua kalis who are housed in dedicated workshops built by the Homa Bay branch of the KIE. Away from the hustle and bustle of the town centre, customers of the jua kalis engaged in metal, welding and carpentry works also come here not only for ready made products but also for the use of essential machinery and equipment such as lathe machines, drilling and welding machines, wood splitting and planing equipment etc., which are otherwise hard to find in town against a small fee. The noise of these machines which were provided to the jua kalis some time ago by KIE based on favourable long-term loans, hangs in the air together with the voices of a nearly purely male jua kali environment. At lunch time, the shrill sound of the machines is replaced by the sounds of men talking and laughing over a simple meal prepared and served by the small jua kali canteen before work continues in the afternoon heat until eventually the evening lake breeze brings some cooler air to town.

In addition to this observable and rather obvious variety among the jua kalis, a much closer look is needed to fully understand that this group of people is also greatly divided into different socio-economic strata along lines of trade/profession, income and asset levels, gender, ethnicity, age, marital/family status and other factors contributing to overall social status and power. As discussed above, the jua kali scene of Homa Bay Town today cannot automatically be considered the exclusive domain of the 'working poor' and the 'vulnerable' since there is a great variety among the people operating within it.

5.2.2   Personal and Business Backgrounds of the Jua Kalis Interviewed in Relation to
        Voice

During the June 2012 field research, 78 individual jua kalis involved in informal businesses activities in Homa Bay Town were interviewed in-depth. Out of the 78 interviewed jua kalis, 32 were women and 46 were men; 62 jua kalis were engaged in jua kali associations, while 16 (including five women) were not (See *Table 5.1*).

Table 5.1:   Overview of Interviews Conducted with Individual Jua Kalis

Totals	Number of individual interviews conducted	JKA membership	
		Individual jua kalis being members and/or officials of JKAs	Individual jua kalis not being members of JKAs
78	**78**	**62**	**16**
Women	**32**	27	5
Men	**46**	35	11

Source: Field work data (June 2012)

The jua kali men and women interviewed expressed a broad spectrum of life and business experiences due to their different socio-economic backgrounds. These different backgrounds have a bearing on their relationship to voice and the voice experiences of the jua kalis as described below. The socio-cultural backgrounds of all jua kalis interviewed individually, including their gender, ethnicity, marital status, age and average number of dependants, are summarized in *Table 5.2*.

Table 5.2:   Socio-Cultural Backgrounds of Jua Kalis Interviewed

	To-tals	Ethnicity		Marital status							Age (in years)						Average no. of dependents per jua kali		
		Luo	Other[26]	Married 63				S	W	below 20	20-29	30-39	40-49	50-59	60-65	Own chil-dren	Foster children	Caring for sick relatives/ Others being supported
				M	M1	M2	M3											
78	**74**	**4**	**40**	**5**	**16**	**2**	**4**	**11**	**2**	**12**	**22**	**23**	**13**	**6**	**4**	**2**	**1**
Women	32	31	1	11	5	5	0	0	11	1	5	6	11	7	2	4	2	1
Widows[27]	11	11	-						11	-	-	3	3	4	1	4	3	0
Men	46	43	3	29	0	11	2	4	0	1	7	16	12	6	4	4	1	1

Notes: M   -   Married (monogamous family)
            M1   -   First wife (for women)
            M2   -   Second wife (for women); Married to two wives (for men)
            M3   -   Married to three wives (for men)
            S   -   Single
            W   -   Widows

Source: Field work data (June 2012)

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[26] Other jua kalis interviewed from non-Luo backgrounds came from neighbouring Kisii (3 people); while one person was from the Kikuyu ethnic community.
[27] Information indicated for widows are included in the overall information on jua kali women. Information has been presented in a separate category for emphasis.

A. Ethnicity

As discussed, family or ethnic affiliations are important in business operations in Kenya, including in Homa Bay. It is not surprising that most jua kalis interviewed belonged to the Luo ethnic group; only four of the jua kalis interviewed (including one young woman who just got married in Homa Bay) were not Luo but had strong ties to Homa Bay Town and/or the Luo community. In this ethnically rather homogeneous group of jua kalis, it is not expected that ethnicity will play a role in voice issues.

B. Gender

As discussed earlier in this thesis, gender is a crucial factor in economic action, particularly when it is small in scale, due to its 'embeddedness' in the respective social and cultural environments: Jua kali women and men face different challenges in operating their businesses and take different business decisions deeply framed by their socio-economic and cultural environments in which they operate. There is a recognized gender inequality in the accumulation of endowments (education, health, and physical assets), the use of those endowments to take up economic opportunities and generate incomes, and the application of those endowments to take actions which directly contribute to shortfalls of choice and well-being (World Bank, 2011). The Homa Bay business environment is deeply characterized by a patriarchal tradition, making gender one of the most determining factors for all social, including economic, interaction. Here, women always come second and, as business women, face particular challenges in terms of their ability to establish and run their businesses as compared to men.

Gender is therefore a crucial factor that will shape the relationship to voice. In line with the Luo patrilineal culture, men can be expected to be the first speakers in joint gatherings with men's voices carrying greater weight than those of women. The opposite might equally be true: women's voices will most likely be hard to be heard, particularly in mixed groups comprising men and women.

C. Family background: Spouses and children

As discussed in *Chapter 4* above, marriage and family are key values in Luo culture. The vast majority of jua kalis interviewed were married; only four jua kali men (probably due to their young age since all of them were below 22 years) were single. More than

one-third of the jua kali men and women who stated that they were married, were part of polygamous families: Women interviewed included five first and five second wives. About one-third of the married jua kali men had at least two wives; two men had three wives. This seems to reflect the earlier mentioned fact that polygamy continues to be common in this part of Kenya.

Several women interviewed indicated that they had lost their husbands. Most of these widows, contrary to Luo traditions, had neither remarried nor were they practicing *lako or ter* (See *Chapter 4*). Instead, they were taking care of their children on their own (all widows interviewed had between two and seven children to cater for). For many of these widows, the death of their husbands was a turning point in their lives which forced them to leave their matrimonial homes and engage in some kind of jua kali business to provide the essential lifeline of generating at least a minimum income for the survival of their families without the support of their husbands or families.

Most jua kalis interviewed had children: The number of children ranged from one to sixteen; with most jua kalis having between two and six children. Only very few interviewees did not have any children: They included the four single men mentioned above as well as the young jua kali woman who had just gotten married.

Nearly all jua kalis interviewed were taking care of other people in addition to their own or immediate families: most of them had taken in orphaned children of relatives or were looking after sick family members. This is sad but not surprising given the above-mentioned statistics which indicate that HIV/AIDS impacts more than one out of four people in Homa Bay County. Despite numerous targeted advocacy and public education campaigns conducted over the last decades to prevent the rapid spread of the disease in the area, nearly each household in Homa Bay Town is affected by the disease, either directly through losing immediate family members or indirectly through caring for sick or orphaned relatives. In many cases, the loss of the 'bread-winners' of the family has a profound impact on the lives of the remaining spouses and children as explained above. Many jua kalis spoken to also indicated that they provided regular support to old parents or other relatives needing assistance.

Family backgrounds, including marital status and the ability to have children, are other important factors that will shape the relationship to voice – and further compound the role of gender in the Luo patrilineal culture: In a society that practices and values polygamy, men married to more than one wife and with many children (particularly sons) are likely to be the most respected (or have high social status) and might therefore be most influential in terms of voice. The opposite might equally be true: Women who are not conforming to common cultural values such as women who are childless or have no sons, and women who are not married or widows who do not practice *lako/ter,* are likely to be left voiceless in the traditional voice settings in which any woman's voice is already difficult to be heard. Women in polygamous marriages, especially second or third wives, will have to observe the relevant voice 'protocol' in force which often means to speak last or not at all.

D. Age

Jua kalis interviewed were between 19 and 65 years of age, with most aged between 30 and 49 years (See *Table 5.2*). While there is no uniform retirement age in Kenya, it is apparent that jua kalis, as long as they are able to do so, work as long as possible in an effort to maintain their standard of living (however minimal).

Age is another crucial factor in relationship to voice in a society that deeply respects old age and 'the elders' (Mbiti, 2002). Age very often relates to the achievement of other cultural values (such as marriage and having children) and is therefore expected to have significant influence on voice.

E. Business activities pursued

Jua kalis interviewed pursued a wide array of business activities: In line with latest official statistics for jua kalis in Kenya, this research adopts the categorization of economic activities as employed in the 2016 MSME Report (2016b). Accordingly, the majority of jua kalis interviewed were engaged in manufacturing: jua kalis operating carpentry and joinery businesses, undertaking metalwork welding and tinsmithing as well as tailoring, dressmaking and shoemaking. The second largest category of businesses was in service provision including the repair of motor vehicles and motorbikes, hairdressing, and transport services using motorbikes or boda-bodas. Other people involved in service provision included butchers, herbalists, a young

woman operating an mpesa kiosk and a man producing animal feed made from fish skeletons. Trade, mainly retail traders, comprised the smallest segment of jua kalis interviewed. Most women jua kalis interviewed belonged to the category of retail traders; while men dominated business in manufacturing and services. A summary of the various business activities carried out by the jua kalis interviewed, categorized by manufacturing, trade and services, is provided in *Table 5.3*.

Table 5.3: Business Activities Undertaken by Jua Kalis Interviewed

Totals	78	Business activity									
		Manufacturing					Trade	Services			
		33					17	28			
		C	T	MW	TS	SM	RT	BB	MVM	SH	Others
		16	8	6	2	1	17	8	4	3	13
Women	32	1	7	-	-	1	15	-	-	3	5
Widows[28]	11	-	2	-	-	-	5	-	-	2	2
Men	46	15	1	6	2	-	2	8	4	-	8

Notes:
BB	-	Boda-boda transport services
C	-	Carpentry and joinery
MW	-	Metalwork and welding
MVM	-	Repair of motor vehicle and motorbikes
RT	-	Retail trade
SH	-	Saloon/Hairdressing
SM	-	Shoe making
T	-	Tailoring and dressmaking
TS	-	Tinsmithing

Source: Field work data, June 2012

Although fishing used to be a key activity in Homa Bay Town in the past, it seemed to have drastically reduced compared to the 1990s; jua kali trades directly relating to the fishing industry are now rather rare. Discussions with fishermen at the local beaches revealed that this trend is attributed to decreasing water levels of Lake Victoria due to

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[28] Information indicated for widows are included in the overall information on jua kali women. Information has been presented in a separate catergory for emphasis.

the negative impact of the water hyacinth. Most fishermen have therefore moved to Mbita in neighbouring Suba County. The remaining jua kali fishermen are only very loosely organized. The main representatives of the small-scale fishing industry in Homa Bay Town now are women selling omena and other fish in the local markets. The voices of the fishermen and the women trading in fish are included in the jua kali voices below.

The emergence of new small-scale industries, related to fish by-products rather than the classical fishing industry, was observed during the 2012 field work in Homa Bay. Most noticeable were the drying and grinding of fish skeletons for use as animal (mainly chicken) feed. Following discussions with one of the jua kalis who pursues this as his main line of business, the Israeli-owned fish factory used to rent land surrounding their factory from individuals as 'dumping ground' for the valueless fish carcasses. However, these fish skeletons are now being sold to interested people at about 10 Kshs per kg. Several jua kalis (most of them operating from the KIE premises in Homa Bay Town) had established their own drying racks and were either selling the dried skeletons or milling them themselves. This seems to have become a new lucrative source of income for some jua kalis.

The operators of motorbike taxis, or boda-bodas, represent a 'new force' in the Homa Bay jua kali scene. According to initial discussions with some of the boda-boda operators, there are approximately two thousand of them in town. The boda-boda operators are mostly young men who are employed by the bike owners; rarely are the bike riders identical with the bike owners. The boda-boda operators seem to view this business activity as a temporary engagement – in many cases, ferrying passengers on the back of the boda-bodas is carried out to provide necessary income/pocket money for their operators while they are waiting to join college or university or getting into a 'real' job worthy of their qualifications. This very temporary nature of their business activity makes them a distinct group among the jua kalis.

Men (and women) involved in manufacturing (such as metalwork, blacksmithing and carpentry) have historically been considered as the 'classic' jua kali artisans working under the hot sun – their voice is probably the most recognized within the government and related jua kali stakeholder audiences. Jua kalis engaged in trade and service

provision, on the other hand (mostly women), have long struggled to be recognized as full part of the jua kali constituency (See *Chapter 4*) – their voice therefore might be less audible and overshadowed by the classic jua kali trades. In the same school of thought, fishermen (like subsistence farmers and pastoralists) are often not considered jua kalis at all, and therefore excluded from the formal jua kali voice.

The temporary nature of their business activity is expected to also have an influence on the voice of the boda-boda operators since the high turnover in the boda-boda group of voicers could potentially be counter-productive for the systematic pursuit of voice. On the other hand, the constant influx of fresh ideas and new views from predominantly young men could also make the boda-boda operators an especially 'modern' and strong voice in the jua kali scene. The key issue here is to understand if the boda-boda operators would be interested enough to get involved in jua kali voice issues in the first place.

F. Ownership of jua kali businesses

The vast majority of jua kali entrepreneurs interviewed (excluding employees and trainees here) were the sole owners of their businesses and therefore fully responsible for all decision-making concerning their business ventures (See *Table 5.4).* Only ten jua kalis interviewed operated their business in partnership with others (mainly immediate family members). Most widows owned their businesses and were operating on their own (only one widow worked in partnership with her sister).

Table 5.4:   Ownership of Jua Kali Businesses

Totals		Business ownership	
		Entrepreneurs	
		Sole owners	Partners
	70	**60**	**10**
Women	29	26	3
Widows[29]	10	9	1
Men	41	34	7

Source: Field work data (June 2012)

G. Physical state and ownership of jua kali workspaces

To operate from a safe and central work space that has access to essential facilities such as electricity and running water as well as potential customers, has been a key concern for the majority of jua kalis who are often the subject of harassment by local authorities or unpredictable landlords and victims of theft.

Very simple workspaces, usually without permanent shelter, are often equated with informality. However, some authors caution that make-shift sheds are not only an indication of the poverty of its owner but even more so a reflection of the fact that the respective jua kali does not feel sure about being able to continue working there – investing in an 'unsecure' business site, even if funds are available, is often considered too risky (McCormick, 1988; Ng'ethe & Ndua, 1992).

In an attempt to better understand potential voice issues of jua kalis and the extent of informality in which they are operating which might impact their voice options, the physical state of their business sites was assessed through observation. Items examined were a) the nature of the workspace itself (i.e. was the workspace part of a permanent building; a semi-permanent or make-shift shed); b) its location (i.e. being located in a dedicated market or workshop area; on main or side roads; or 'hidden'

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[29] Information indicated for widows are included in the overall information on jua kali women. Information has been presented in a separate category for emphasis.

places); and c) its access to facilities (including public transport; electricity; running water; and security). Jua kalis included here are entrepreneurs who fully own their enterprises (60 people) or operate their business in partnership (10 people); the analysis of this question excludes jua kali trainees and employees.

Observations revealed that most jua kalis interviewed operated their business from make-shift sheds or semi-permanent buildings. Only about one-third of the jua kalis (including several women) were doing business from permanent buildings including especially constructed market stalls (such as the Municipal Market) or workshops (such as the KIE workshops) as well as their own homes. A smaller number of jua kalis (most of them men engaged in fishing) operated as 'classic' jua kalis without any shelter under the 'hot sun'.

A summary of the workspace characteristics of the jua kalis interviewed, indicating the nature of the workspace, workspace location, available facilities (focusing on connections to public transport, access to electricity, water, security and waste disposal services) is provided in *Table 5.5*.

The majority of jua kalis operated their business in less visible or strategic locations mainly on minor or side roads or behind the main market centres; only a small number of jua kalis (including some women) were able to secure a business location within properly established markets (such as the Municipal Market strategically located in the centre of Homa Bay Town) or dedicated workshop areas (such as the workshops constructed by the Kenya Industrial Estates on the main road at the entry of Homa Bay Town). Other business locations included buildings/sheds along the main roads of Homa Bay Town as well as the beaches and open-air markets within the Homa Bay town area.

Essential facilities available to the jua kalis involved in this study at their different workspaces (such as access to electricity and running water) were limited and varied greatly with a significant bias towards business *men*: Most jua kalis (more men than women) had access to public transport; less than half of the jua kalis (more men than women) had access to electricity, and very few jua kalis had access to running water at their workspaces.

Table 5.5: Where Jua Kalis Operate their Businesses from: Workspace Characteristics

		Nature of Workspace			Location				Facilities available					Workspace ownership						
		PS	S/SS	JK	WS/MA	MR	SR	O	T	E	S	W	WD	Owned		Rented			Shared	OA
Totals	**70**	24	35	11	20	15	19	15	59	32	9	6	15	18		43			4	5
														PS	S/SS	PS	S/SS	OA		
														9	9	13	26	4		
Women	29	11	16	2	6	11	7	5	23	13	7	3	9	8		24			1	-
Men	41	13	19	9	14	4	12	10	36	19	2	3	6	10		19			3	5

Notes:

E	-	Access to electricity
JK	-	Jua kali (operating under the hot sun)
MR	-	Located on Main Road
O	-	Other
OA	-	Open air
PS	-	Permanent structure
S	-	Minimum security provided
S/SS	-	Shed/Semi-permanent structure
SR	-	Located on Side Road
T	-	Connected to public transport
W	-	Access to tapped water
WD	-	Waste disposal provided
WS/MA	-	Workshop/Market area

Source: Field work data (June 2012)

Only a minority of the jua kalis interviewed indicated that they were able to make use of waste disposal services (usually provided by the municipality) at their workplaces (mainly women operating their businesses in dedicated market centres); while only some jua kalis (more women than men) had security measures provided (such as security guards patrolling the municipal market) to protect their businesses. Other jua kalis indicated that they had to organize themselves and pool funds to privately hire security (especially night guards) to ensure minimum security. However, for most jua kalis interviewed the lack of a secure environment (mainly threatened by theft of materials and equipment/tools) in which to carry out their business activities remained a key concern.

Overall, it can be noted that study findings on workspace characteristics are supporting findings from the latest enterprise survey in Kenya (Kenya, 2016a).

In addition to these observable workshop characteristics as mentioned above, the ownership of the various workspaces was also examined to generate indications regarding the economic standing and/or social status of jua kalis. Early informal sector studies as well as latest enterprise surveys have highlighted the importance of security of workspace tenure to reduce the risk of being chased away from their (however informal) business premises by the police or city/municipal security guards or 'askaries' (CBS et al., 1999; McCormick, 1988; Kenya, 2016a).

Findings from the interviews conducted revealed a broad spectrum of scenarios: Most jua kali entrepreneurs *rented* their workspaces (including a high number of jua kali women). Renting here includes a rather broad variety of arrangements in terms of what type of workspace is being rented and from whom. Workspaces being rented for a fee included permanent buildings, make-shift sheds, verandas of houses or particular spots within an open-air market. The landlords ranged from private individuals (who either own or rent the premises) to local authorities as in the case of market stalls within the Municipal Market. A small number of jua kalis (including one woman) *shared* their business premise with close relatives; while others (all men) did not rent nor own any business premise but worked as fishermen under the hot sun.

A rather small number of jua kalis (including some women) *owned* their business premises which included make-shift sheds erected on side roads or in open markets, work places in homes as well as workshops being part of permanent buildings. Most of the women in this category owned make-shift sheds which they had erected in open-air markets; some operated their business out of their own homes; while two women were operating from permanent buildings/workshops they had constructed on their own. Out of the ten men who owned their business premises, some had acquired their workshops at the KIE premises or inherited them from their fathers (KIE purposely carried out long-term loan programmes through which jua kali artisans could acquire tools and equipment as well as well set-up workshops which often included access to electricity). Those jua kalis who owned their business premises as part of permanent buildings were clearly in a 'class of their own' compared to most other jua kalis who either owned make-shift sheds or rented their workspaces and therefore had to pay rent, were often not blessed with permanent structures and had generally less access to essential facilities.

The physical nature and ownership of their workspaces is expected to influence the relationship to voice of the jua kalis. However, the precise nature of this relationship needs to be more closely investigated since ownership of permanent workspaces with good access to essential facilities could make jua kalis less willing to strongly advocate for broader jua kali interests (including safe and reliable workspaces for all) and to take risks for fear of losing what they have accomplished. On the other hand, the same jua kalis might have a stronger voice since they belong to the most 'accomplished' business people contributing to their greater social status within the informal sector society.

Based on the above analysis*, Figure 5.1* summarizes those characteristics that are expected to impact the individual voice of jua kalis. Certain characteristics (such as being male, older, married – possibly in a polygamous marriage for men –, having sons and owning a permanent workspace equipped with essential facilities as well as being the sole business owner rather undertaking business in partnership) are expected to contribute to a stronger voice of its owner.

Figure 5.1:   Characteristics impacting individual jua kali voices
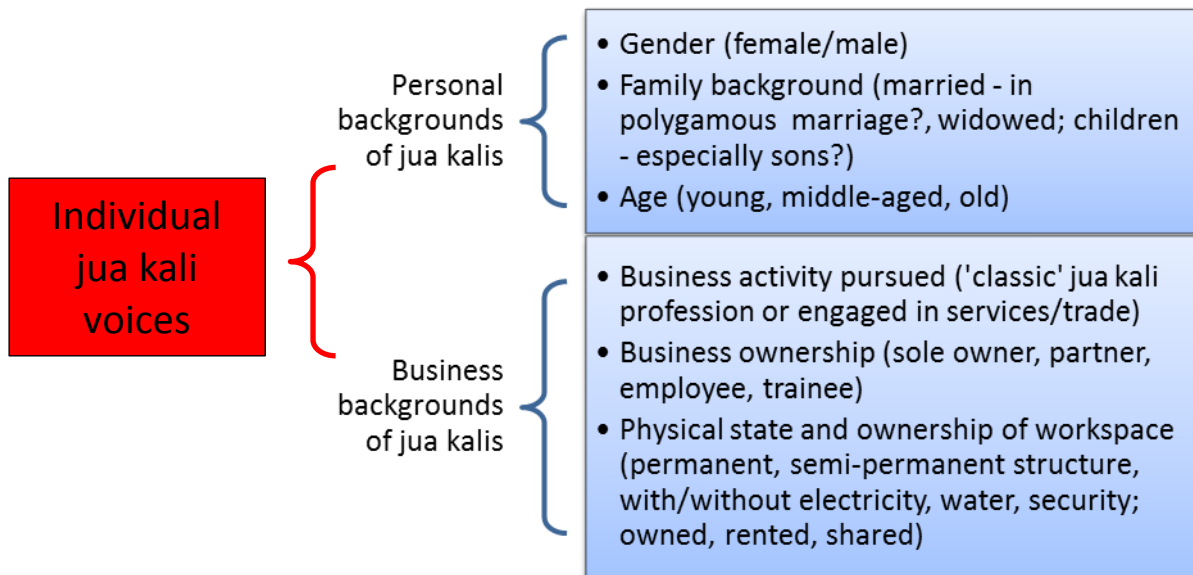
Source: Field work data (June 2012)

5.2.3 Groups of 'Voicers'

From the analysis of the different personal and business backgrounds of the jua kalis interviewed as described above, there is an emerging picture of particular groups of 'voicers'. As discussed in *Chapter 2*, the groups of 'Trainees' and 'Employees' are quite distinct from the group of 'Jua kali entrepreneurs' (operating their business either alone or in partnership) since their reasons for involvement in the jua kali sector (i.e. acquiring the necessary technical and business skills for becoming a jua kali in future in the case of the trainees; and to earn a basic salary from his/her jua kali employer in the case of the employees) are rather different from those of the jua kali business owners. Therefore, their rationale for engaging in jua kali voice issues (if at all) may differ from that of the jua kali entrepreneurs. For example, employees might be more concerned with issues of dispute resolution with their employer, while trainees might be more concerned with improving their training conditions rather than joining common cause with jua kali business owners/entrepreneurs who encounter particular challenges and obstacles in their capacity as business people on a daily basis (McCormick & Muguku, 2007; Ng'ethe & Ndua, 1992).

Women jua kalis are operating in a business environment that is heavily influenced by cultural norms and practices (or institutions) and tend to carry an additional burden that often goes unnoticed in conventional economic studies. Women jua kalis who are part of polygamous households or have lost their husbands often have to deal with business challenges arising from cultural limitations in addition to manoeuvring an already tough business environment. Because of these cultural limitations, their voice might be barely audible in the male-dominated society of Homa Bay. Both groups therefore require attention when examining their voice and have been categorized in particular groups to help with the analysis.

The other characteristic in the establishment of groups of voicers is the nature and ownership of jua kali workspaces which might provide a useful link to one particular voice issue: having an appropriate workspace which to conduct business from. Jua kalis who own permanent workspaces with access to electricity and basic security, are certainly better off than those jua kalis who currently rent their workspaces and are trying to get to the point of owning permanent workspaces. There are also those jua kalis who (due the very nature of their business activities) do not need any fixed physical workspace such as the fishermen or the boda-boda operators – a characteristic which potentially sets them apart from the other jua kalis when pursuing this particular issue.

In addition, the group of boda-boda operators is expected to have a particular relationship to jua kali voice issues when compared to the other jua kali trades due to the temporary nature of their engagement in the jua kali profession.

The research established seven distinct groups of voicers as follows: 1) Jua Kali Trainees, 2) Jua Kali Employees (jncluding boda-boda riders), 3) Jua Kali Entrepreneurs who own a permanent workspace, 4) Jua Kali Entrepreneurs who rent their workspace or own a non-permanent workspace, 5) Jua Kali Entrepreneurs who do not require any workspace, 6) Widow Jua Kalis, and 7) Women Jua Kalis in polygamous marriages. Since the category of jua kali entrepreneurs is too large for any meaningful detailed analysis, it was further broken down into groups 3, 4 and 5 to allow potential voice issues in relation to workspace characteritics to be highlighted. Groups 1, 2 and 4 comprise both, women and men. However, the groups of jua kali

entrepreneurs owning a permanent workspace (Group 3) and those who do not require any workspace (5) comprise only men; while the groups of widow jua kalis (6) and women in polygamous marriages (7) are comprised of women only. *Table 5.6* summarizes these seven principal groups of voicers, their key characteristics and expected voice issues as well as their membership.

In the subsequent analysis, responses from jua kalis were examined as part of these distinct groups looking at particular priorities and interests of these jua kali groups and how are they are being pursued either individually (See *Section 5.3*) or collectively through the jua kali associations (See *Chapter 6*). Notable variances between the different groups are highlighted as well as different views within these groups.

Table 5.6:   Groups of Voicers

Group No.	Group name	Key characteristics of group	Expected relation to voice/ Types of issues expected to be raised	Description of Group members	No of Group members
1	Trainees (Women and men)	Not yet able to take any business decisions; fully dependent on "mentor"	• General interest in voice since 'future jua kalis'; • their voices will have limited weight since fully dependent on 'mentor' therefore rather silent; • possibly involved in JKAs as a way of network building in anticipation of future jua kali work • Issues to be raised might include training conditions and better pay/income earned from items produced by trainee and sold.	2 trainees: 1 man/1 woman (includes one second wife); both training in carpentry	2
2	Employees (Women and men)	Selling their labor/skills to the employer based on a however basic contract	• Least interest in jua kali voice issues since employees and not aspiring to become jua kalis; most likely not engaged in voice. • Includes boda-boda riders which seem to be jua kalis 'in transit' to higher education and/or better jobs Issues expected to focus on employment conditions such as better pay/salary, working hours, paid leave, health insurance etc.	6 employees: 4 men (all employed as boda-boda riders; 2 women employed in trading business (includes one widow)	6
	Jua kali entrepreneurs (Women and men)	(Fully) responsible for taking decisions concerning their businesses	• Principally motivated to be engaged in jua kali voice issues to advance their various business interests; specific relation to voice dependent on social and business details and personal circumstances. • However, can also include cases of exit due to possible frustration with jua kali groupings experienced.	70 jua kalis from different personal and business backgrounds: 60 sole business owners (incl. 10 widows and 8 women in polygamous marriages); 10 working in partnership with close family members (incl. 1 first wife)	51[30]

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[30] The 19 jua kali women who are widows or part of polygamous marriages are included in dedicated groups 6 and 7 to emphasise their voices. Therefore, the total number of jua kali entrepreneurs is 51 people.

Group No.	Group	Key characteristics of group	Expected relation to voice/ Types of issues expected to be raised	Description of Group members	No of Group members
3	Jua kali entrepreneurs owning permanent workspaces (6 men and one woman)	Representing the "better-off" jua kalis since they are privileged by having permanent workspaces often implying better access to essential facilities and security	• Protectionist in nature since they have privileges to lose? • Not caring too much about the less well-off jua kalis but trying to further cement their achievements/existing status? • Likely to dominate voice issues due to their socio-economic status; • Issues to be raised might include more advanced concerns such as marketing and legal issues.	9 jua kalis (4 working in partnership): 6 men (all based at KIE); 3 women (this includes 2 widows whose voices are included in Group 4)	7[31]
4	Jua kali entrepreneurs who rent their workspace or own non-permanent workspaces (Women and men)	Motivated to better their vulnerable position as business people	• Motivated to be engaged in jua kali voice issues to improve their vulnerable position as business people; • Issue to be raised likely to include the need of having secure and permanent workspaces.	Comprises 56 jua kalis (incl. 8 widows and 9 women involved in polygamous marriages): 43 jua kalis renting permanent, semi-permanent work-spaces or places under the sun; 9 jua kalis who own and 4 who share their semi-permanent workspaces.	39[32]
5	Jua kali entrepreneurs who do not require any workspace (Men only)	Jua kali men who do not need any workspace to carry out their business	• Representing the 'more independent and free' jua kalis since they don't need any workspace to carry out their business? • Rather considered as 'nuisance' by the jua kali establishment? • Most likely not part of the organized jua kali voice.	5 jua kalis (all men): 4 involved in fishing; 1 BB owner	5

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[31] The 2 jua kali women who are widows are included in group 7 to emphasise their voices. Therefore, the total number of jua kalis included in voice group 3 is 7 people.

[32] The 17 jua kali women who are widows or part of polygamous marriages are included in groups 7 and 8 to emphasise their voices. Therefore, the total number of jua kalis included in voice group 4 is 39 people.

Group No.	Group	Key characteristics of group	Expected relationship to voice/ Types of issues expected to be raised	Description of Group members	No of Group members
6	Widow jua kalis	Potentially the most vulnerable group among the jua kalis since often operating businesses without any of the usual family/spouse support in a deeply patriarchal environment	• Particularly vocal on jua kali voice issues since nothing else to lose (already isolated) and in need of protecting their lifelines/survival? • Or silent so as not to draw any attention but to get by as best as possible? • Most likely engaged in women-dominated JKAs paying attention to their plight as widows and/or providing particular support. • Issues to be raised might focus on challenging traditional gender roles and promoting gender equality in the business arena.	10 women aged between 34 and 64 years (one other widow is included in Group 2 above)	10
7	Women jua kalis in polygamous marriages	Group of business women often burdened by cultural norms and practices and large extended family - or positively affected since able to draw on wider family support?	• Engagement in and scale of voice expected to be limited by cultural norms and practices. • Most likely engaged in women-dominated JKAs paying attention to their plight as second/third wives and/or providing particular support. • Issues to be raised might focus on challenging cultural norms and practices and promoting gender equality in the business arena.	9 women: 4 second wives (fifth second wife is included in Group 1 above); 5 first wives	9
				Total	**78**

Source: Field work data (June 2012)

5.3 Voice Issues

This section is dedicated to addressing the first research question "What are the priorities and needs of the jua kalis as defined by them and that potentially need voicing?". It analyses the priorities and needs of the jua kalis by taking into account the different socio-economic and cultural backgrounds of the 'voicers' as described above. It also reflects on the jua kalis', understanding of success and how they arrived at the jua kali 'destination' since this might have a bearing on their priorities and aspirations. It also examines how the identified needs and priorities issues are being voiced by the individual jua kalis.

5.3.1 Individual Needs and Priorities of Jua Kalis that potentially need Voicing

In the interviews jua kalis were asked to describe their priorities and needs in terms of key expenditures which they must meet with income generated from their business activities. Responses from 76 jua kalis were analysed including those from business owners and partners as well as jua kali employees. Trainees in jua kali businesses were excluded here since trainees do not earn any income *per se*.

An overview of the priorities and needs of the jua kalis interviewed per group of voicers as indicated in *Table 5.6* is presented in *Table 5.7*.

Table 5.7:   Priorities and Needs of Jua Kalis by Groups of Voicers

Rankings		Q 10: WHAT ARE YOUR PRIOTIRIES AND NEEDS?						
		Immediate family needs	School fees	Business running costs[33]	Medical expenses	Investments to expand business[34]	Social obligations	Others
Priorities	**Total**	**73**	**68**	**47**	**28**	**13**	**3**	**6**
	Women	31	28	20	16	4	0	3
	Men	42	40	27	12	9	3	3
GV1 Trainees		N/A						
GV2 Employees	**Sub-Total**	**6**	**2**	N/A	**2**	N/A	**0**	**1**
	Women	2	1		1			0
	Men	4	1		1			1
GV3 Perm. Wksp Owners	**Sub-Total**	**7**	**6**	**4**	**2**	**4**	**1**	**1**
	Women	1	1	1	0	1	0	0
	Men	6	5	3	2	3	1	1
GV4 Non-perm. Wksp/ Renters	**Sub-Total**	**36**	**38**	**29**	**9**	**8**	**2**	**1**
	Women	9	9	8	3	2	0	0
	Men	27	29	21	6	6	2	1
GV5 No need for Wksp	**Sub-Total (men only)**	**5**	**5**	**3**	**3**	**0**	**0**	**0**
GV6 (Widows)	**Sub-Total (women only)**	**10**	**9**	**4**	**7**	**1**	**0**	**2**
GV7 (Polyg.)	**Sub-Total (women only)**	**9**	**8**	**7**	**5**	**0**	**0**	**0**

Source: Field work data (June 2012)

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[33] This reflects the responses of jua kali entrepreneurs only.
[34] This reflects the responses of jua kali entrepreneurs only.

Overall, responses from all jua kalis on this matter (regardless of their particular group of voicers) fell into the following categories: 1) Immediate family needs (providing food, shelter and clothing); 2) School fees (meeting costs of schooling for their own and foster children); 3) Medical expenses; 4) Business running costs; 5) Investments to expand business activities (this may also include funds to diversify current business activities); and 6) Social obligations such as attending funerals and weddings, and visiting relatives and family members.

The top three priorities identified by all jua kalis were in order of priority 1) Meeting of immediate family needs; 2) Paying of school fees, and 3) Meeting of business running costs (for jua kali entrepreneurs only). Paying for medical expenses, business investments and social obligations followed in importance. All women jua kalis emphasized that meeting immediate family needs was their top priority closely followed by the need to educate their children (i.e. paying of school fees); while some jua kali men also indicated investing in the expansion of their business as a key priority. The below expressions from jua kalis interviewed are testemonies to this finding.

> I am spending a lot of money on school fees … mostly … After that, getting something to eat … then I am putting some money back into my business … burials so much … We used to spend so much money on burials and such … Not so much on investments because school fees take a lot of money … I am also doing farming. (Emmanuel[35] is engaged in a metalwork and welding business which he operates from the KIE premises.)

> The money I am getting … first, I make sure the children go to school. Then I see how I can invest some money … maybe buying a plot. I also have some animals … I am also planning to construct some rental houses in case I get some funds … I also do horticulture at home … when I am busy here in the workshop, I hire some guys to help me there … I am growing tomatoes and cabbages … and kitungu (*onions*[36]) …. My wives, they also just the way I am doing, they are contributing … they get the children some clothing … they can buy some mabatis (*iron sheets*) for our houses … even the first wife is having some animals …. We talk when she wants to sell them; if it's ok, she sells them

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[35] Names indicated here are fictitious to conceal the identities of the jua kalis interviewed.
[36] Different emphases highlight explanations added by the author.

… because the profits will come back to the family. (Lucas is engaged in carpentry work at the 'carpentry lane'.)

The biggest expenditure is not in business … but it's paying school fees … that is where I have the biggest burden … That is why we cannot sleep well! … Then food is the biggest priority, medication, clothing … my parents are also aging and these are people who never worked for the government or an NGO … so, it's me to support them … Lucky, we were three brothers … I am the second one… the first one died and he left three children … so my brother adopted one, I adopted one … This business is the main one … every expenditure is financed by jua kali … I am a jua kali man! … Jua kali is derived from that person who is self-reliant and it is that person who works under the hot sun … is that person who toils under the sun to earn a living … and I am free … I don't need to ask anyone for permission to go out to promote my own business …I make my own programme and move the way I want … When this business goes down, I go back home to engage myself in some fishing work … We were brought up in a fishing family – so, this is what I know. (John is engaged in metalwork and operates his business from his home located along the main road leading into Homa Bay.)

First and foremost (*in terms of priorities to be met with income generated from the jua kali business*), it is my house – that is shelter; then it's educating my children; after that, it's the expansion of my business … this metalwork business of mine is the main source of income for my family … then I have another business the other side … my wives also do business … the good thing about jua kali .. toiling on my own … is self-expression, I can do things on my own, I depend on myself … sometimes I get something, sometimes not, but at least I don't have to wait until the end of the month … You are the only one working here … so, if you are not working, you don't get anything … it's quite unpredictable, you can't plan since it depends on the customers – if you don't have a customer, then that's it. (Geoffrey is engaged in metalwork and welding and operates from the KIE premises.)

The first priority: we look at how to educate our children … You know the money you have used in business, you cannot have it again in your hand … If I sold very well, I will help my husband to pay the school fees ... sometimes I can buy one book for one child … And I am always the one to put food on the table at

home … even clothes. (Martha is running a small mobile canteen at the workshop of her husband at the KIE premises.)

My top priority is the growth of my business … because if a business is stagnant your lifestyle is also stagnant … I am in business to make a good living … having properties, being able to put my children to school and university … yes, just that … when I am older, at least I can look back and see what I have done … ours is a social society so when something happens you have to chip in and support … no, it's not a heavy burden … my business is the only source of income for the family … I used to have a shamba (piece of land) but it was too inconvenient … it was too far away … jua kali is working in an informal business … without paper work ... with people you trust … they are people from different communities but you have had contact with them … who give you things on credit or whom you can give credit …. Your reputation is very important. (Joseph runs a small bakery at the KIE premises.)

While for most women meeting of immediate family needs through their business activities may sound rather ordinary, they do encounter particular challenges due to the fact that they are business *women*: One of the issues cited is the choice of the business or the profession to engage in – decisions on what profession is considered 'appropriate' to be carried out by women are deeply engendered and perceptions regarding 'non-female' professions continue to be deeply enshrined in cultural institutions. Winnie's describtion of her experience as a woman jua kali engaged in shoemaking (usually considered the domain of men) illustrates this point:

When I started ... people stand there and were worried: "How can a woman make shoes?!" At first, but later they liked me … But it is my advantage because I am the only woman who is making shoes … I was trained in Nairobi, I was working with United Footwear, I was employed there … but at the time I got married, I did not continue with my job … then we came here … then I stayed and stayed until about four years, then I started … so, one day I started staying here … I talked to the municipal to give me that place under a tree ... I stayed on my own… then I found a mzee (*old man*), then we were two … that is how I started … I am looking at it as a gift from God, it was God's plan … it is very difficult for women to make shoes … when I was young, my mum would tell me, I was only playing with what boys were playing … that is why I went to that

company since I loved shoe-making .. I wanted to get into business that women were not doing … but my mum refused …then I went to Nairobi to stay with my brother … then I got employed there … then I decided on my own that I wanted to become a shoemaker. (Winnie is operating a shoemaking business on a side road in Homa Bay Town)

Women also often find it harder to resolve problems emanating from the late payment of bills, finding and keeping of clients, sourcing for inputs and the tendency to under-price goods or services to accommodate (predominantly male) members of the extended family due to their often poor access to conventional business networks and support services (Naituli et al., 2006). Martha's description of her problems with male customers of her little canteen business refusing to pay for meals consumed, illustrates this finding:

> There is a problem with them (*the jua kali men consuming food*) paying me … some can just eat and they don't pay me … but today is a god day: they have eaten and that boy is going to pay me on behalf of everyone ... sometimes they come and eat everything and just disappear … this is a problem they have … But my husband is always assisting me … My husband provides this space for my business … You know there is a boy here who is always fighting… But when we are in the house, I tell my husband about this boy and he told him "If you don't give mama her money, don't enter here again". … This business is the only thing I have … nothing else … The reason why I call myself a jua kali is because I am working hard to prepare these things … I am doing it on my own … I will get something (*small*) that can help me every day ... even those who earn a salary at the end of the month, they come here to borrow food. (Martha)

For widows and second wives to pursue their priorities is an extraordinary achievement indeed since they often have to manoeuvre specific barriers imposed on them by cultural constraints evident in their business environment – including other women. They also very often have to operate their business without any family support which has been noted as a crucial success factor for women entrepreneurs in other studies (Naituli et al., 2006). The testimonies below from some of the jua kali women

interviewed (including widows and women in polygamous marriages) highlight this point:

> It was extremely hard to operate a business as a widow and a single parent. My status as a widow made me lose my stand in the society and negatively affected my business. (Gladys is a widow engaged in selling small items at the back of the Municipal Market, the main market of Homa Bay Town)

> I am under a lot of pressure … All my children, all the five, are still in school ... studying. My last-born is 18 years old and my first-born ... is 31 years. My oldest one is jobless and is doing his masters. He got married to his wife and was staying in Nairobi… but because life was so difficult in Nairobi, I had to withdraw his wife and the children and bring them to my house … now I am living with them at home ... And my mother-in-law, I am caring for her even though she refused to stay with me here ... but I am moving home every weekend to look after her … School fees take most of my income, and then food but I am substituting with grains which I farm … but you cannot eat grains alone … to bring food to the table takes a lot of my money. … My business, first I started it as a hobby but then I realized I must go full blast because my income (*from the Ministry of Agriculture*) could not suffice, it was just enough for food but I could not pay for school fees … In fact, I could not move - I was almost like a beggar as a single parent … You know, my husband left me so many years ago, my first-born was in class 7, so I had to think outside the box, and farming, you see, farming has seasonality… it takes time before you harvest … and then you have to wait until the prices are up … so, I found myself at cross roads and I had to conclude that I had to work extra hours to ensure that my life is also normal like any other and that is why I engage in other business like this one …. My innovation, my commitment and my persistence is jua kali ... is what puts bread on the table ….. When I came out to look for a shop ... and I could not get a shop and I was given one which is far from where I could get customers … jua kali is a harsh place to live in ... there are also people who see you as a threat, who even want to steal … when I first opened my shop they tried to break in ... they did not see me like also trying to live … For me to do all those things I had to let go of a lot of things. (Gertrude is a widow engaged in weaving of clothes and household linens based at her home on the outskirts of Homa Bay Town.)

I am very sorry that I am a second wife … because in Luo culture, they more respect first wives than second wives … so, you survive on your own and you try to come up yourself … because nothing will be done to you before the first wife is being done … it's like that ... Where I operate my business, if I am not paying this rental fee which I pay for six months in advance … If I could have my own structure where I could operate my business from; then I think I could move … The municipal (*askaries*), once they see that you are somehow progressing, they try to bring some sort of levies … but maybe you don't understand … one day they could come and say "We don't want to see these items outside, we want them to be inside the house because you paid to stay inside the house" – so, you can't display your items … they know that you are having nice things to sell … so, you might have to take something small for them which is not little – it's a lot. It's not only me, it's also others … otherwise challenges are quite a lot … competition is quite high… and it's not easy to do business without proper loan facilities. The border is now open, the East African Community is now open to go to Uganda and Tanzania … but even if the border is open – how will I go there with my little items? … I am still building my own house with money from my business (God help me!), then school fees, and food … then orphans during school holiday, there are so many in my house and they look at me … My husband is working; he is supporting me – only that now we are two wives and the children are many … he is taking care of school fees … and I am taking care of feeding … I am also doing farming … Competition with men is very high … men are really trying to see us as opponents: if you are next to a man and your business is doing well, they try all the way so that maybe you are moved from there … you are not friends … Eih, that woman! … With men, when they see you coming, they become against you – so, this is a main challenge … If you are not very technical in the brain, then you'll find yourself falling into other temptations ... in the hands of men, because men are our customers, they come by and say "Hi, how are you? How much is this? Can you measure me here?" … So, most women in the jua kali who are not very technical in jua kali you see them fall into temptation and in the long run affecting their health … No, competition is about the business … but this is different … Yes, this also happened to me – even right now … it's only that I know how to go about this: I can be quiet that I do not talk, so they do not know what I'm thinking; they say this … but I seem not to be listening … Then they go to the municipal: "Don't display your things outside tomorrow!".

(Rose is married as a second wife and involved in trading various items outside of the Municipal Market.)

I came from a very big family … my father had 12 wives … all in one home … we had our own school, our own church … Even me I am experiencing a difficult life at the moment … my husband had an accident, he is lame … it is me who is supporting my husband and even the other wife of my husband who is not working … food everything, shelter … But what is helping me most, I must say, when I was working, I managed to buy some land in town, I am having my rental houses, so, from there I am getting a piece of money every month and this money makes me to forget so many things I can think about … It is bothering ... Even me I was a second wife … we were staying in one home but I decided to leave that home and to get my own home just next door and put up my home there … Why? To be more free … And do my things separately. (Mary is married as a second wife and engaged in trading cereals and other commodities from her home at the outskirts of Homa Bay Town.)

It is interesting to note that more than half of the 'better off' jua kalis considered investing in business expansion a priority (in addition to meeting business running costs); while none of the jua kalis with no workspace needs and jua kali women in polygamous marriages expressed any interest in investing in expanding their businesses. Only one of the widows indicated business expansion worth considering: This widow pursues a unique business activity not undertaken by any other jua kali interviewed. These findings might be indicative of business activities undertaken by most members of these voice categories being mainly dedicated to the survival of their owners and her families; while for the more successful jua kalis (mainly found among the 'better off'), the interest in business expansion is much greater.

Figure 5.2 summarizes the individual needs and priorities of the jua kalis interviewed. The size of the bars in the graph below (as well as similar graphs shown in *Chapters 5 and 6*) indicate the preferences of the jua kalis interviewed: the item listed at the top of the graph in the longest bar was mentioned by most respondents; while the item listed at the bottom in the shortest bar had the least number of responses. However, the size of the bars is not proportional to the number of responses but only indicative of the overall number of interview responses in the respective categories.

Figure 5.2:   Individual needs and priorities of jua kalis interviewed
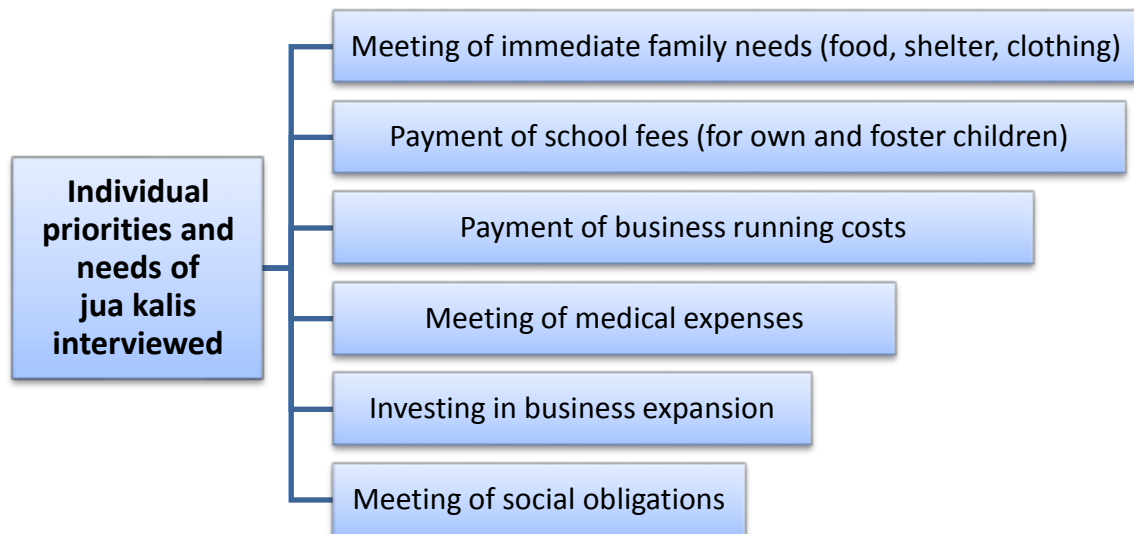
Source: Field work data (June 2012)

In line with previous studies (Liedholm and Mead, 1999), research findings show that not all individual needs as identified by the jua kalis above will be met by pursuing one jua kali business activity alone: While for most jua kalis the described business activity is their *main* source of income, only a few of the jua kalis interviewed[37] indicated that this business is their *only* source of income. The vast majority of jua kalis stated that they had other sources of income including 1) contributions from their spouses; 2) Income from farming (this includes crop-farming as well as the rearing of animals like cows and chickens[38]); 3) Income from other jua kali businesses; 4) Income from rental houses; 5) Fees collected from trainees as well as 6) Fishing. The three most important additional sources of (family) income mentioned were 1) Contribution from spouses, followed by 2) Income from farming, and 3) Income generated from other jua kali businesses.

It is interesting to note that none of the better-off jua kalis relied on their business as the only source of family income: all of them had other sources of income with most of them having contributing spouses and generating additional family income from

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[37] Responses analyzed here included the ones from jua kali employees; but excluded trainees.
[38] There is a distinct gender role in animal rearing in many Luo homes: Women tend to be responsible for small animals such as chickens; while men tend to keep the more valuable animals such as cows. For a more detailed discussion on this issue, see Njuki and Sanginga (2013).

farming; a few also indicated to receive income from other jua kali businesses (their own or their spouses').

Most jua kalis earning an income by being employed and literally working 'under the hot sun' (voicers' groups 2 and 5) mentioned that they had no other sources of family income but relied entirely on that one indicated business activity to secure their survival. None of the two jua kalis in group 5 who were able to count on additional family income did so through farming which might serve as an indication of the level of poverty of those families since this might indicate that they had no land or access to land to farm on. Half of the widows interviewed (GV 6) have no other source of income but their jua kali business, while the others generate additional income through farming (meaning that they own or at least have access to some land), other jua kali businesses and contributions from supportive family members (such as the sister of one widow; and the children of another) and friends.

Only one jua kali woman in a polygamous household (GV 7) indicated that her jua kali business is her only source of income; while the other women generated an additional income through farming and receiving contributions from their spouses. However, one first and one second wife indicated that they did not receive any contributions from their spouses. For more details, see *Annex 9.*

5.3.2 Individual Aspirations of Jua Kalis and their Perspectives on Business Success

Jua kalis' aspirations and their perspectives on what it means to be successful in business is expected to have a bearing on the pursuit of their voices. Therefore, this research also examined these aspects as they relate to voice issues being pursued. Often, the informal sector literature assumes that business success for informal sector entrepreneurs is to be equated with profitability and the expansion or growth of their businesses; consequently, the 'graduation' of the enterprise from 'micro' to 'small', 'medium' and 'large' is envisaged. Other studies recognize the importance of cultural and personal values as key factors in defining business priorities but emphasize that they often operate within economic boundaries (McCormick, 1988). Studies focusing particularly on women-owned and –run enterprises emphasize that most women entrepreneurs measure business success in terms of how well the enterprise satisfied

individual needs and priorities rather than in conventional terms of profitability and growth prospects (Naituli et al., 2006). Findings from this research support this view and indicate that only a minority of the jua kalis interviewed[39] explicitly mention the expansion of their businesses as an indicator of success as presented in *Table 5.8*.

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[39] Out of the total of 78 jua kali entrepreneurs interviewed, 60 owned their businesses and 10 were partners in the jua kali business ventures. These 70 jua kali entrepreneurs together with the 6 employees formed the basis of the analysis here excluding 2 trainees interviewed.

Table 5.8: Jua Kalis' individual perspectives on success

| Ratings | Q14: WHAT DOES IT MEAN TO YOU TO BE SUCCESSFUL AS A JUA KALI?[40] | | | | | |
	To continuously meet all financial needs through income from business/ To have a good life	To invest in my and my children's future	To support others	To grow/ expand business[41]	To earn respect from others	Other
Totals	**73**	**51**	**39**	**6**	**2**	**10**
Women	32	25	10	3	0	1
Men	41	26	29	3	2	9
GV1	**N/A**					
GV2	**6**	**3**	**3**	**0**	**0**	**0**
Women	2	1	0			
Men	4	2	3			
GV3	**4**	**4**	**3**	**1**	**2**	**1**
Women	1	1	0	0	0	0
Men	3	3	3	1	2	1
GV4	**38**	**23**	**20**	**4**	**0**	**5**
Women	9	7	3	2		0
Men	29	16	17	2		5
GV5 (men only)	**5**	**4**	**5**	**0**	**0**	**1**
GV6 (women only)	**10**	**8**	**5**	**0**	**0**	**2**
GV7 (women only)	**7**	**7**	**2**	**1**	**0**	**0**

Source: Field work data (June 2012)

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[40] Out of the total of 78 jua kali entrepreneurs interviewed, 60 owned their businesses and 10 were partners in the jua kali business ventures. These 70 jua kali entrepreneurs together with the 6 employees formed the basis of the analysis here excluding 2 trainees interviewed.

[41] Question for jua kali entrepreneurs only.

The vast majority of jua kalis interviewed here (excluding the group of trainees) interpreted business success as being continuously able to meet all financial needs through income generated from their business (stressing their financial independence) and to 'have a good life' followed by the ability to invest in their own and their children's future as expressed by Joseph and Winnie below, and to be able to support others. Some jua kali men explicitly stated that being successful in their business undertakings also meant to earn respect from others as discussed in *Section 3.5.3*. Other perceptions of being successful as jua kali included being proud of one's workmanship and to have satisfied customers as indicated by Geoffrey.

> For me to be a successful business man … Success is relative … as for me success will mean buying properties, driving a good car, taking my children to the best schools and colleges … and having a good return. (Joseph)

> Jua kali has made me what I am … jua kali has made me to have rental houses, stay in my own house, had made me have my own home, has made my children go to school, jua kali has made me a lot. (Winnie)

> One thing (*concerning success*) is money and when my customers are satisfied … and to have a good life because this is what I am working for. (Geoffrey)

There were two other important themes that emerged in response to this question: One theme emerged when talking to some of the widows (and second wives) and relates to the issue of women being able to have their own homes. This seems to relate to a central cultural issue in Homa Bay: According to Luo customs, a woman who loses her husband has to practice *lako/ter* to continue to be part of her matrimonial family and consequently, to maintain a home there. Any widow who refuses to comply with this tradition and does not have her own home outside of the matrimonial home, will be left homeless together with her children. The testimonies from Gertrude, Rose and Martha below support this finding and even though this was an issue voiced by only a few of the women interviewed, due to the potential impact this issue can have on the lives of the affected women and their children, this issue calls for further attention.

> By the time he (*the husband*) died, I did not have my home. I was living in a government house … by that time I had not started being a jua kali ... So, at

the time he died, I knew I would be sent away, I would be chased away from the government house because now I have nobody to fend for me as a husband … I am sorry to go into this … If you are having a husband … your husband could go into a pub and find your bosses there and get them a drink but when you are alone, they will not have your money … there is nothing they are gaining from you … so, once he died, I knew I would have to get out of this government house … I had fears of going to a rental house ... So, I started building my house immediately he died while I was still in the institution ... they did not evict me immediately but after one year I was transferred from that institution and it meant I had to go to a rental house and got out of that government house … By that time although it was a skeleton, without windows but it had a roof and walls ... So, I just entered with my children and then I fixed the windows …. So, at least now I have a house which I live in without a husband … which should not happen … when you are entering in a house you should enter with a husband … The traditional culture did not hamper me … Any success I have done, there was no culture that hampered me … although the forces made me not move very fast … but I have overcome the forces … I have a lot of experiences to share with my daughters … and even my colleagues if they want to hear … I would not say I am very successful – I have not achieved all my goals. But for one thing I wanted to see my children in education … going through university. And as of now, they are all in the university … That is what I wanted to see in my life. (Gertrude)

It's just because of my determination, my hard work and commitment that I have reached where I am; I have really persevered, yes … My vision (*of success*) is that I am financially independent, that I have my own economic destiny, that I have my own title deed for my plot in my own name, that I am able to support my community, these women entrepreneurs. (Rose)

My success as a jua kali … I want my business to grow … as we are now building our home …so, as a woman, I need to look at how to clothe my home … I know I'll be old when I will be leaving this work, and then I wish to have some money … I don't want to rely on anyone … Me, I will be in my home - I cannot allow anything or anyone to give me problems there … These relatives they don't help anyone … they don't help you. (Martha)

The second theme relates to the issue of being able to retire: to stop working and maintain the same living standards as when working. This is an area of concern for many jua kali entrepreneurs (particularly men) since the mandatory National Social Security Fund (NSSF) requires minimum contributions from the employee as well as the employer – a scenario that for the self-employed jua kali entrepreneurs does not apply. However, the introduction of the recent 'Mbao' Pension Plan seems to present an interesting alternative to the NSSF tailored scheme particularly to address the needs of jua kalis. *Figure 5.3* summarizes the individual aspirations of the jua kalis interviewed and their perspectives on success.

Figure 5.3:   Individual perspectives on success

Success as voiced by the jua kalis
- To continuously meet all financial needs through income from business/To have a good life
- To invest in my and my children's future
- To support others
- Other (incl. having own home and being able to retire)
- To grow/expand business
- To earn respect from others
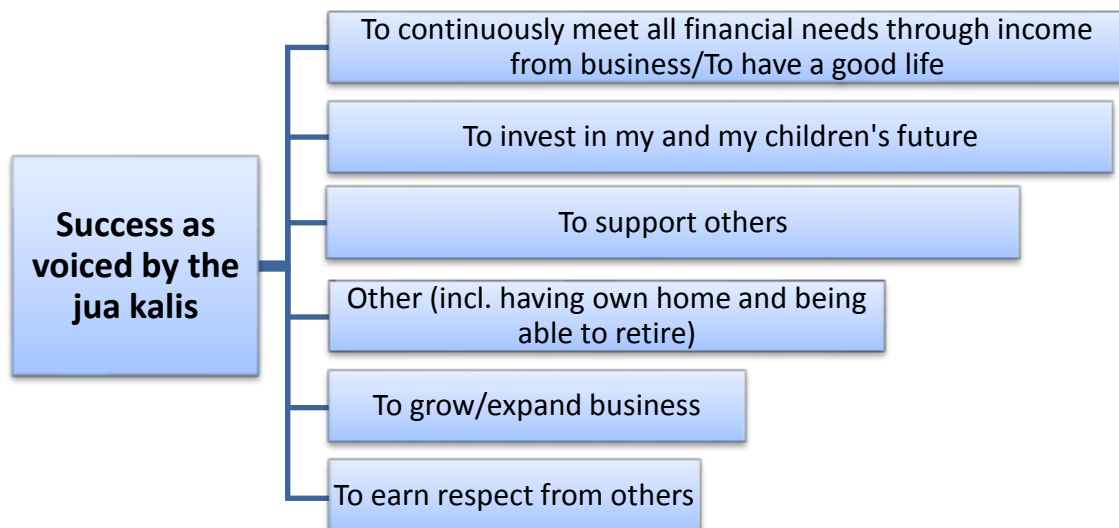
Source: Field work data (June 2012)

5.3.3   Different Pathways Leading to the Jua Kali 'Destination'

When considering jua kalis' engagement in voice, it is important to better understand if the jua kali 'destination' is a longer-term stop for the people engaged in jua kali activities or if they are just passing through on the way to a 'better' i.e. more formal and secure job. To answer this question, it is helpful to better understand how jua kalis arrived at this destination: Was becoming a jua kali an act of choice? Or was it an act of last resort since there were no other options to earn a living? More details on the

different pathways of the jua kalis interviewed leading to their jua kali 'destination', is presented in *Table 5.9.*

Table 5.9:   Motivation of Becoming a Jua Kali

Q13: HOW DID YOU BECOME A JUA KALI?				
Ratings	**No other choice**	**Chose to become JK**	**Family influence/ Inheritance**	**Resigned from other employment**
Total	**42**	**30**	**6**	**5**
Women	15	16	1	0
Men	27	14	5	5
GV1	**1**	**1**	**0**	**1**
Women	1	0	0	0
Men	0	1	0	1
GV2	**6**	**0**	**0**	**0**
Women	2	0	0	0
Men	4	0	0	0
GV3	**4**	**2**	**1**	**0**
Women	0	1	0	0
Men	4	1	1	0
GV4	**19**	**17**	**3**	**4**
Women	4	5	0	0
Men	15	12	3	4
GV5 (men only)	**4**	**0**	**1**	**0**
GV6 (women only)	**4**	**5**	**1**	**0**
GV7 (women only)	**3**	**5**	**1**	**0**

Source: Field work data (June 2012)

Many jua kalis interviewed stated that they entered jua kali business activities (including being employed in a jua kali business or being trained to become a jua kali in future) because they did not have any other choice; most of these jua kalis were men. In many cases, having no other choice but to become a jua kali was indicated as the result of having had to drop out of school due to lack of school fees which parents or other relatives were unable to pay as illustrated by Geoffrey, Emmanuel and Lucas below. In some cases, dropping out of school was also attributed to the death of close family members: men seem to have been mostly affected by the death of either one of their parents; while women also cited the death of their husbands as a turning point in their lives.

> I ventured into jua kali because when I finished my high school, the funds were not there for me to continue with formal education … so, I had to look at the reality of life and see what I can do for myself. (Geoffrey)

> I learned up to Standard 7 (*end of primary school in previous education system in Kenya*) and after looking for a job and I failed, my father told me to go to jua kali. And after coming to jua kali and learning this job, I gained a lot from it: I built my houses, my wives', and for this time, sponsoring my children in school … jua kali is my sweat, my own sweat, yes. (Emmanuel)

> At first, after schooling, I was supposed to join secondary school but … due to lack of school fees, which made me decide to become a jua kali … I was seeing some other people working, they were not stealing, they get their life through jua kali - so, I knew life is here. (Lucas)

In contrast, some of the jua kalis interviewed indicated that becoming a jua kali was a conscious and voluntary choice; about half of them being women. Some of them (including Sarah, John, Mary and Joseph below) stated that they had left previous employment in other (sometimes formal) jobs to pursue their jua kali businesses full-time.

> When I was through with my education, there was no one to take me to college …then I sat down to think what I can do to help me as a girl … I thought of having my own business but I was employed first … but then I left my employment to open my own business. (Sarah)

My husband's death opened up an avenue for me to start and be involved in jua kali since he could never allow me to get into any business when he was alive. (Gladys)

I was once a technical lecturer, and then I established my own workshop supplying schools with school furniture. (John)

When I was working and I am telling you and I really appreciated my employer who elevated me from zero to somewhere … There was a time when they were trying to retrench us … even I told my bosses if there could be a possibility to reduce our salaries – me, I would have appreciated it … but that was not possible … for whatever reason we were to go outside and work with it .. and how did I work with it? With me, when I got my money I built two houses … Where I am now is my own plot … I built another home in my own compound here … I am getting rent … But it was my choice to become a jua kali … to dedicate my time and efforts to jua kali … and I am making it. (Mary)

There is some sort of respect … in this community they appreciate hard work … but in this community this is one area that is causing us major problems … zeroing in so much on employment … when one completes Form Four (*High school equivalent in the current Kenyan education system*) they just roam around but getting a job these days is very difficult … there is still some kind of bad perception on business … Ah, when I was quitting my job as a teacher to take up this business – my parents refused, they wanted me to work in an office … but of late, I was able to convince them. (Joseph)

Other jua kalis indicated that their decision to become jua kalis was motivated by their families (parents) since they were expected to take over the family business. Not surprisingly, the majority were men in line with the patriarchal tradition dominant in Luo culture.

All jua kali employees and most jua kalis engaged in manufacturing activities stated that they had no other choice but to engage in jua kali activities. While this research finding might not be surprising, the fact that most better-off jua kalis also stated that they had no other choice, presents a rather interesting finding.

The group of boda-boda operators (part of GV 2) needs particular consideration in this discussion since research findings revealed that their engagement in the jua kali sector is rather temporary, making them jua kalis 'in transit'. The case of the Homa Bay Town boda-boda operators, based on findings from the related group interview, is set out in more detail in *Box 5.1*.

Box 5.1: The case of the Homa Bay Town boda-boda operators: Jua kalis 'in transit'

The boda-bodas, or motorbike taxis, have become a much-valued transport option for many Kenyans since their introduction in the country some ten years ago. The boda-boda population of Homa Bay Town was estimated to have reached about 2,000 bikes as of June 2012. The boda-boda operators are young men (aged between 18 and 35 years; the majority in their mid-twenties) who ride or "operate" the bikes to earn some money while in pursuit of "better" job opportunities. In many cases, these young men do not own the bikes they ride but hire them from their owners against a fee:

> *"The boda-boda sector mainly consists of the youth ... People above 40 years, they cannot cope with this manual work, and they will not be able to ride, be involved in this tiresome work …"*

> *"I am self-reliant now … I will find what I can do next … My uncle is still giving me promises … If this recruitment for the Armed Forces comes, he might be able to take me there … I still have hopes to get something … Boda-boda is just there to sustain me for now …"*

> *"It's just something temporary … I finished school in 2005 and since 2008 I have been in boda-boda …*

> *"It's just temporary … I am still in college … I want to finish college and then find something … For now, I just want to earn some money"*

> *"I just want to make 60,000 (Kshs) … I need this money to be trained as a plant operator …"*

In government circles, there have been questions if this particular segment of the service sector/transport industry should be regarded as part of the jua kali sector – and if so, where exactly it should be located or, in other words, under which government entity it should be anchored.

When talking to the boda-boda operators, the answers to these questions appear rather simple:

> *"Yes, we are part of the jua kali … because jua kali work under the hot sun and sweat to earn their daily bread. And in the set-up of the boda-boda, you have to bust in the hot sun … it involves sweating and straining to make ends meet." (Sam)*

> *"Currently, we are put under the Ministry of Youth, Gender and Social Services. But you see, most of the boda-boda operators, they regard them as employees rather than business people because most of them ride bikes that belong to other people; most of the boda-bodas are owned by teachers who give them to young boys to ride and to bring them returns later in the evening or after a week … The ministry just regards them as casual labourers … This is really frustrating … we are not formally employed … In fact, there is no one to employ you - It's just like you have been given an asset to take to the market to trade: you take your side of the bargain, and you give him his side of the bargain because we pay a fee … We don't belong anywhere; we are just hanging … There is no place that has been set for the boda-boda sector … The government put us there. They say that for us to operate, we must come together to be recognized … it could be a community or a youth organization and your age should be between 18 and 35 years … So, we registered as a Youth Self Help Group." (Sam)*

Government support, mainly financial support is expected to be disbursed through new, devolved, channels and "hopes are high". However, unlike support provided to other jua kali segments, the boda-boda operators envisage to invest any possible forthcoming support not into their current business activity (unless they are planning to buy a motorbike) but into other livelihood options such as paying school fees to finish their college education or paying fees to train for another profession etc. – ultimately, to improve their chances of finding employment and to leave the jua kali sector behind. In that sense, the boda-boda operators are a truly unique part of the jua kali scene and, due to their increasing number, a force to be reckoned – even if the precise composition of this segment is in a constant flux due to the in-and out migration of its young members.

Source: Field work data (June 2012)

5.4 Voice Actions: From Whispers to Voice

Having discussed the priorities and needs or 'voice issues' of the jua kalis in the previous section in line with the first research question, let us now turn to examine how jua kalis individually pursue their voice in line with the second research question. The specific moments when voice was employed by the jua kalis, the domains in which

voice was expressed vis-à-vis what audience, and the scale of voice used are being more closely analysed below.

5.4.1   Voice Moments

For most of the jua kali men and women interviewed, there were particular moments in their lives when they were forced as individuals to take action and voice their interests and needs vis-à-vis others. These moments were usually points in time when their fundamental interests and needs – their survival - was threatened. Examples of these 'turning points' include the death of their husbands for women jua kalis as expressed by Gertrude, and the acute lack of financial resources (sometimes caused by the death of family bread winners) resulting in the disruption of the pursuit of formal education and setting people on the path of becoming jua kalis as the only available means of trying to become self-reliant and secure their survival as indicated by Samuel.

> When my husband died, I had to make tough decisions whether to move on and fend for myself and my family or to get inherited and remain at home and beg and nobody is there for me to beg … but you know what goes with it when you decide to live alone .. the talks, the talk of the day, and the discrimination of the one who stays without a husband. You are seen as a prostitute – if you are living alone they say that you must be a prostitute ... But this did not bar me from doing what I wanted to do … did not bar me from doing business … but the talks were there … It's only after a long time when they wanted to see where I was prostituting and they did not get anything that the talks stopped … This was the family of my husband and even my surroundings because they expect you to live with a man. (Gertrude)

> There was nobody who could take me to secondary school ... I stayed at home for about 2 years before there was a Samaritan who took me to Homa Bay Youth Polytechnic, I trained there for two years and after completing my training, I joined jua kali. (Samuel is engaged in carpentry and operates from the 'carpentry lane'.)

Other examples of specific moments of threats experienced by the jua kalis interviewed include the events of the 2007/08 post-election violence as described by

Jacob, harassment by municipal askaries as expressed by Richard and David, and potential eviction from their place of work as indicated by John.

> (During the 2007/08 post-election clashes) They came and took everything, my tools and some chairs, my products … I don't know who they were … so, I am planning to move to Kendu Bay to start over because there are not these problems … They have built a house there for jua kalis. (Jacob is engaged in carpentry and works from the KIE premises.)

> The municipal council comes involving their by-laws, they carry away your machines, even this timber you see outside … Then you have to go and follow up to bring back your things at your own cost … They usually come en mass to enforce their own laws in our absence … They have always approached us as if we are entrepreneurs of no substance. (Richard is engaged in carpentry and operates from a side road in Homa Bay town.)

> The municipal askaries, they are harassing some people to some extent ... in any case, they harass you if you fail to do what they want. (David is also a carpenter with his business located opposite the bus stage in Homa Bay town.)

> The road construction has seriously interfered with my work … They left me with a very small place to work from … The veranda where we worked from was cut by half but our main buildings were never interfered with …. You know, the services the municipal council provides to us we don't understand but we in turn pay for the licenses, we renew our licenses annually. (John)

While the issues being voiced vary depending on the personal circumstances of the jua kali women and men, they tend to be linked to immediate needs or essential requirements for self or family survival – the moment the status quo is being threatened, women and men take certain actions in response to a specific threat within the options available to them. How to act and what voice action is considered most appropriate, seems to first and foremost depend on the prevailing culture and social norms at play.

5.4.2 Voice Settings: From the Private to the Public Domain

Based on the expressions of some of the jua kalis interviewed cited above, there are three noticeable voice settings: the first one is where the voicers mention issues affecting their survival and principal options of generating income - these issues are usually raised vis-à-vis household members in line with existing family/community protocols deeply characterized by prevailing cultural and social norms. The first voice setting is located in the private domain and is therefore rather personal and confidential. As discussed in *Chapter 2*, decisions taken in the private domain are political and concern some of the most fundamental livelihood issues including who is pursuing formal education or taking up an economic activity, who is engaging in what business/profession, for what purpose, with what family resources, for how many hours per day – all of these decisions are being taken in the privacy of individual homes/households.

In the second setting, the voicers raise issues affecting their operations as jua kalis vis-a-vis representatives of the related local authority. This voice setting is located in the public domain and involves discussions and negotiations with representatives of the local jua kali scene including local government authorities.

The third voice setting is situated between the private and public domains and refers to the "surroundings" as mentioned by Gertrude above. The surroundings can comprise neighbours, friends and acquaintances, people one engages with as part of one's ordinary routine. This is the space for engagement in often rather informal social groups such as church-based groups, small savings (or 'Merry-go-Round' groups for women) and self-help groups, burial funds and other clan-based groups.

The generation of concrete evidence for instances of voice in the first setting is difficult to achieve due to its personal nature and the fact that most such interactions take place between household members away from the eyes and ears of the public on issues commonly considered 'confidential' – experiences on intra-household negotiations are unlikely to be raised with 'strangers' in the interviews and were therefore not an explicit area of focus of this research. However, where interview participants chose to volunteer related experiences, then the interviewer would gently

probe for further details in the ensuing talk. It is interesting to note that the only time when jua kalis did mention their personal experiences on intra-household negotiations in the interviews was when they did no longer treated these matters as confidential: when they seemed to have broken with some of the respective cultural and social norms usually considered binding – such as in the cases of Gladys and Gertrude who are widows living on their own.

On the other hand, individual voice actions in the more public domains (in the context of the second and third settings) were purposely explored in the interviews and captured in the related experiences as recounted by the jua kalis in the interview talk.

5.4.3 Scale of Voice

Not surprisingly, based on the experiences expressed by the jua kalis above, there seems to be a strong link between the severity of the threat concerning the livelihood of the jua kali and her family and the level of severity in the corresponding voice action: In addition to intra-household negotiations involving spouses and co-wives in the privacy of their homes on the principle roles and responsibilities of household members regarding the maintenance and well-being of the household – often only audible as mere whispers to the public ears of neighbours and friends; the softly spoken conversations with people "surrounding" the jua kali men and women as part of their daily routines; to the firmly or loudly spoken negotiations between jua kalis and representatives of the local authority concerning issues of compliance of their business activities with local rules and regulations ("their by-laws" as cited by Richard above) in the public domain, there are also voice actions that border the extreme on a possible scale of voice: Among the instances mentioned above, the moment when a woman loses her husband and decides to stay on her own (and not to perform *lako/ter* as expected from her under Luo culture) seems to be one of the most severe challenges she can experience in her life time since this decision makes her an outcast affecting all domains of life including her social status within her family and community and, consequently, her options to earn a living essential to maintain herself and raise her children within the same cultural context or community. While the other experiences mentioned above describe particularly trying moments in response to a specific (temporary) threat, and voice actions in response to these threats are acceptable

options within the cultural setting/local community; the decision of a Luo widow to stay "without a husband" (as mentioned by Gertrude above) is a clear choice of 'exit' from her husband's family, matrimonial home and, often, her local community, neighbours and friends which has severe implications on her livelihood options.

Based on the above experiences and noted voice domains, a possible scale of individual voice, triggered by specific challenges or 'turning points', could be drawn with the vertical axis indicating the scale of voice and the horizontal axis indicating the voice domain. The voice scale has a specific starting and ending point: the birth of an individual voice is that point in time when an individual makes a conscious decision to express her interests and standpoint vis-à-vis someone else; this voice grows in strength from a barely audible whisper to a soft and loud voice; and it peaks at the level of a scream. To maintain audibility, it will have to drop back to the level of a solid voice. The voice domains are indicated along the horizontal axis reflecting individual voice actions of jua kalis interviewed taking place in the private and public domains as well as in the space between the two, the "surroundings" as described by Gertrude. *Figure 5.4* illustrates the scale and domains of individual voice as expressed by the jua kalis interviewed.

Figure 5.4:   Domains and scale of individual voice
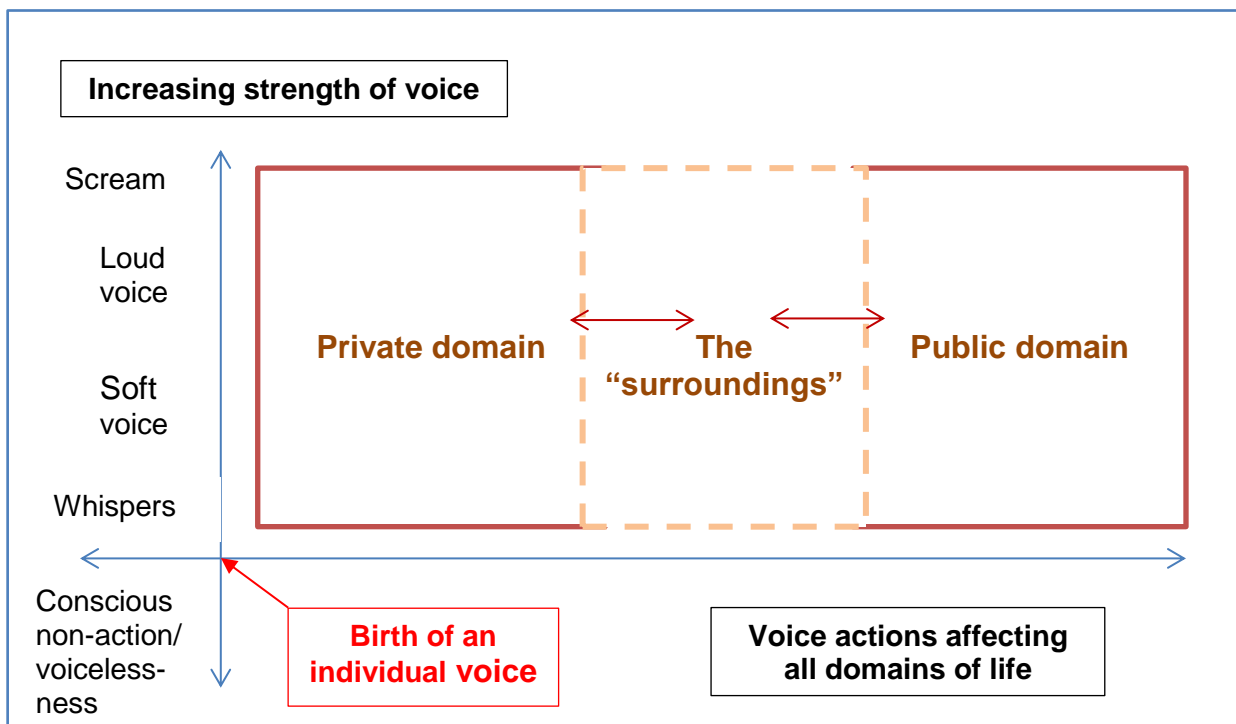
Source: Field work data (June 2012)

The research finds that jua kali women are likely to register more instances of voice in the private spaces compared to men due to the specific challenges they encounter as business *women,* particularly widows and women in polygamous households, due to additional challenges encountered arising from particular cultural constraints. The stories of Gladys, Gertrude, Rose and Martha above attest to this.

In addition to the gender dimension of voice, there is also age to consider as one of the important factors in Luo (and African) culture: Older jua kali men are more likely to voice their concerns publically than young jua kali men and women. Often, the people who are most respected within their local community (mostly older men of a certain professional experience and family background in line with Luo tradition) might also become spokespersons for others (this will be further explored in *Chapter 6* below).

The evidence generated also shows that some jua kali women interviewed, including older widows and women in polygamous marriages, have been able to overcome cultural barriers and earned social status and respect from fellow jua kalis (particularly

other women) based on their business success and personal perseverance. Their voices have developed from whispers to a solid voice and these jua kali women are now being considered role models within their respective jua kali associations as well as their "surroundings" and private spaces (see the stories of Winnie, Gertrude, Gladys and Mary above). It will be important to observe, how much these role models will be able to contribute to help give birth to the individual voices of other women (and men) in future.

Annex 5 presents selected case studies to illustrate some of the concrete actions that jua kali women and men have taken individually in pursuit of voice within their families/households, community and working environment. Based on the earlier established groups of voicers, the cases represent examples from each of these groups.

5.5   Conclusion

This chapter set out to answer two research questions. Research question one "What are the priorities and needs of the jua kalis as defined by them that potentially need voicing?" and research question two "How have jua kalis individually pursued their voice?". In answering these questions, the study, firstly, analysed the different personal and business backgrounds of the jua kalis interviewed resulting in the establishment of particular groups of 'voicers'. Secondly, it examined individual priorities and needs of the jua kalis interviewed to understand the issues that might be taken up by the jua kalis individually for voice actions. Additionally, their aspirations and related perspectives on business success as well as their pathways of arriving at the jua kali 'destination' were examined to better understand jua kalis' motivations for getting involved in individual voice actions and what options of voicing their interests and standpoints are available to them. Finally, the chapter identified actions of voice taken by jua kalis individually in pursuit of their respective needs and priorities. It examined at what moments jua kalis chose to engage in voice and for what reasons, and how they engaged in voice, i.e. whom they addressed, in what setting and using what scale of voice.

The Homa Bay Town jua kalis interviewed in this study confirm the notion that the jua kali universe is a highly heterogeneous group of people greatly stratified based on the social characteristics of the jua kalis or 'voicers' (including their ethnicity, age, family background and life experiences) and their business backgrounds (including the business activities they pursue, the nature of their engagement in jua kali activities, and their socio-economic status as reflected in the physical state and degree of ownership of their workspaces). These different backgrounds of the voicers shape their voice issues, i.e. what isues to be pursued using voice, as well as their voice options, i.e. how to utilize voice (see *Table 2.2*). The study establishes seven distinct goups of voicers focusing on different groups amongst the jua kali enterpreneurs, but also including their employees and trainees as potentially more vulnerable groups in the diverse jua kali scene. Similarly, jua kali women who are widowed or part of polygamous marriages, are categorized in separate groups to allow for particular attention during the analysis.

Regarding research question one, the study finds that there is an overwhelming consensus among all jua kalis interviewed (regardless of their specific background, group of voicers they are part of or how they arrived at the jua kali 'destination') concerning their *Table 2.2* needs and priorities: All jua kalis interviewed undertake their business activities in order to meet immediate family needs and educate their children as their most important priorities. However, study findings also show that in addition to this commonality, there exist particular concerns for particular groups of jua kalis interviewed. Jua kali women, particularly widows, stress the need to have their own homes outside of their matrimonial homes so as not to be left homeless with their children in case they refused to follow the dominant cultural practice of *lako/ter*. Jua kali women who are part of polygamous households, particularly second wives, emphasize the same need in order to be able to carry out their affairs (including jua kali activities) with a greater degree of independence in response to cultural constraints.

There is also a remarkable difference among the jua kalis interviewed when considering investing in the expansion of their businesses as a priority as envisaged by other jua kali studies. Only thirteen out of the 70 jua kali entrepreneurs indicated this as a priority at all, with the majority being 'better-off' jua kali men. Business

success for most of the jua kalis interviewed, particularly the more vulnerable entrepreneurs operating their businesses mainly for the survival of their families, does not hinge on the expansion or 'graduation' of their businesses.

Regarding research question two, the study finds that most jua kali men and women take action and voice their fundamental individual needs and interests vis-à-vis others in moments when their immediate needs or essential requirements for self or family survival are being threatened. Moments of acute threats or 'turning points' experienced by jua kalis prompting voice actions include the death of their husbands for jua kali widows, the loss of essential business tools and materials resulting from the 2007/08 post-election violence, 'routine' harassment carried out by local authorities, and potential evictions from their place of work experienced by jua kali men and women.

The jua kali women and men interviewed use voice to first and foremost meet immediate family needs and educate their children as their most important priorities as described above. While this can be taken as a reflection of their 'positive sense of agency' (individuals' awareness of their rights, confidence, aspiration and knowledge to demand change; based on self-acceptance and self-respect) as defined by Kabeer (1999), it is also important to note that in many cases individual voice of jua kalis is triggered by acute threats to their livelihoods and potential desperation.

Existing family and community protocols shaped by prevailing cultural and social institutions determine how jua kali men and women express their voices in response to these threats leading to significant differences in their voice options. The study finds that jua kali women are more likely to take actions of voice in the private spaces vis-à-vis their husbands, other household members and people from their 'surroundings' most likely at lower voice scales due to the particular challenges they encounter as business *women*. In some cases (as illustrated in the quotes above), jua kali women will seek help from their husbands to enforce business arrangements in a more public domain or consult in the domestic domain before taking business decisions affecting the family. In contrast, men are more likely to take voice actions more confidently and loudly in the public domain vis-à-vis local authority representatives, fellow jua kalis or other jua kali stakeholders.

Faced with extreme threats, some jua kali women (mostly widows) were able to break existing cultural protocols and push the boundaries set by prevailing structures in such a way that they are now not only successful business women but also acting as role models for other women in terms of social (in addition to their economic) achievements. The latter can serve as a good example of success of individual voice actions in response to the related question posed in *Table 2.2*.

While the evidence generated on the individual voices of jua kali women and men generally supports the assumptions indicated in the analytical framework employed in this study in terms of voice issues, voice actions, speakers, voice settings/domains, scale of voice, voice moments, the audience and success of individual voice, it also needs to be re-emphasized that concrete instances of individual voice actions occurring in the private domain could not be witnessed first-hand due to their personal and rather confidential nature. The analysis of jua kalis' individual voices in those instances therefore had to rely on the personal accounts of the respective jua kalis wherever they were shared.

This chapter has defined the individual voices of the jua kalis of Homa Bay Town. These individual voices contribute to the organized jua kali voice. The next chapter, therefore, will analyse the capacity of jua kalis to *collectively* articulate and advance their needs and interests and to influence critical decision-making processes affecting their lives.

CHAPTER 6: The Organized Voice of Informal Sector Entrepreneurs

6.1 Introduction

As discussed in *Chapter 2*, an organized voice refers to the capacity of groups of people to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives (Kabeer, 2008). Its pursuit entails collective action which includes (a) the involvement of a group of people; (b) a shared interest; and (c) some form of common action (Tilly &Tilly, 1981).

In Kenya, jua kali associations (JKAs) were often understood to comprise the organized jua kali voice following their increased formation after former President Moi's visit to jua kalis in Kamukunji in late 1985 (See *Chapter 4*). Initial JKAs in Homa Bay seem to have been established in a similar formation 'wave' in the early-1990s before merging into an umbrella organization later. However, JKAs are currently representing only a small part of the total jua kali population operating in the town.

This chapter presents the second part of the research findings focusing on the organized jua kali voice and common actions pursued jointly by jua kalis in selected JKAs. Building on the findings from the previous chapter focusing on individual jua kali voices, it analyses how well individual needs and interests of jua kalis are captured in the JKA objectives to address the third research question. It investigates how the organized voice is being pursued by the JKAs and illustrates achievements realized by the JKAs in advancing shared interests and the organized voice of jua kalis in line with research question four. Finally, it examines key potentials as well as challenges of the JKAs in advancing the jua kali voice in line with research question five.

To create conceptual coherence, this chapter mirrors *Chapter 5* very closely in terms of the analytical foundations. The chapter, firstly, provides a short background of each JKA examined in this research and an analysis of the JKA membership. Secondly, it investigates what voice issues are being taken up by each JKA as reflected in the respective JKA objectives. It also examines to what extent the individual voice issues identified in *Chapter 5* are reflected in the collective voice issues. Thirdly, it investigates to what extent individual and collective objectives were achieved in benefit

of JKA members. It presents examples of organized voice actions and examines at what moments these actions were taken, by whom and how using what scale of voice. In addition to the analysis in *Chapter 5*, this chapter highlights, fourthly, key potentials as well as challenges encountered by the JKAs in pursuing the organized jua kali voice and provides some thoughts on how challenges could possibly be overcome in future.

As in the previous chapter, selected quotes and transcribed interview passages are used to illustrate voice experiences as expressed by the jua kalis themselves.

6.2 Voice Context: The Jua Kali Associations of Homa Bay Town

As discussed in *Section 4.3.1*, it can be estimated that in 2012 there were about 5,600 jua kalis operating in Homa Bay Town. However, only a very small number of these jua kalis (less than 900 people) were registered members of JKAs (See *Tables 6.1 and 6.2*).

Table 6.1:   Estimated number of JKA members in Homa Bay Town, June 2012

Item	Estimated No. of people
People living in Homa Bay Town	41,000[42]
People comprising Homa Bay Town's labour force	19,900[43]
Jua Kalis operating in Homa Bay Town	5,600[44]
Jua Kalis operating in Homa Bay Town being registered JKA members	<900[45]

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[42] Source: Kenya, 2013b, p. 11.

[43] This figure was reached by applying the Homa Bay County labor force (people aged 15-64 years) average of about 47 percent of the total population of Homa Bay County to the population of Homa Bay Town (Kenya, 2013b).

[44] Applying the national average of total employment, it can be assumed that about 6,700 people were employed in 2012 in Homa Bay Town (Kenya, 2014a, p. 65). Since about 82 percent of all total employment in Kenya was being provided by the jua kali sector (Kenya, 2014a), it can be further estimated that in 2012 there were about 5,600 jua kalis operating in Homa Bay Town.

[45] Source: *Table 6.2* below.

6.2.1 The Jua Kali Associations Examined

As discussed in *Chapter 3*, the focus of this research was the following five Jua Kali Associations (JKAs): 1) the Asego Homa Bay Town JKA, 2) the Homa Bay Industrial Self-Help Youth Group, 3) the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society, 4) the Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society, and 5) the Homa Bay Boda Boda Association. These JKAs were selected based on particular criteria aimed at capturing the majority of registered jua kali women and men in Homa Bay Town from the broadest variety of occupations and socio-economic backgrounds as possible and ensuring a degree of diversity among the JKAs in terms of foci in service provision for their members (with the Savings and Credit Cooperatives or SACCOs focusing specifically on providing loans and credit to their members), and their registration and management arrangements (with particular processes and financial regulations applicable to the SACCOs.

Table 6.2 provides a summary of the JKAs investigated in this research indicating when they were registered, with what government entity and how many jua kalis are estimated to be their members.

At the time of the field work in June 2012, the Homa Bay Town jua kali scene also comprised various defunct or inactive jua kali groupings such as the previous Homa Bay Cooperative Society and small trade- or location-based jua kali groups such as the Sophia Jua Kali Association. In addition, there were other organizations providing support to jua kalis even though the focus of their support was not only directed at jua kali men and women. These organizations included the Kenya Women Finance Trust, Commercial Banks (such as Equity Bank Kenya) and some Non-Governmental Organizations (such as *Doctors without Borders*, *MSF*).

However, the selected five JKAs can be assumed to capture most active jua kali group members in Homa Bay Town as of June 2012. They are described in more detail below.

Table 6.2:   Selected Jua Kali Assosications (JKAs): Age, Registration and Size

Name of JKA	Year of Registration	Government entity registered with	Estimated membership
Asego Homa Bay Town JKA (AJKA)	2007	Attorney General	188 jua kali artisans of various trades (146 men and 42 women)[46]
Homa Bay Industrial Self-Help Youth Group (IJKA)	2007	Ministry of Gender, Sports, Culture and Social Services, Department of Social Services	Approx. 10 jua kali artisans (all men) located at the KIE compound, Homa Bay Town[47]
Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO)	2009	Commissioner for Cooperative Development	223 men and women jua kali artisans of various trades as well as traders[48]
Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO)	2009	Commissioner for Cooperative Development	300 women jua kalis of various trades, predominantly traders[49]
New Dawn Motor Cycle Youth Group (BBA)	May 2012	Ministry of Gender, Youth, Sports, Culture and Social Services, Dep. of Social Services	127 boda-boda operators (all men) located within Homa Bay Town[50]
Total estimated JKA membership			**848 people**

Source: Field work data (June 2012)

The Asego Homa Bay Town Jua Kali Association

The Asego Homa Bay Town JKA (AJKA) developed out of the Homa Bay Jua Kali Association. The latter was registered in 1996 with the Attorney General's Office and mostly comprised jua kali artisans engaged in carpentry and joinery works. AJKA was formed with the objective of bringing together under one umbrella Homa Bay town jua kalis in an effort to secure land allocated by the then Municipal Council of Homa Bay

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[46] Source: AJKA membership records (June 2012).
[47] Source: Discussions with IJKA officials and members, Homa Bay (June 2012).
[48] Source: Minutes of the 3rd AGM of ASACCO, Homa Bay (26 April 2012).
[49] Source: WSACCO, Annual Progress Report (January 2011 - February 2012, p. 2).
[50] Source: Discussions with BBA officials and members, Homa Bay (June 2012).

dedicated to jua kali development. Members of smaller, trade- or location-specific jua kali groupings (including the Homa Bay Industrial Self-Help Youth Group - see below) came together under the AJKA umbrella. In June 2012, the AJKA was estimated to comprise 188 jua kalis from various trades and professions (AJKA membership records, Homa Bay, June 2012). This broad membership as well as the composition of the AJKA Executive Committee reflects this 'merger'. Following its registration in 2007, AJKA was allocated a parcel of land by the Homa Bay Municipality located on the main road on the shores of Lake Victoria (Source: Observations and discussions with AJKA officials and members, Homa Bay, June 2012).

The Homa Bay Industrial Self-Help Youth Group

The Homa Bay Industrial Self-Help Youth Group (IJKA) is much smaller in size than the AJKA: group membership comprises about ten jua kali men who are engaged in metalwork, welding and/or carpentry operating out of solidly built workshops at the Kenya Industrial Estates (KIE) compound in Homa Bay. IJKA is closely associated with the activities and services provided by the KIE in Homa Bay. IJKA previously existed under the same name, registered in the mid-90s as Self-Help Group under the former Ministry of Social Development. At that time, it seemed to have been dominated by the generation of the 'fathers' of the current members; it fell dormant after the closure of the KIE Homa Bay Branch Office in the late 1990s. IJKA was re-constituted in 2007 under the leadership of the 'sons' of the original IJKA members. New officials were said to have been elected in 2007.

The Asego Homa Bay Jua Kali Savings and Credit Cooperative Society

The establishment of the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO) was initiated by the AJKA to provide loans and credit to its members. ASACCO was registered as a separate entity by AJKA officials under the former Ministry of Cooperative Development in April 2009. Management of the ASACCO was then handed over to the newly elected ASACCO officials. There continues to be a close link between the AJKA and the ASACCO: AJKA members tend to be part of the ASACCO and vice versa. ASACCO members are drawn from various trades and include jua kali artisans as well as traders and service providers. Members consist of women and men. ASACCO operates a small office next to the Assistant Chief's office behind the Municipal Market in Homa Bay Town (Source: Observations

and discussions with ASACCO officials and members, Homa Bay, June 2012). Share deposits of the ASACCO stood at Kshs. 4.5 million in June 2012; an equal amount was indicated as having been lent to members since 2009 (ASACCO, Minutes of the 3rd ASACOO AGM, Homa Bay, 26 April 2012).

The Homa Bay Women Entrepreneurs Savings & Credit Cooperative Society

The Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO) was presenting itself as a new force in the Homa Bay jua kali scene with about 300 women members. It originated out of efforts undertaken by small scale jua kali women traders in Homa Bay Town who knew each other well. These efforts started in 2006; the original idea then was to come up with a merry-go-round-scheme to mobilize funds to address individual needs. This idea grew into the current SACCO. The WSACCO had to overcome opposition from women who had had negative experiences with previous/other SACCOs as well as suspicions from their husbands/other men towards this women-led initiative. The SACCO capitalized on the negative experiences of women of the area also with other lending institutions, especially the Kenya Women Finance Trust which resulted in several women losing their household and other items to KWFT when they defaulted on loan repayments even for a single month. Like the ASACCO, the WSACCO was registered under the former Ministry of Cooperative Development in 2009. The WSACCO operates an office at the garage road in Homa Bay Town and employs two male field officers for collection of loan repayments and contributions. WSACCO members are mainly small-scale traders in various commodities and service providers. Members consist of women only (Source: Observations and discussions with WSACCO officials and members, Homa Bay, June 2012). In June 2012, the WSACCO savings base stood at Kshs. 5.1 million; a total amount of Kshs. 4.5 million was indicated as having been lent out to about 200 members since 2009 (WSACCO, Annual Progress Report, January 2011 - February 2012, pp. 2-4).

The Homa Bay Boda Boda Association

Like many other small rural towns, Homa Bay Town has recently witnessed the rise of motor bikes imported from India and China. Starting in 2003, when the Kenyan economy purposely opened itself to the East, these motor bike taxis (or 'boda- bodas') have become a much-valued transport option for many Kenyans since they are

cheaper than the common buses and minivans, and able to navigate poorly maintained roads in the rural areas. They are also often much less safe to travel with since only very few bike operators use helmets themselves or offer this crucial protective gear to their passengers. In June 2012, the boda-boda population of Homa Bay Town was estimated to have reached 2,000 bikes. The boda-boda operators, mainly young men in pursuit of more long-term job opportunities, were certainly a new force to reckon in the local jua kali scene. Aggregated based on their parking location within the town, they had started to form groups to lobby for their interests: provision of adequate security to let them operate throughout the day and night being among the top priorities. The 'New Dawn Motor Cycle Youth Group', comprising 127 bike operators located within the town centre, had just been established as a Boda Boda Association (BBA) and was registered by the former Ministry of Gender, Youth, Sports, Culture and Social Services in May 2012 (Source: Observations and discussions with BBA officials and members, Homa Bay, June 2012).

In future, the office of the Registrar of Micro and Small Enterprises, established under the 2012 MSE Act, is envisaged to be the sole authority to register any new JKA and maintain a record of JKAs countrywide. The 2012 MSE Act, which came into force in January 2013, foresees the establishment of the MSE Registrar responsible for the registration of all eligible MSEs to a) harmonize previous registration under different government entities; b) keep membership records of jua kali groupings within the country updated; c) boost the functioning of jua kali groupings in line with their respective constitutions (particularly relating to election of group officials, group meetings, regular maintenance and audit of group records and financial accounts etc.) and d) enhance the government's capacity to give direction/issue directives to the jua kalis through their groups (Kenya, 2013a).

6.2.2 The Jua Kali Associations' Membership

During the field work phase in June 2012, out of the total number of 78 jua kalis interviewed, 62 jua kalis (including 27 women) were members of the JKAs described above. JKA members interviewed included 15 officials of the JKAs (most commonly the Chairperson, Vice Chair, Secretary and Treasurer). See *Table 6.3* for more details.

Table 6.3:   Overview of JKA Members and Officials Interviewed

	Total no. of people interviewed	JKA Members				
		AJKA	**IJKA**	**ASACCO**	**WSACCO**	**BBA**
Totals	**62**	20	6	21	12	3
Women	**27**	5	0	10	12	0
Men	**35**	15	6	11	0	3
		JKA officials[51]				
Totals	**15**	4	3	4	3	1
Women	**5**	0	0	2	3	0
Men	**10**	4	3	2	0	1

Source: Field work data (June 2012)

In line with the overall JKA membership statistics (as reflected in Table 6.2), twenty-one JKA members interviewed belonged to the Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO), followed by twenty jua kalis from the Asego Homa Bay Town JKA (AJKA), twelve from the Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO), six from the Homa Bay Industrial Self Help Youth Group (IJKA) and three from the Homa Bay Boda Boda Association (BBA).

While the ASACCO and AJKA reflect a good gender mix among their membership, it is noteworthy that the IJKA and the BBA only have men as their members; while the WSACCO only consists of women (See *Table 6.2*). While this gender disaggregation in the latter case is directly related to the fact that women are the defined beneficiaries of this JKA; in the case of the BBA and IJKA this gender disaggregation needs some more reflection. Here the explanation seems to lie in the fact that currently only men are boda-boda operators and are dominating the industrial trades (such as metalwork, motor vehicle mechanics and carpentry) which points to a strong gender determination of these professions within the cultural environment dominant in Homa Bay town.

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[51] JKA officials are highlighted here. However, they are included in the total number of JKA members interviewed.

When analysing gender at the level of JKA officials, it should be noted that only five of the fifteen officials interviewed were women.

Most JKA members interviewed were engaged in businesses involved in manufacturing, followed by service provision and retail trade as presented in *Table 6.4.* In reflection of the broad representation of different trades as indicated in their membership statistics (See *Table 6.2*), members interviewed from the Asego Homa Bay Town JKA (AJKA), Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO) and Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO) consist of jua kalis from all professional categories. Most carpenters interviewed belonged to the AJKA which can be attributed to the AJKA origins. Most service providers interviewed belonged to the ASACCO; while the majority of jua kalis involved in retail trade, predominantly women, belonged to the WSACCO. Members of the Homa Bay Industrial Self-Help Youth Group (IJKA) and Homa Bay Boda Boda Association (BBA) represent only one category of jua kali activities i.e. manufacturing in the case of the IJKA and boda-boda operators as one specific service provided in the case of the BBA, due to the particular nature of members' business activities.

Table 6.4: Business Activities of JKA Members interviewed

JKAs	Totals	Business Activity											
		Manufacturing						Retail trade	Services				
								13					
		C	T	MW	TS	SM	Subtotal Manufac-turing	Subtotal Retail trade	MVM	SH	BB	Others	Subtotal Services
AJKA	20	10	3	1	2	-	**16**	**2**	2	-	-	-	**2**
IJKA	6	2	-	4	-	-	**6**	**0**	-	-	-	-	**0**
ASACCO	21	1	3	1	-	1	**6**	**4**	2	2	1	6	**11**
WSACCO	12	-	2	-	-	-	**2**	**7**	-	1	-	2	**3**
BBA	3	-	-	-	-	-	**0**	**0**	-	-	3	-	**3**

Notes:
BB	-	Boda boda transport services	SH	-	Saloon/Hairdressing
C	-	Carpentry and joinery	SM	-	Shoe making
MW	-	Metalwork and welding	T	-	Tailoring and dressmaking
MVM	-	Repair of motor vehicles and motorbikes	TS	-	Tinsmithing

Source: Field work data (June 2012)

The BBA is clearly a trade-based jua kali grouping since its members are all boda-boda operators. The IJKA is a location-based JKA: its members are drawn from the jua kali artisans located at the KIE sheds in Homa Bay town. Because the KIE programme focused on supporting industrialization efforts among the informal sector, the jua kalis here are mainly metalworkers and welders, car mechanics as well as carpenters. Since women currently tend to be engaged in 'female' professions, WSACCO members interviewed were involved in retail trade, services provision and tailoring/dress making as one particular business activity in manufacturing.

JKA members interviewed also varied in regard to their age as indicated in *Table 6.5*. SACCO members showed the greatest variety in age: ASACCO members interviewed were between 19 and 64 years of age; while WSACCO members were aged between 27 and 60 years. IJKA and BBA members were drawn from distinct age brackets: IJKA members were between 31 and 49 years; while BBA members were between 20 and 35 years old. AJKA members ranged between 30 and 65 years.

Table 6.5:   Age of JKA Members interviewed

JKAs	Total No of people	Age (in years)					
		below 20	20-29	30-39	40-49	50-59	60-65
AJKA	**20**	0	0	5	7	5	3
IJKA	**6**	0	0	5	1	0	0
ASACCO	**21**	2	2	6	6	4	1
WSACCO	**12**	0	2	3	4	2	1
BBA	**3**	0	2	1	0	0	0
Totals	**62**	2	6	20	18	11	5

Source: Field work data (June 2012)

When analysing the JKA membership through the lense of the established groups of voicers (see *Section 5.2.3*), the following picture emerges: Most groups of voicers contribute to the JKA membership. The exception is the group of jua kali trainees which is entirely missing from the JKA membership (see *Table 6.6*).

Table 6.6: JKA membership by Groups of Voicers

Groups of Voicers	No. of people	No JKA member-ship	JKA membership				
			AJKA	IJKA	ASACCO	WSACCO	BB
Totals	**78**	**16**	**62**				
			20	**6**	**21**	**12**	**3**
Women	32	5	5	0	10	12	0
Men	46	11	15	6	11	0	3
GV1 (Trainees)	**2**	**2**	0				
Women	1	1					
Men	1	1					
GV2 (Employees)	**6**	**2**	4				
			0	**0**	**1**	**1**	**2**
Women	2	0			1	1	
Men	4	2			0	0	2
GV3 (Permanent Workspace Owners)	**7**	**0**	7				
			2	**4**	**0**	**1**	**0**
Women	1		0	0		1	
Men	6		2	4		0	
GV4 (Renters/non-permanent Workspace Owners)	**39**	**6**	33				
			14	**2**	**13**	**3**	**1**
Women	9	2	1	0	3	3	0
Men	30	4	13	2	10	0	1
GV5 (Jua kali men not requiring Workspace)	**5**	**4**	1				
			0	0	1	0	0
GV6 (Widows)	**10**	**1**	9				
			2	0	3	4	0
GV7 (Women in polyg. marriages)	**9**	**1**	8				
			2	0	3	3	0

Source: Field work data (June 2012)

Also interesting to note is the finding that the group of people employed in jua kali businesses is rather well represented in the JKA membership (only two employees interviewed, both men, are not JKA members) which seems to question the earlier assumption that jua kali employees would be less interested in jua kali voice issues. However, it should also be noted that employees chose to join the SACCOs as their preferred JKAs (in addition to the BBA for boda-boda operators) indicating that their main interest might lie in the accumulation of personal savings rather than in the pursuit of strategic or political voice issues.

The groups of widows and women jua kalis in polygamous marriages are well represented in the membership of those JKAs that seem to be most responsive to women's interests i.e. the two SACCOs as well as the AJKA (for women tailors and dressmakers).

6.2.3 Who is Missing in the JKA Membership?

There are 16 jua kalis interviewed who did not belong to the JKA membership comprising the 'exit' category: those jua kalis either never joined any jua kali association in the first place or were members of a JKA and withdrew. Most groups of voicers contribute cases to this exit category except for the group of permanent workspace owners: Here, all seven jua kalis interviewed are also JKA members. The exit category comprises the entire group of jua kali trainees – which is a rather surprising finding since it was assumed that people being trained in jua kali businesses are doing so with the goal of becoming jua kalis themselves and the intention of opening their own jua kali business once the training has been completed. The idea of joining a JKA to establish one's own network would therefore not seem too farfetched; however, the research findings here reveal a different reality.

Not entirely surprising is the finding that the group of jua kalis not requiring any workspace (all men) are mostly part of this exit category – only one jua kali interviewed, a boda-boda operator, is a JKA member.

Research findings also show that most jua kalis comprising the exit category, never joined a JKA. Only very few jua kalis took the conscious decision to exit their previous

jua kali associations due to disappointment and frustration, and their experience is shared in *Boxes 6.1* and *6.2*. This experience merits attention since it contributes to the above-mentioned fact that only a very small number of all Homa Bay Town jua kalis are JKA members.

Box 6.1:   Choosing exit: Withdrawing from the JKA membership

Philip is engaged in the repair of motorbikes, the "boda bodas", in town. He works from under a tree at the KIE premises and pays his friend, a fellow jua kali who owns a permanent workshop there, a small fee for keeping his equipment and spare parts in a safe place. Philip has been a jua kali in this profession for a long time and as such had also joined the IJKA. But as promised or expected benefits were not forthcoming, he decided to withdraw from the association; at the time of the interview, he no longer considered himself a JKA member:

> *"You know, they told us they wanted to bring us money but we don't know*
> *where those monies are … that is the reason why I decided to leave …"*

Most of the jua kalis working from the KIE premises are members of the Homa Bay Industrial Self Help Group (IJKA). Exiting the IJKA while maintaining his workspace at the KIE premises, could have posed particular challenges to Philip in terms of keeping his good working relationships with fellow jua kalis there but he does not seem to be concerned:

> *"I decided to leave this place peacefully because ... I just left it that way, hm*
> *… We are just talking as we left … there are no stories … I just left but I have*
> *not asked them to refund me …"*

"Leaving" the JKA in Philip's account is a rather loose term and seems to refer more to a personal withdrawal from active participation in IJKA activities (particularly the regular payment of contributions to be saved by the IJKA on behalf of its members) rather than a formal withdrawal by a JKA member from the organization - in which case both parties would have to take more formal action. Philip would have to more openly/decisively cut ties with the JKA and formalize his withdrawal (at the cost of potential future benefits); while, at the same time, the JKA would have to refund to Philip previously made payments/savings.

This does not seem to be in the immediate best interest of either party, and Philip, therefore, seems to have become part of the 'dormant' IJKA membership being somewhat 'stuck' between exit and voice.

In the meantime, Philip is pursuing alternative options in support of his personal and business needs:

> *"I have another group where I come from … if anything happens, we pay some money, combine resources for funerals and such … In fact, they can also help me with my business if you request them … but I have not yet asked them …"*

He also keeps an open mind about joining alternative JKAs and possibly re-joining the JKA in case it does prove successful (without his inputs or engagement) in future:

> *"Yes, my plan is to join other JKAs, any group … I can even go back to the IJKA if they asked me …"*

Source: Field work data (June 2012)

Box 6.2:   Choosing Exit: Decided not to join the JKA membership

Mark is a young carpenter who operates his business from a makeshift workshop at the 'carpentry lane' in town. Mark is still recovering from a bad experience he encountered with a different group: prior to setting up his business in Homa Bay, he was a member of a small-scale jua kali savings scheme in another town where he contributed 200 Kshs every week. When he was ready to apply for a loan from the group, he went to their branch office in Kisii but did not find any office or any person responsible. He lost 35,000 Kshs this way – which is a lot of money for a young jua kali trying to establish a business. Based on this traumatizing experience, Mark has decided not to entrust anybody else with his money ever again – including the jua kali associations of Homa Bay Town whose members "really tried" to convince him to join them. Instead, he is pursuing an alternative investment strategy: He invests in rearing animals such as goats and cows since "they give birth" – Mark is convinced that this strategy earns him better returns on his money as compared to the proposed saving schemes.

Source: Field work data (June 2012)

The above experiences indicate that in addition to active or 'full' membership in a JKA on the one hand, and 'full' exit from the JKAs (including the option of not joining any JKA in the first place) on the other hand, there is a third scenario to be considered in the context of the JKA membership: inactive or 'dormant' members who are neither fully participating in the pursuit of JKA voice issues nor have they formally withdrawn their JKA membership resulting in them being 'stuck' between exit and voice.

The practice employed by Philip above can also be considered as 'open exit' where he is more interested in maintaining good relations and staying 'peacefully' with JKA members than having his JKA related payments refunded. By avoiding formal withdrawl of his JKA membership or total exit as envisaged by Hirschman (1970), he keeps a door open to return to the JKA and to reap possible future JKA benefits.

Dormancy (or the lack of activity) seems to occur not only because of loyalty to the JKAs (Hirschman,1970), but might also be an expression of conscious risk avoidance strategies employed by jua kalis. They therefore represent a unique category that merits further theoretical attention and analysis. Regardless of their precise 'exit' motivation, dormant members very often function as a potential breaking block on collective action and have been recognized as problematic in the literature in the context of 'free-riding' (associated with members who enjoy group benefits without paying for the costs). A recent paper on Board Leadership however cautioned that before giving up on dormant members it is worthwhile to understand what brought them to that point (Governance Matters, n.d.). It cites lack of motivation from members to participate, leaders wanting to retain control, members not knowing what to do, and personal considerations making participation difficult, as possible root causes for the demonstrated lack of activity which can be countered by appropriate management action. *Figure 6.1* illustrates the dormant JKA membership 'stuck' between exit and voice.

Figure 6.1:   Between Exit and Voice: Dormant JKA Members
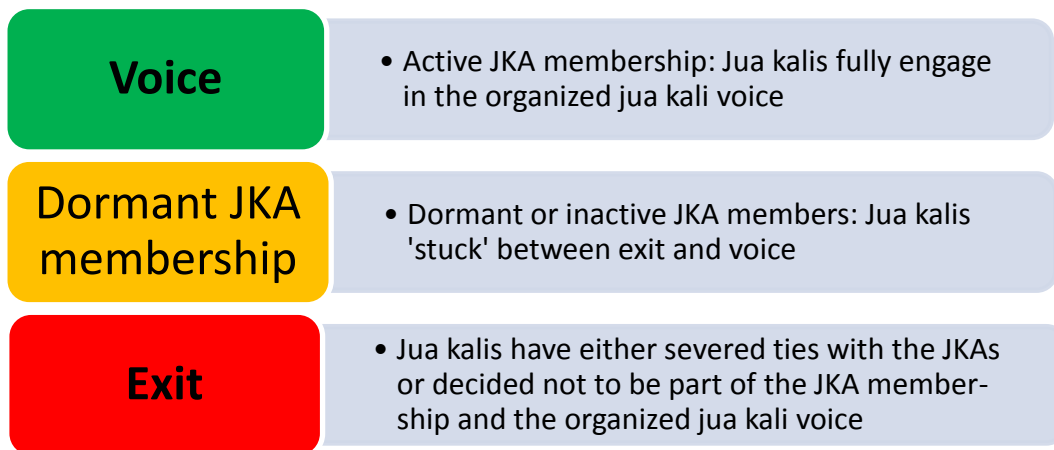
It is important to recognize that JKA members can play different roles in the pursuit of voice (and collective action) as acknowledged in the literature, ranging from free-riders and conditional co-operators (i.e. members who will contribute more when others contribute more) to altruists (i.e. members who contribute regardless of others' behaviours), as well as various roles mixing these strategies (Yang et al., 2013).

6.2.4 Other JKA and Social Group Memberships

Research findings reveal that jua kalis engage in other JKAs as well as social groups in pursuit of their interests as presented in *Tables 6.7* and *6.8.*

Out of the total number of JKA members interviewed, half of them were enrolled in at least one other JKA. In one instance, the jua kali interviewed was a member of three different JKAs at the same time. From Hirschman's perspective, this could be attributed to a lack of loyalty of this jua kali to any of the JKAs; but it might also serve as a reflection of the jua kali spirit of innovation and being able to make ends meet under difficult circumstances by drawing on different opportunities and services provided by different JKAs.

Table 6.7:   Other JKA Membership

JKAs	Other JKA membership					
	AJKA	IJKA	ASACCO	WSACCO	BBA	Totals
AJKA		1	16	-	-	17
IJKA	1		-	-	-	1
ASACCO	10	-		-	-	10
WSACCO	2	-	-		-	2
BBA	1	-	1	-		1[52]
Totals						**31**

Source: Field work data (June 2012)

There is a strong relationship between the AJKA and the ASACCO due to their particularly close history (See *Section 6.2.1*). The AJKA and ASACCO are good examples of informal sector organizations employing a combined strategy of 'struggle' *and* economic development (Bonner and Spooner, 2012; Carre, 2013). It is therefore not surprising that many AJKA members were, at the same time, members of the ASACCO and vice versa.

Being a member in different JKAs seems to be a useful strategy adopted by a significant number of jua kalis to achieve their aspirations through choosing groupings according to their individual needs i.e. JKAs for trade or location-specific needs, and SACCOs for specific financial needs.

However, the picture becomes even more complex when looking further at membership in other social groupings such as burial funds, clan- or church-based groups, Self-Help-Groups or Merry-go-Round and Widow Support Groups as presented in *Table 6.8*. In many cases, burial funds are clan-based. They can be compared to the Membership Based Indigeneous Insurance Associations in Ethiopia and Tanzania as described by De Weerdt et al. (2005).

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[52] Please note that the same BBA member was also a member of the AJKA *and* the ASACCO.

Table 6.8:   Other Social Group Membership

JKAs	Other social group membership						
	Burial Benevolent Fund	Clan-based Group	Church-based Group	Marry-Go-Round Group	Self-Help Group	Widow Support Group	Totals[53]
AJKA	8	8	4	1	9	1	13
IJKA	4	5	2	-	2	-	6
ASACCO	5	5	5	7	12	-	16
WSACCO	1	2	4	3	9	2	2
BBA	-	-	-	-	-	-	0
Totals	18	20	15	11	32	3	**37**

Source: Field work data (June 2012)

More than half of the JKA members interviewed indicated that they were also members of at least one other social group; in some cases, simultaneous membership in social groups went up to five. Most JKA members interviewed were also members of other Self-Help Groups, followed by clan-based groups, burial funds and church-based groups; women JKA members also indicated involvement in Merry-Go-Round and Widow Support Groups. The quotes below illustrate the simultaneous group memberships of the jua kali men and women interviewed:

> I am a member of both, the (*AJKA*) association and the (*A*) SACCO ... I am part of the women association of the estate I am staying. This association has lasted for more than 15 years and we are doing well … I am also part of another rural Self-Help Group because I must associate with my local women, where I come from. We are doing Merry-go-Round there … I have another group of my family … we have sisters … we are thirteen. We visit one every month: we eat there, we chat and when we are leaving there, we leave her with something. (Mary is an official of the ASACCO)

> I am also a member of the "Upendo Widows Women Group" … its original goal was to prevent HIV/AIDS and reduce stigma because there are widows … we are highly stigmatized because the deaths of our husbands were associated

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[53] Totals indicate the total number of JKA members being also members of other social groups per JKA. Since in many cases, JKA members are members of various social groups, the total indicated in the table above does not reflect the numerical total when adding all numbers across one row.

with HIV related infections … so, we came together to reduce stigma and, in fact, bring it to zero … through empowering the women to live positively and to reach out to others who are still in that cocoon of stigma … We are doing counselling and testing services … In fact, here this is another world all together, the jua kali and the women, our clients … we don't know how they live … They need this service … and now that they belong, they might start using this service … I am also a counsellor here … I am in a professional association, it is called "Agricultural Women Professionals" … I am also in a support group for women who are infected with HIV/AIDS … we come together and support each other with words … when one woman is going down, we investigate what could be happening: is it stress, maybe is it lack of drugs … we also encourage others who have tested positive and disclosed and there is nowhere to go … If they are people of this town, they know me! … I am also a member of the "Catholic Women Association" and I am a peacemaker in church … I am a member of the Justice and Reconciliation Committee of the "Association of Sisterhoods of Kenya". (Gertrude is an official of the WSACCO)

Other groups such as these self–help groups at home? Yes! … Like now, I am the chairman of the … SHG, yes. The most, they were to do cultivation … farming … to provide support in that, yes … We had another group to support the pupils who cannot pay their school fees … and they also elected me as their chairman … I am also a member of the ASACCO, yes … Church group? Yes, I am a paying member of the church here, yes. (Emmanuel is an AJKA official)

Well, at first we were members of the (AJKA) association until there was a need that we should have our own way of lending one another – and that is when the SACCO was born … I am a Christian and very religious as Catholic … we are supposed to have many small groups and meet every month – so, I am a member there … and I am a member of the Burial Benevolent Fund … and I am also a member of a clan-based group. (Richard is an official of the ASACCO)

It is interesting to note that none of the three BBA members interviewed indicated any other social group membership which could be attributed to their possible lack of social status due to their rather young age, their high sense of loyalty to the BBA and/or their lack of a viable exit option.

Overall, these findings are an indication that jua kali men and women choose wisely which voice issue to pursue through what group or channel and that simultaneous membership in various groups might be an appropriate strategy for many jua kalis in advancing related voice issues as indicated in the literature (Carre, 2013). Future research might want to further investigate the *combination* of group memberships for maximum voice benefits and their related 'spillover' effects in addition to the combination of different strategies employed by one informal sector organization as emphasized by Carre (2013).

The research findings also highlight that membership in JKAs is very much a social responsibility even if the JKA objectives are closely linked to achieving economic and political benefits for their members. This is even more so the case for leadership roles in JKAs or other groups. *Figure 6.2* summarizes the various, simultaneous group memberships in pursuit of voice of the jua kalis interviewed.

Figure 6.2:   Simultaneous Group Membership in Pursuit of Voice

JKA membership
- AJKA or
- IJKA or
- ASACCO or
- WSACCO or
- BBA

Other JKA membership
- AJKA and ASACCO
- AJKA and WSACCO
- etc.

Other social group membership
Also member in one or various social groups such as:
- Burial funds
- Clan-based groups
- Church-based groups
- Widow-support groups
- Marry-go-round groups
- Self-help groups
- etc.
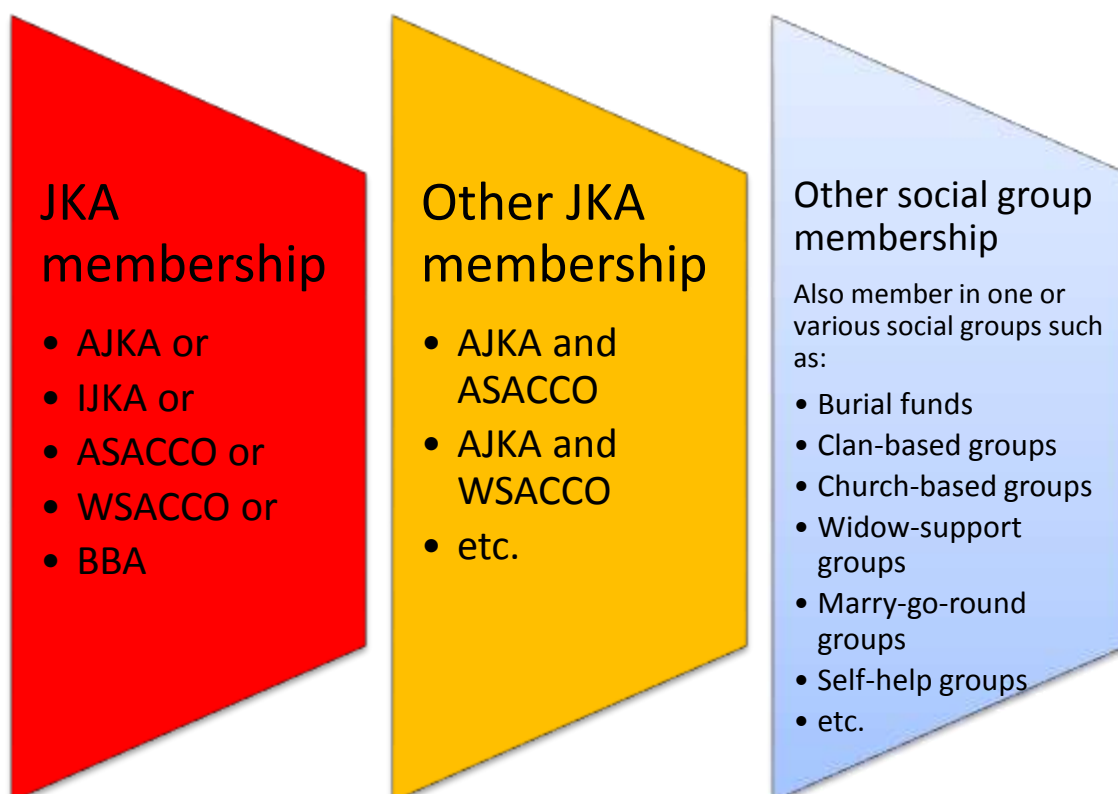
Source: Field work data (June 2012)

6.3 Organized Voice Issues

Building on the discussion of important factors contributing to the success of informal sector entrepreneurs and categorization of the benefits of organizing as provided by WIEGO (See *Chapter 2*), objectives of the JKAs can be divided into achieving social protection, economic and political benefits. Social protection benefits include the provision of support generated by the JKAs for their members in crisis or hardship situations.

Economic benefits for JKA members can include concrete actions to help overcome the lack of access to resources recognized in the informal sector literature (including financial and physical resources as well as access to markets mentioned in *Section 2.2.2* above). Actions envisaged by the JKAs as mentioned during the field work discussions included achieving better prices for jua kalis' products resulting from joint lobbying; establishing joint storage and showroom facilities; increasing jua kalis' access to financial resources through pooling together their limited individual funds; and improving wages and working conditions for jua kali employees.

Political benefits are likely to stem from the greater visibility and validity of jua kalis which can confer to them influence in policy arenas – especially to help address the problems that have their roots in the regulatory environment: access to inputs, whether domestic (influenced by domestic market controls and policies towards local monopolies) or imported (affected by foreign exchange control systems); or access to capital (influenced by regulations of the financial system) as discussed above. However, as discussed in the previous chapters, issues of policy enforcement and JKAs possible engagement in wider political agendas (at local, national and international level) and relevant networking would also need to be considered here.

Perhaps most importantly, organizing can also lead to improved self-esteem and social and personal empowerment among jua kalis which can generate benefits that go beyond the explicitly stated collective objectives of the JKAs.

In addition to these 'positive side-effects' of organizing and in the same realm of latent or 'hidden' JKA objectives, one might also find other interests being associated with

jua kalis organizing in JKAs. In this context, a short flash-back to the origins of the JKA formation process in Kenya might be useful:

> What is intriguing about the really major development in the formation of informal sector associations is that the President appears personally to have encouraged it, as we have seen, in late 1985, by suggesting a valuable connection between artisans organizing themselves into groups and their then getting free access to sheds, and even getting title deeds. Outside the trade and craft area, there had been plenty of experience of forming self-help groups, cooperatives, and companies to build schools, to market cash crops and to purchase land; and so it did not take much prompting once the President had led the way. (King, 1996, p. 22)

Some studies have pointed to the strong link between informal sector groups and local political agendas particularly in times of major elections when access to a large group of potential voters is of special interest (Carre, 2013; Bonner and Spooner, 2012). Other studies recognize that it is more convenient for government as well as donor agencies to channel support measures to jua kalis if they can do so through JKAs (King, 1996; Haan, 1999). This line of thought is also evident in the most recently established jua kali related legislation, the 2012 MSE Act, as cited above: The Office of the MSE Registrar was established with the explicit goal, among others, to *"enhance the government's capacity to give direction/issue directives to the jua kalis through their groups"* (Kenya, 2013a, p. 21). *Figure 6.3* summarizes the objectives of the five JKAs investigated in this research.

Figure 6.3:   Stated and Latent JKA Objectives
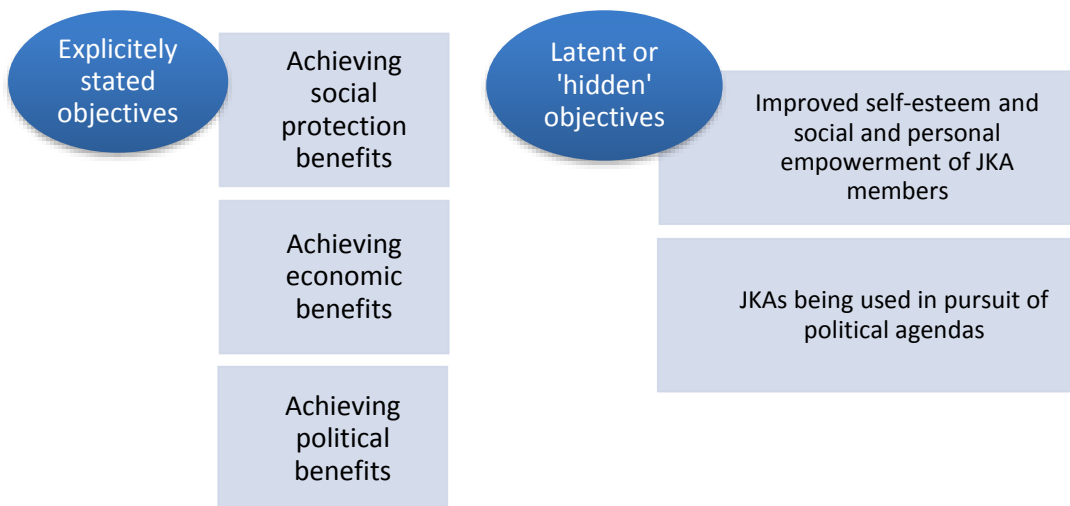
Source: Field work data (June 2012

6.3.1   Objectives of the Jua Kali Associations

All jua kali associations (JKAs) investigated in this research have explicitly stated objectives which are expressed in their respective written constitutions or by-laws. However, the constitution of the IJKA could not be obtained at the time of the field work in June 2012 and IJKA objectives indicated below are based on discussions held with their association members and officials during the conducted field research.

For most of the JKAs, objectives seem to have been arrived at in consultation with their members and under the close guidance of the government officials responsible for the respective jua kali segment. JKA documents reviewed indicated that objectives were confirmed by members in related JKA meetings. However, to determine the extent of consultations and discussions having taken place with JKA members in the original drafting/formulation of these objectives is rather difficult and there is therefore the risk that stated objectives might reflect the views of JKA officials rather than JKA members, particularly in cases where the JKA membership is rather diverse and, consequently, interests of members cover a broad array of issues.

All five JKAs are clear on wanting to achieve social and economic benefits for their members; while only one JKA, the Asego Homa Bay Town JKA, explicitly states

political objectives. While the social and economic objectives seem to be concerned with addressing some of the most immediate individual priorities of the jua kalis, the political objectives suggest a more strategic voice dimension implying a more systematic and long-term engagement with relevant stakeholders and centres of power aimed at the *"protection and representation of the interests of members"* (See *Table 6.2*). Jua kalis' organized voice therefore seems to increase in its strategic and political dimension as JKA objectives move from providing social protection benefits to tackling economic interests to achieving political goals. However, as mentioned previously, organizations' strategies are not static and can become more political even if an organization started out with primarily economic development objectives (Carre, 2013).

Table 6.9 provides an overview of the objectives of the five JKAs investigated in this research listing the JKAs in order of the extent to which their objectives reflect strategic voice dimensions i.e. aimed at tackling political, economic and, last but not least, social interests of their members.

Table 6.9:   Voice issues as reflected in JKA objectives

Name of JKA	JKA Objectives		
	To achieve social protection benefits	To achieve economic benefits	To achieve political benefits
Asego Homa Bay Town JKA (AJKA)[54]	• To promote members' social welfare	• To assist members to acquire and develop skills and craftsmanship • To provide a package of non-financial assistance and support to its members in form of training, counselling and any activities which would impart managerial capacity and skills • To help members procure marketing outlets for their products • To help members secure building sheds with relevant facilities in which to locate their operations • To encourage self-reliance among members by providing access to viable schemes necessary for administrative growth	• To organize and promote the needs of small scale craftsmen enterprises and artisans in Homa Bay District • Protection, representation of the interests of members • Promotion in conjunction with others of an environment conducive to the development of a vibrant informal sector at the local level and in Kenya

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[54] Source: Constitution and Rules of Jua Kali Association, AJKA.

Name of JKA	JKA Objectives		
	To achieve social protection benefits	To achieve economic benefits	To achieve political benefits
Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO)[55]		• To ensure personal growth through the introduction of new products and services that will promote the economic base of the members. • To ensure progress of members and society through continuous education programs on proper use of credit, reduction of poverty, human dignity and cooperation.	
		• To promote thrift among its members by affording them an opportunity for accumulating their savings and deposits and create thereby a source of funds from which loans can be made to them exclusively for provident and productive purposes, at fair and reasonable rates of interest; thereby enabling them to use and control their money for mutual benefit.	
		• To apply the cooperative principle of cooperation among cooperatives in order to promote members' interests. In furtherance to the objects of the society, the society shall affiliate to the relevant National Cooperative Union and the Apex Society.	

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[55] Source: By-laws of WSACCO (2009, p. 2).

Name of JKA	JKA Objectives	
	To achieve social protection benefits	To achieve economic benefits
Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO)[56]	• To accord members with an opportunity to improve their respective economic and social conditions	• To encourage thrift among its members by affording them an opportunity for accumulating their savings • To provide members with credit out of a common pool for prudent of productive purposes or both • To offer the members complementary savings and credits in form of front office savings services and a diversity of other financial products as may be required by members • to ensure safety and soundness of members' funds through risk management or an appropriate insurance coverage • To ensure the progress of its members by educating them continuously on the proper use of credit • To perform the functions and exercise the powers designated for savings and credit cooperative societies under the applicable law for the benefit of the members.
Homa Bay Industrial Self-Help Youth Group (IJKA)[57]	• Provide loans and credit facilities to its members through a revolving fund.	
Homa Bay Boda Boda Association (BBA)[58]	• Promote thrift through mobilizing and organizing motorcyclists to jointly save and invest for their future.	

Source: Field work data (June 2012)

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[56] Source: ASACCO by-laws (2009, p. 2).
[57] Source: Discussions with IJKA officials and members, Homa Bay (June 2012).
[58] Source: BBA constitution (2012, p. 1).

There is a clear distinction in focus among the objectives of the JKAs: The AJKA makes explicit reference to the provision of *non-financial services* and is very specific on what these would entail i.e. securing of workspaces with relevant facilities, procuring of marketing outlets for jua kali products, and providing skills and craftsmanship training and counselling. All other four JKAs aim to provide their members with *financial services*: the two SACCOs aim to do this through providing funds on the basis of relatively formal credit schemes (regulated by the by-laws applicable to savings and credit societies); the IJKA envisages to provide financial assistance to their members on the basis of a rather loosely defined 'revolving fund'; while the BBA did not, at that point in time, specify any further how the envisaged joint saving and investing will be undertaken.

It needs to be acknowledged that there is a principal difference in focus between other informal sector and savings and credit organizations (SACCOs): while other JKAs may have objectives that go beyond financial services and include the provision of non-financial service to their members, the SACCOs focus entirely on providing financial services (i.e. loans and credits) to their members.

Based on other organizing experiences (Bonner & Spooner, 2012; Carr et al., 1996; Carre, 2013; Mayoux, 2001b; Rowlands, 1997), it seems that JKAs with the most explicitly stated and strategic objectives stand better chances of being successful in serving their members in fulfilling these objectives – this will be explored further in the sections below.

6.3.2 Individual Needs and Aspirations of Jua Kalis vis-à-vis JKA Objectives

As discussed in *Section 5.3* above, needs and interests of individual jua kalis focus first and foremost on meeting immediate family needs (including securing food and shelter as well as school fees for their children) through engaging in jua kali activities. Women jua kalis, particularly widows and wives in polygamous marriages, face specific challenges enshrined in informal institutions as defined by Helmke and Levitsky (2003) when pursuing their businesses and are likely to look for additional social support from other women or women-dominated groups. There is also a jua kali

segment consisting of the 'better off' jua kalis which is particularly interested in services in support of aspired business expansion.

Overall, the explicit JKA objectives seem to support the individual needs and aspirations of their members; distinctions seem to arise when looking at how each JKA aims to achieve them, i.e. what concrete strategies the JKAs will employ to achieve the aspirations of their members.

Given the rather recent formation of the examined JKAs (established between 2007 and 2012 as indicated in *Table 6.2* above), it may be too early to expect any formal amendments to the original JKA objectives as expressed in the related constitutions. However, it might be worthwhile to examine this further in future to get a clearer indication of how the JKAs might have decided to adapt to better pursue political voice issues as required by their members.

6.3.3   Why Did Jua Kalis Join the JKAs?

The motivations of jua kalis interviewed to join JKAs in pursuit of their voice are respented in *Table 6.10.*

Table 6.10:   Motivation to Join JKAs

	Totals	Q 23: What motivated you to you join a JKA?				
		Believe in collective strength	To realize aspirations	To access funds	To get shed	Followed trend by others/ Motivated/advised by other JKs
Totals	**62**	37	21	5	2	15
Women	**27**	15	12	2	0	7
Men	**35**	22	9	3	2	8

Source: Field work data (June 2012)

Most jua kali association members joined JKAs because they "believe in collective strength" as expressed by Lucas, Emmanuel and Simon below. This collective strength is generated by individual jua kalis coming together in formally registered jua

kali groups (the JKAs) to act in cooperation in pursuit of common interests. It is a key asset of the JKAs that jua kalis are hoping will assist them in "realizing their aspirations".

> The things they (*the jua kalis*) were doing when they were together, encouraged me to join them. When, maybe, there was any harassment by the municipal council, they would be going to the municipal council officers and sit and then they talk together and the harassment would be pulled ... There was a certain level of protection ... Once you are being found to be united it becomes difficult for you being harassed … they call you for at least a dialogue. (Lucas is an AJKA official)

> You know, if you have got something very heavy for you, you can go and ask for some help … a loan, yes …also the shed, yes … very important, to be together, yes, it's very, very important …You know, even if you are asking for a grant from the government, when you are together it's very easy for them to understand you than when you are on your own … yes, they give us a grant for the construction of the sheds, this is a very, very big grant, yes. (Emmanuel, AJKA official)

> We wanted to have a strength … collective strength … be able to sell our things together because you can know somebody somewhere, someone else knows somebody somewhere … if you work on your own, you can't … you can't get new ideas … We came together because, first, we were close; Second, we have known each other; Third, when you do business, you must be friends among yourselves; Fourth, it was finishing the idea of stealing anything from somebody ... you know, when your things remain outside there, and you are not there, they can still be sold … We wanted to be together in everything we are doing, in our tools, everything … You know, if you don't like me, if you can't talk to me properly, if I see someone taking your things, I can't tell you. (Simon used to operate a motor vehicle mechanic business based at the KIE premises; he has retired from his business and continues to be engaged in jua kali affairs as a JKA official. Simon is a jua kali 'activist' who has been involved in the Homa Bay jua kali scene for nearly 30 years).

It is important to note that coming together in business associations is very much based on trust and the fact that members know each other well as highlighted by Simon above.

This strength in numbers is considered particularly important in the case of SACCOs where regular small financial contributions from individual jua kalis once combined amount to one big collective fund. Gertrude's testimony below supports this point:

> We are going to expand. We are not going to remain with the members we have now … that is our dream: that one day, our savings will be so much that even banks will be able to loan us. (Gertrude, WSACCO official)

However, strength in numbers can also turn into an organization's greatest weakness if it keeps expanding the number of its members beyond an appropriate/ workable size giving increasing room to 'free riders' and/or dormant members (See Olsen (1971) and Yang et al. (2013) for a more detailed discussion of the influence of group size on collective action and resource outcomes). This will be further discussed in the context of constraints the JKAs are facing in supporting their members to achieve their aspirations (*See Section 6.5.2*).

Some jua kalis (including women, particularly widows) were very specific in their motivation stating that they joined the SACCOs because they needed to access funds. A few other jua kali men interviewed indicated that they joined the AJKA to get a permanent workspace allocated as expressed by Emmanuel:

> You know, the Chairman tried so much to get us this land …and after that one, we came together from different jua kali (*organizations*) ... we joined them together to go to the Asego Jua Kali Association … With the motivation to get sheds there … yes, this was my motivation to join them, yes ... You know, I can stay here, and then my son will also come here after schooling ... so, I would like to see my son there. (Emmanuel, AJKA official)

A number of jua kalis (nearly half of them women) seemed to have followed the trends set by others and joined JKAs based on advice or 'peer-pressure' from their fellow jua kalis. *Figure 6.4* summarizes the motivations of jua kalis to join JKAs.

Figure 6.4:   Motivation of Jua Kalis Interviewed to Join JKAs
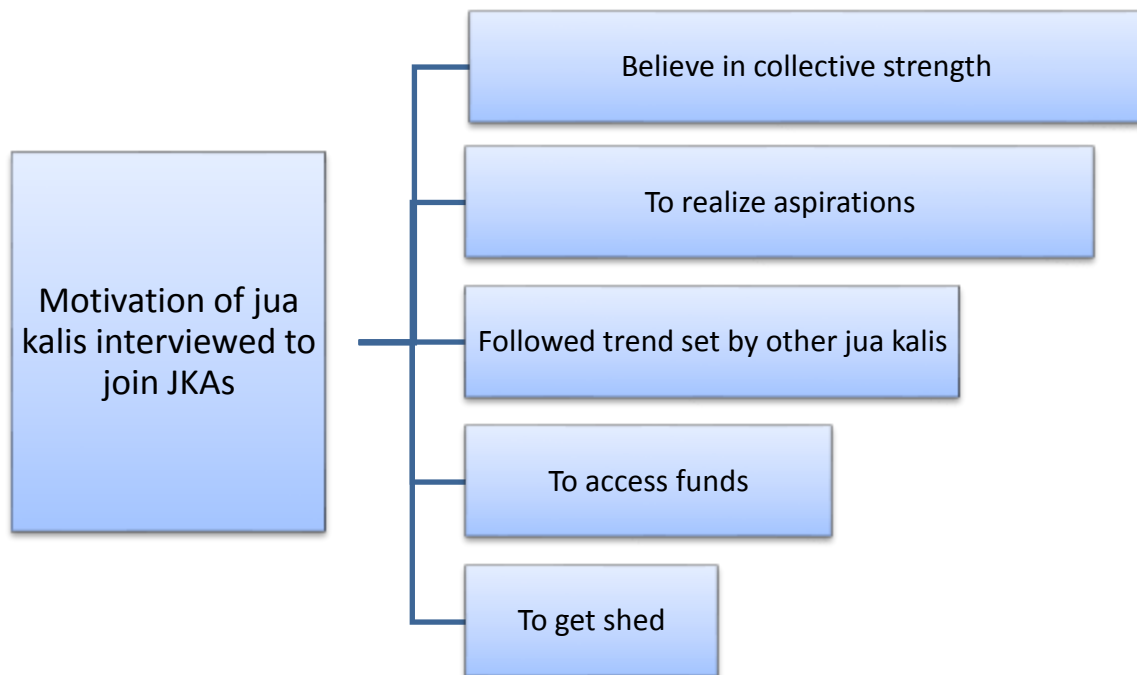
Source: Field work data (June 2012)

Looking into more detail on why jua kalis joined a particular, and not just any, of the five JKAs, there seem to have been several factors at play as presented in *Table 6.11*.

Table 6.11: Motivation to Join particular JKAs

Q24: Why did you join this JKA?	JKAs					Total no. of responses
	AJKA	IJKA	ASACCO	WSACCO	BBA	
It represents my business location	12	5	8	3	1	**29**
Women	3	-	4	3	-	10
Men	9	5	4	-	1	19
I trust/like the officials	9	2	9	5	-	**25**
Women	3	-	6	5	-	14
Men	6	2	3	-	-	11
Purpose of JKA: loans	3	1	6	4	-	**14**
Women	-	-	5	4	-	9
Men	3	1	1	-	-	5
It represents my trade	4	-	3	1	2	**10**
Women	0	-	1	1	-	2
Men	4	-	2	-	2	8
Followed recommendations from other JKs	4	-	5	-	-	**9**
Women	2	-	-	-	-	2
Men	2	-	5	-	-	7
Loyalty	1	-	2	-	-	**3**
Men	1	-	2	-	-	3
Inspiration for women	-	-	-	3	-	**3**
Women	-	-	-	3	-	3
Purpose of JKA: sheds	1	-	-	-	-	**1**
Men	1	-	-	-	-	1

Source: Field work data (June 2012)

Nearly half of the jua kalis interviewed joined particular JKAs (often with the support of the related government offices) because "it represents my location" as indicated by Emmanuel below. The research identifies this as an important factor across all JKAs

including the AJKA, ASACCO, WSACCO and BBA which are not necessarily to be understood as location-based JKAs (in contrast to the IJKA).

> The former KIE Manager who was here, they told us we should be together … and if we can just go to the government for a request … for a loan or something like that, if we write a letter together and request for some help, then we could easily get it … rather than as individuals …. Yes, this was my motivation to join the IJKA (Why this one?) …You know, the Sophia jua kali and others were so far away from the IJKA. (Emmanuel, AJKA official)

Another key factor for choosing a particular JKA is that jua kalis need to be able to trust and "like" the JKA officials: A significant number of the jua kalis interviewed cited this as another important selection criterion.

Only some jua kalis interviewed indicated that their choice was based on the explicit purpose of the JKA – since they needed loans, they chose to become members of one of the SACCOs or the AJKA in case they were pursuing to get a more permanent workspace with better facilities.

Some jua kalis stated that they became members of a certain JKA because it "represents my trade" as expressed by Lucas:

> You see, this one (*the AJKA*) was for the carpenters ... And since I am a carpenter, I decided to join this one. (Lucas, AJKA official)

Some WSACCO members specifically stated that their JKA was an *"inspiration to women"*. Other jua kalis indicated that they joined their associations (the AJKA and ASACCO) following recommendations from their fellow jua kalis. This seems to have been a bigger issue for men than for women. This category of JKA members is a curious one since it seems to sit somewhere in between the category of committed JKA members (those most interested in the pursuit of voice) and the exit category.

Figure 6.5:   Motivation of Jua Kalis Interviewed to Join a Particular JKA

Source: Field work data (June 2012)

Figure 6.5 summarizes the motivations of jua kalis to join a particular JKA. These findings are another strong indication that local context greatly matters to jua kalis when taking business decisions – so much so that it might overshadow other reasons for making certain choices that will have an impact on their businesses. It seems that the identity for any jua kali as a member of a certain community representative of the local context comes first; while their identity as a business person/jua kali takes second rank in importance.

6.4   Success of Voice Actions

The five JKAs investigated in this research aim to advance the political voice of their members through providing concrete services intended to advance members' social protection benefits, economic interests and/or political goals (the last item being the most strategic voice dimension implying a systematic and long-term relationship between centres of power and the JKAs) as per their respective constitutions. When analysing how successful the respective JKAs were in achieving these goals in line with research question four, two dimensions were examined: 1) Concrete benefits received by JKA members; and 2) sucessful instances of collective action in pursuit of the organized jua kali voice.

6.4.1 Who Benefitted from their JKA Membership?

The analysis here comprised all potential benefits, including the potential of contributing to the personal and social empowerment of JKA members (See *Section 6.3*). During the interviews, all JKA members (including JKA officials) were therefore asked to describe the services received from the JKAs in pursuit of their economic interests; how JKAs were able to advance members' political interests through influencing policies and events affecting members' businesses; and how the JKA membership helped to cushion them in times of crisis (social protection benefits and solidarity). Interviewees were also asked to describe any example of their personal and social empowerment to which their JKA membership seems to have contributed, for example by being more aware of issues affecting their lives as jua kalis or by having become a role model to others. Table 6.12 summarizes the respective interview responses.

Table 6.12:   JKA Benefits Received

| JKA | Not at all | Q31: How has the JKA benefited you? | | | | | | | | | |
| | | Receipt of Services | | | | Accumulation of social capital | | Personal/social empowerment | | Exercising of Influence | |
		Info/know-ledge/ exposure	Loans	Training	Joint purchases, marketing, sales	Increa-sed solidarity	Improved working conditions of emplo-yees	Increa-sed aware-ness	Recog-nized role model	Partici-pation in decision making	Joint action to challenge discrimi-nation
AJKA	**9**	**6**	**4**	**7**	**1**	**5**	**3**	**3**	**2**	**2**	**3**
Women	3	1	0	1	-	1		1	1	-	-
Men	6	5	4	6	1	4	3	2	1	2	3
IJKA	**2**	**2**	**2**	**1**	**-**	**-**	**-**	**-**	**-**	**-**	**2**
ASACCO	**4**	**8**	**15**	**6**		**1**		**1**	**3**	**1**	**1**
Women	1	4	7	3		0		1	1	0	1
Men	3	4	8	3		1			2	1	
WSACCO	**1**	**9**	**9**	**5**		**6**		**1**	**2**	**1**	
BB	**2**	**1**	**-**	**-**							
Subtotals	*18*	*26*	*30*	*19*	*1*	*12*	*3*	*5*	*7*	*4*	*6*
JKA Officials	3	10	8	7	1	5	2	3	2	3	5
Totals	**18**	**76**				**15**		**12**		**10**	

Source: Field work data (June 2012)

Most JKA members felt that they *did* benefit from their JKA membership in the ways described above. Beneficiaries included members from all five JKAs investigated being an indication for all JKAs having benefitted at least some of their members at some point. The testimonies from Lucas, Emmanuel, Mary, Gertrude and Richard below support this research finding:

> Well, it is now that we are preparing to get some support from it *(the AJKA)* because first, you know, we were given the site by the municipal council. Then, secondly, we are expecting to get sheds which are now being constructed by the Ministry of Labour. So, now, we are going to benefit. (Lucas, AJKA official)

> Yes, if you asked for help from a SACCO, you know, and as you are contributing as is needed, then you can get something, you know, like when you need it for a tender … and when you have finished, then you refund … I have not received anything from any of the SACCOs, only from KIE … You know, what has benefitted me … if you have a problem like I was having, you know, my mum passed away, then the (*JKA*) members collect some money and gave to me … training, yes, … anything else, no, for this time, no … but they will look after me *(in times of crisis)*, yes. (Emmanuel, AJKA official)

> The SACCO is benefitting us … When my children are stranded, I come to SACCO so they go to school … When I need my business to be uplifted, I come to SACCO and ask for loans. (Mary, ASACCO official)

> The SACCO has really benefitted me … I am a Senior Official, there I lead professionals, and here now I am leading some people who don't even know how to read and write … it has made me know how to approach them with passion … I have tried to understand who I am so that I can understand that person … You know, sometimes they can come and shout – now I know how to humble myself … I have gotten a loan: when we were going to have the exhibition in Kisumu, my stock was so much down … so, I took a loan and put it into my stock … So, I sold my stock and I was able to buy four bulls for ploughing and I gave my daughter-in-law money to buy a cow for milk. So, you see? Who can do that? Where can you get money so quickly? … I also have this social support … In fact, I have friends to share with … Before, after the office, I could go straight to my house; this time,

I am so busy, I cannot get engaged in any bad things … all my things are productive! (Gertrude, WSACCO official)

Another benefit from the SACCO is funding, I can borrow to enlarge my business through the help of the SACCO … And we share ideas and this is really an advantage. (Richard, ASACCO official)

Concrete services received in support of the economic interests of JKA members, particularly loans received (mainly from the two SACCOs; Four AJKA members indicated that they received SACCO loans - Most likely, these are jua kalis who are also ASACCO members); gaining information, knowledge and exposure that assists members in the operation of their businesses, and undergoing business related training provided through the associations, was ranked first by the respondents (See *Figure 6.6*). For the majority of the 18 jua kalis who responded positively to this question, the latter meant training they received as members of the current associations. The achievement of social protection benefits, including an increased sense of solidarity in times of crisis, was ranked second. In the same category, some jua kalis (all men) made specific reference to having taken individual action as JKA members to improve the working conditions of their employees.

Interestingly, a number of jua kalis also noted specific examples of their increased personal and social empowerment making this category of benefits received rank third: for example, some men and women stated that they had become recognized role models for other jua kalis, and women and men in society more broadly, which contributed to their sense of achievement and pride. This is being expressed by Lucas and Rose below.

I am very much aware of jua kali issues … There are even people from other places who I give advice on how they can get their jua kali site as we did ... So, it's making me at least to open up their minds … It's very nice … I know I am helping other jua kali people. (Lucas, AJKA official)

If I should go to a certain meeting, I can't just go there because I am Rose but I go there with the voice of the Cooperative Society. So, I will be really recognized

because I have some people I am leading, yes … So, you see, this has really assisted me. (Rose, WSACCO official)

Some other jua kalis (including women) indicated that they felt that their awareness of policies and events affecting their lives as jua kalis had increased as reflected by Richard:

> By the virtue of being the SACCO office, I have acquired some knowledge of how to improve my business … I am no longer a jua kali person but an entrepreneur like others – that is one benefit I have gained from the SACCO. (Richard, ASACCO official)

However, the most strategic voice dimension concerned with the advancement of the political goals of the JKA members, was ranked last by JKA members in terms of benefits received: Influence exercised, including joint action to challenge discrimination and participation in decision-making, was listed at the very bottom of benefits received. *Figure 6.6* summarizes benefits received by the jua kalis interviewed.

Figure 6.6:   JKA Benefits Received by the Jua Kalis Interviewed
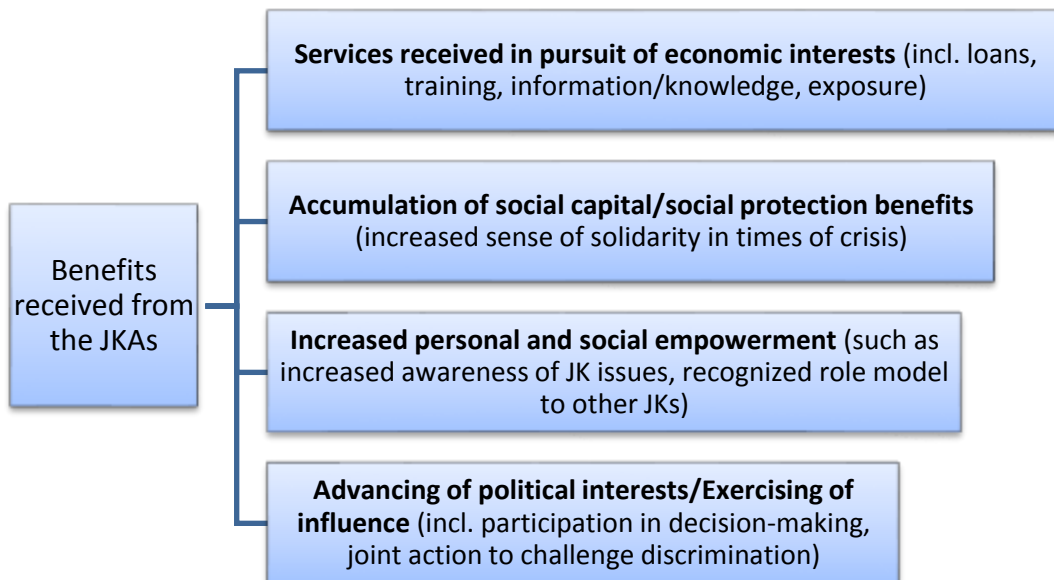
Source: Field work data (June 2012)

When looking particularly at JKA benefits received by the JKA officials interviewed, the following picture emerged: Overall, there are some officials (two from the IJKA and one from the BBA) who stated that they had not benefitted at all from their membership in the JKAs. While the BBA might have been too young to afford benefits to anyone (members as well as officials) at the time of the interviews conducted; the fact that two IJKA officials felt that they had not benefitted at all (even through information sharing through the JKA) is a finding that is rather unexpected.

It is interesting to note that all *political* benefits received involved JKA officials (instead of members). However, JKA officials did not seem to have been given any preference in terms of concrete services received from the JKAs in pursuit of their economic interests overall (See *Table 6.12*).

6.4.2 Who Missed Out?

A number of jua kalis (including some women) stated that they had not at all benefited from their membership in the JKAs. These included members of all five JKAs examined (See *Table 6.12*). Considering that the BBA had just been registered before the field research exercise, the responses from BBA members do not seem surprising. The SACCO members responding negatively to this question might reflect the possibility that their share capital has not yet reached a sufficient amount to be granted loans.

However, the negative responses from AJKA and IJKA members might carry the heaviest weight because these two JKAs have been in existence the longest and their members (assuming that these members have been with these associations for some time) would therefore have been expected to have benefited at least in one way at this point in time. Are there any particular reasons for the fact that no benefits were received? Looking at the characteristics of these JKA members, there do not seem to be any obvious indications for this. The responses also raise questions as to why these disappointed jua kalis continue to be JKA members if they feel that they have not at all benefited from their JKA membership – is this an indication of loyalty to the JKAs or rather a possible uneasy

exit like Philip's case as described in *Box 6.1*? This question will be further explored below.

6.4.3   Examples of Successful Collective Action in Pursuit of the Organized Jua Kali Voice

Further to the discussion of benefits received by JKA members above, it is important to recognize that the achievement of these benefits was in some cases the result of dedicated collective action by the JKAs vis-à-vis a specific audience i.e. government counterparts – without which, JKA members would not have been able to benefit. Specific examples of collective action carried out by the JKAs in pursuit of the organized jua kali voice are documented and analysed here to contribute to anwsering research question four.

One example of successful collective action by jua kalis in pursuit of their organized voice is the allocation of public land for jua kali development. Even though this process was actively supported and guided by government officials, it called for jua kalis organizing themselves in an umbrella organization (the AJKA), speaking publically with one voice (at least on the issue of land allocation) and engaging in systematic follow up over a longer time with government offices to finalize the formal process of land allocation and engage in the subsequent construction (and envisaged future distribution) of sheds in line with the related dedicated policy developed by the AJKA for this particular purpose. See *Box 6.3* for a more detailed description of how jua kalis acted collectively to achieve the allocation of public land for jua kali development in Homa Bay Town[59].

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[59] Information presented here draws on observations as well as on findings from interviews conducted with key informants during the field research phase.

Box 6.3:   Allocation of Public Land to the Homa Bay Town Jua Kalis

The allocation of public land to jua kalis in Homa Bay Town has been a long process. Discussions between jua kalis and relevant local government officials, including the Homa Bay Municipal Council, seem to have started in the early 1990s following the initial wave of formation of jua kali associations. However, a suitable 'umbrella' organization comprising representatives from all jua kali groups speaking with one voice vis-a-vis the local government authority seems to have been missing – until jua kalis formed the Asego Homa Bay Town Jua Kali Association (AJKA) with the specific objective of bringing the Homa Bay town jua kalis together under one umbrella in an effort to secure land allocated by the then Municipal Council of Homa Bay dedicated to jua kali development.

Following its registration in 2007, the AJKA was allocated a parcel of land by the Homa Bay Municipality located on the Homa Bay-Kendu Bay road ashore Lake Victoria the size of slightly less than 3 hectares (2.89ha). The allocated land is envisaged to be used to construct permanent workshops for jua kalis with essential facilities such as electricity, water, security, toilets – as well as possible joint storage/warehouse and showroom facilities for raw materials and finalized products. At the time of the field research in June 2012, sheds for about 210 jua kalis were under construction financed by the previous Ministry of Labour.

The first phase of construction (including a perimeter wall, common toilets and selected sheds) was expected to have been completed by end-2012 which was envisaged to be followed by the occupation of selected AJKA members soon after that. Upon successful relocation to the new jua kali site, AJKA was planning to apply for an umbrella miscellaneous business license (block license) covering all occupants within the premise. The development of the jua kali land and the allocation of sheds to AJKA members are set out in the related "Land Security Policy" developed by the AJKA in 2006. The policy sets out a) requirements to occupy the plot/sheds, b) land tenure and security of property, and c) general provisions for plot occupants.

At the time of the field research, two main concerns from jua kalis regarding this project were noticed from the interview talks: Firstly, jua kalis were concerned that the location of the jua kali land was rather far away from the town centre. In their view, this was not ideal in terms of attracting customers since people would have to either walk from the main bus/ferry terminal in the town centre to their workshops or pay for additional transport to be dropped off at the jua kali site.

Secondly, there were concerns about the number of jua kalis which the allocated land would be able to accommodate since it was obviously too small to host all registered JKA members (more than four times as many as the number of envisaged workshops to be constructed as of June 2012). However, members of the umbrella AJKA seemed to be optimistic that the land would at least accommodate their own members, i.e. those jua kalis who were most keen on and supportive of the shed construction project.

It is interesting to note that the land allocation process, including the formation of the AJKA as the local jua kali umbrella organization, seems to have been actively supported by the relevant government offices. One might wonder why this was the case since the allocation of land and the subsequent shed construction project seem to have been key undertakings within an environment characterized by great local development needs and competing priorities.

Source: Field work data (June 2012)

Another example of successful collective action is the case of the Homa Bay Town jua kalis who peacefully took to the streets to solve an urgent matter that threatened the continuation of the jua kali sheds construction. This example is described in more detail in *Box 6.4*. While this case is another example of a successful collective bargaining situation, it also illustrates findings from the literature which cautions that many informal sector associations treat collective bargaining as an 'event' rather than a continuous and longer-term activity: Once negotiations are complete, collective bargaining tends to be put down until the next crisis event (See *Section 2.2.3*).

Box 6.4:   Jua Kali Association Members' Demonstration

On 21 June 2012, members of the Asego Homa Bay Town Jua Kali Association (AJKA) marched from the market centre to the District Commissioners' Office in an effort to solve an urgent matter: As the current fiscal year of the Kenyan Government (1 July 2011 – 30 June 2012) was coming to an end, the Treasury was in the process of recalling all unspent government funds as is common government procedure. However, this time this was also to include a 4.8 million Kshs grant issued by the Kenyan Government disbursed through the Ministry of Labour for the development of the Homa Bay Town jua kali sheds.

Jua kalis learned about this matter when they interacted with some of the officials who had been sent by the Ministry of Labour to visit the construction site. The government officers found not much work going on with little or no remarkable progress achieved in light of this year's amount that had been awarded to the project – which therefore was considered unspent.

In contrast, jua kalis had experienced a cash deficit which prevented the continuation with the on-going construction. Jua kalis were suspecting that while funds were duly disbursed from the national Treasury to the Ministry of Labour, related payments to contractors for agreed works to be carried out (usually done by cheque) had not been made. Jua kalis complained of laxity and bureaucracy among the check signatories comprising three government officials: The Chief Accountant, the District Works Engineer and the Project Manager. The latter was said to have never collaborated with the jua kalis in the interest of the project which seems to have resulted in its slow implementation.

Confronted by this urgent issue which called for immediate action, members of the AJKA decided to march to the District Commissioner's office to express their grievances and dissatisfaction with the modus operandi of the government officers' in-charge of the Jua Kali sheds project. The group of about 30 emotionally charged jua kalis who were heading to the DC's office that day was made up of jua kali men only and mostly carpenters given the fact that due to their central location in the 'carpentry lane' they were easily mobilized by their leaders and fellow JKA members.

Once arrived at the DC's compound, they were met by the District Officer who listened to their complaints: Jua kalis felt that they had been ignored by the government in the implementation of the project. They particularly complained about the fact that they are not part of the related Tender Board. They recommended that it would be better if they would be properly briefed on Tender Board appointments in future and their role in the project as key stakeholders more clearly defined. They emphasized: *"The grant is ours; the Government must include us in the board for us to feel like we are part of the development…"*

The DO promised to get to the bottom of the matter and to involve them in subsequent consultations in a bid to forge a unity of purpose towards addressing their issues. He also promised to have the related cheques issued so that the allocated grant would not be sent back to the national Treasury but used for originally planned and scheduled works on the sheds. Following these reassurances, the jua kalis left the DO's office and returned to their work places.

Source: Field work data (June 2012)

6.4.4 Moments, Settings and Scale of the Organized Jua Kali Voice

As illustrated above, jua kalis employ an organized voice (including collective action) in pursuit of their common interests at particular points in time or 'voice moments'. The first example illustrates that there was no particular voice moment *per se.* Instead, the organized voice here was employed consistently over a longer period of time. In the second example, the organized jua kali voice was used ad-hoc to help solve a specific issue. In this instance, there was a particular problem that triggered the need for collective action to protect previous achievements realized.

In both cases, the organized jua kali voice was expressed by elected JKA officials (most likely men) on behalf of the JKA membership vis-à-vis government counterparts in public negotiations/exchanges and, in the second case, witnessed by JKA members. Both examples also help to illustrate the different scale of the organized voice employed: In the first case, it can be assumed that exchanges between the negotiating parties (including JKA officials) took place in government offices in what was described in *Section 5.4.3* as 'solid' voice; while in the second case it is likely that, at least at the beginning of the exchange, voices were raised (in line with the severity of the threat, i.e. losing a substantial amount of money for the jua kali shed construction due to no fault of the jua kalis involved) in reflection of the protest position of the jua kalis. Once assured of an acceptable solution, the jua kali voice seemed to have returned to 'normal' levels.

Both examples illustrate the added value of having a strong organized jua kali voice to be employed either ad-hoc or more long-term in pursuit of common jua kali interests. They also illustrate that organized voice actions (including collective action) seem to reinforce each other.

6.5 Voice Experiences: Jua Kali Associations as Vehicles for Advancing the Jua Kali Voice

This section will examine the key potentials and constraints of the JKAs in advancing the jua kali voice in line with research question five. When examining the effectiveness of JKAs in this context, one also has (in addition to the benefits received by JKA members as discussed in *Section 6.4*) to consider the institutional arrangements of the JKAs that regulate access to the group (membership), the use of resources and services the group owns collectively, and the management of these resources and services. Since each of the five JKAs has a constitution that defines not only their objectives but also their institutional arrangements, we will first consider the laid-down procedures before turning to the jua kalis for their accounts of how these procedures and rules help the JKAs in their practical pursuit of the organized jua kali voice.

6.5.1 JKA Institutional Arrangements

Group access (JKA membership)

All JKAs set out membership criteria in their constitutions. However, during the field work, I was unable to obtain a copy of the IJKA constitution despite several attempts to do so since their seemed to have been a persistent sense of uneasiness from IJKA officials to share this document (perhaps due to the recent change in the JKA leadership). I therefore decided to not further pursue this matter and consequently, no detailed information is available concerning the IJKA. Information concerning the BBA here is based on a review of their draft constitution since the BBA was in the process of fully establishing itself following its registration prior to the field work conducted in June 2012.

Common JKA membership criteria include references to age (minimum age to join any JKA is 18 years), business occupation (artisans, traders or motorcycle riders), business location (Homa Bay County/District) and fees/contributions to be paid upon entry into the JKA as well as regularly during the JKA membership. It is interesting to note that all JKAs

seem to have an open membership policy except for the BBA which restricts the number of its members to 80 people.

The JKAs also explicitly set out rules for resigning from JKA membership as well as for expelling members for misconduct. While in the case of the two SACCOs, amounts saved by the member would be refunded to the member (or assigned nominees in the case of his/her death), the AJKA clearly stipulates that there would be no refunds of contributions/entry fee in case of a member resigning from the JKA membership or being expelled. This point is worth noting since it might influence the number of dormant members in this JKA. *Table 6.13* for a summary of the key membership regulations for four out of the five JKAs investigated in this research (the IJKA could not be included here due to the lack of available information).

Table 6.13: Key JKA Membership Criteria

Name of JKA	Key membership criteria
AJKA[60]	• Any Jua kali artisan above the age of 18 years with a full time enterprise subject to the approval of the Management Committee. An entrance fee of Ksh. 100 and monthly contributions of Ksh. 50 should be paid. • To resign from the association, a member shall submit his/her resignation to the Secretary and offset any outstanding debts to the association. Resignation will take effect from the date of receipt of the resignation by the Secretary. • A member can be expelled by the recommendation of the committee and a two-third majority in a General Meeting (GM). However he/she has a right to dispute the decision by addressing the GM. • There won't be any refund of subscription or any money contributed for members who have resigned or been expelled. • Any member who defaults monthly subscription for more than 6 months automatically loses the membership. He/she can be reinstated by the committee upon settlement of the outstanding amount.
ASACCO[61]	A person of either sex shall be eligible for membership if he/she possesses all the following qualifications: • Is not less than 18 years of age • Is not a member of another SACCO having the same objectives • Is not carrying out any activities detrimental to the objectives of the society • Is of good character • Is an artisan within the area of Homa Bay County • Admissible to membership upon being accepted by a simple majority vote of the Management Committee, and payment of entrance fee of Ksh. 300.
WSACCO[62]	A person who possesses the following qualification shall be eligible for membership: • Is within the field of membership consisting of the following common bond: Trader in Homa Bay District. • Has attained the age of 18 years. • Is of good character and sound mind. • Pays the entrance fee and share capital as prescribed in these by-laws. • Provided that no member shall belong to more than one SACCO society having similar objectives.

Source: Field work data (June 2012)

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[60] Source: Constitution and Rules of Jua Kali Association, AJKA (June 2012).
[61] Source: By-laws of ASACCO (2009).
[62] Source: By-laws of WSACCO (2009).

Use of resources and services owned collectively by the JKA

Key resources owned by the JKAs include financial resources (membership registration fees and regular members' contributions/savings to be paid on a weekly or monthly basis) as well as land and sheds in the case of the AJKA. Common services in the case of the SACCOs and the BBA (as well as the IJKA) mainly refer to the administration of savings and issuance of loans to members; while in the case of the AJKA, common services relate to the provision of training, counselling, managerial skill and craftsmanship upgrading, procuring marketing outlets for their members' products and to secure sheds with relevant facilities (See *Table 6.8*).

Management of resources and services owned collectively

Each JKA sets out in its constitution how collectively owned resources and services will be managed. The constitutions follow particular templates set by the respective government office responsible for the registration of each JKA, i.e. the Attorney General responsible for the registration of Associations in the case of the AJKA; the former Ministry of Cooperative Development (now the Directorate of Cooperative Development within the Ministry of Industrialisation and Enterprise Development) for the registration of SACCOs in the cases of the ASACCO and WSACCO; and the Department of Social Services for the registration of Youth/Self-Help Groups in the cases of the IJKA and BBA. Constitutions of the latter seem to be the least regulated when compared to the detailed constitution format of the Association and the SACCOs.

The use and management of financial resources (i.e. savings) are specifically regulated in the case of the two SACCOs in line with the SACCO Societies Act of 2008 (Kenya, 2008). Since in the case of the AJKA, the main common resources are the jua kali land and upon constructed sheds (non-financial assets), the allocation and management of these resources are laid down in the 'Land Security Policy' developed by a dedicated Committee appointed by the AJKA Annual General Meeting in October 2006.

Despite their particularities arising from their specific registration details based on the particular JKA objective/focus, all JKAs seems to have similar management

arrangements comprising a) a set of office bearers (most commonly including the Chairperson, Vice Chair, Secretary and Treasurer) who are elected by members at their General Meetings as indicated by Lucas below, b) a Management Committee responsible for JKA management and giving directions to the office bearers as well as c) other committees tasked with the delivery of particular services/benefits. All officials work for the JKAs on a voluntary basis and do not draw any salaries, investing their time (away from their business) in pursuit of common interests.

> The way I was elected, is just the normal way we used to do our general elections … at our General Meeting. (Lucas)

Research findings here support two main issues raised in the related literature as discussed in *Chapter 2*: First, the fact that all five JKAs investigated are formally registered with a responsible government entity, supports the literature which emphasizes that organizations of informal workers are not necessarily informal organizations but distinct from traditional formal or trade unions since they represent the needs and interests of informal sector workers.

Second, the relative homogeneity in their management arrangements and "standardized structures" seems to point to the JKAs being appreciated by the same government offices as "more efficient channels" for the provision of government assistance including "passing on commands and receiving information" as highlighted by Davies (Davies, 2001, p. 133). However, as other authors point out (Bonner & Spooner, 2012; Carre, 2013; Chen et al., 2006), this can also be understood as a need to ensure representativeness of their members when engaging in policy negotiations to advance the interests of their members: to be taken serious in formal negotiations, JKAs must have recognized officials per formal registration of their associations.

Further to the analysis of the written JKA institutional arrangements in place as discussed above, let us now turn to the accounts of the jua kalis interviewed on what they perceive are key potentials and constraints of their JKAs in the practical pursuit of their organized voice.

6.5.2 Key Potentials

Table 6.14 presents what JKA members interviewed view as key potenials that their assications hold in pursuit of their voice.

Table 6.14: Key Potentials of JKAs

JKAs	Totals	Q35: What do you think are the key potentials of the JKA to help advance your aspirations?			
		Collective strength	Committed management	Connections/ Influence	Solidarity
AJKA	**21**[63]	**15**	**9**	**2**	**1**
Women		4	4	1	1
Men		11	5	1	-
Officials	4	3	-	1	-
IJKA	**6**	**6**	**-**	**-**	**-**
Officials	3	3	-	-	-
ASACCO	**21**	**16**	**2**	**1**	**-**
Women		8	2	-	-
Men		8	-	1	-
Officials	4	2	1	-	-
WSACCO	**11**	**8**	**5**	**1**	**1**
Officials	2	2	1	1	-
BBA	**3**	**2**	**2**	**-**	
Officials	1	-	-		
Totals	**62**	**47**	**18**	**4**	**2**
Officials	**14**	10	2	2	0

Source: Field work data (June 2012)

Many of them valued collective strength or 'strength in numbers' as a key potential of the JKAs. This is also the case for most jua kali women interviewed. This research finding

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[63] Please note that one WSACCO member responded in her capacity as AJKA member.

supports evidence in the literature, particularly in the field of women empowerment, which suggests that collective group action can be successful in addressing gender-based constraints since groups provide 'strength in numbers': *"When acting in a group, women are more comfortable in asserting their rights and challenging social norms that discriminate against them."* (ACDI/VOCA Sunhara India Project, 2012) However, the literature also cautions that not all women benefit from collective action to the same extent (Oxfam, 2013).

The chairlady of the WSACCO (Rose) seems to be well aware of the fact that among the WSACCO members, there are some potentially marginalized women voices that need particular attention:

> First, I usually consider women owning micro enterprises and start-ups. I am not really keen on a woman with a medium enterprise coming to me asking for a loan – this can take time with me … They feel that they are being marginalized, the "better-off". They normally tell me "Rose, why are you not …" but you know, once I compromise with them, then the low-class women will be left and the rich ones are merciless … I usually listen to the poor ones … even in leadership … When there are (loan) applications, maybe a woman is a widow and the son has to go to college and it has to be immediate because there is no other way out - that one I have to consider first than the woman who has a husband and the husband is working … on the application form, they have to indicate if they are married or widowed … so, I get the story. (Rose)

In the case of the JKAs investigated here, the 'strength in numbers' is particularly understood as valuable asset in the context of establishing as large a membership base as possible to enable financial contributions to be collected for bigger individual loans and group investments, rather than an asset in the pursuit of longer-term strategic interests affecting jua kalis' lives or 'collective bargaining': Only a handful out of all jua kalis interviewed, pre-dominantly JKA officials from the AJKA and WSACCO, explicitly mentioned the exercise of influence in policy discourse as a potential the JKAs hold.

Several AJKA, WSACCO and some BBA members also stated that they view their committed management as a potential that the JKA holds in pursuit of their interests. It is interesting to note that this potential was not recognized by any IJKA members interviewed and only by very few ASACCO members.

Only some few members (from the AJKA and WSACCO only) mentioned as a potential of their JKA that it provides an increased sense of solidarity in times of crisis. This is an interesting research finding since it seems to indicate that while JKA members have received social protection benefits from their JKAs (See *Section 6.4*), they do not view this particular aspect as a great potential that the JKAs hold for them - leading to the conclusion that this might be an area that would be better served through membership in other social groups and networks (including those discussed in *Section 6.2.4*). Figure 6.7 summarizes the potential JKAs hold as perceived by the jua kalis interviewed.

Figure 6.7:   Key Potentials of JKAs as Perceived by the Jua Kalis Interviewed
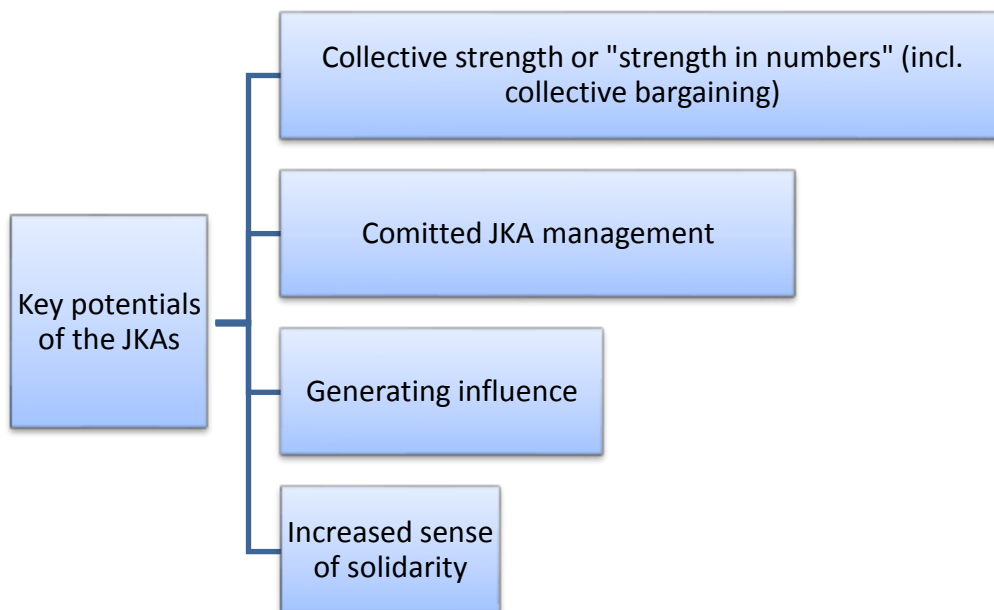
Source: Field work data (June 2012)

Research findings also suggest that common actions taken by the Homa Bay JKAs tend to focus on solving issues experienced at the local level rather than on exercising influence over strategic jua kali policy issues at a broader level in a more consistent manner. This finding can (at least partly) be attributed to the fact that prior to the enactment of Kenya's new constitution of 2010, policy decisions concerning jua kali issues were mainly taken at the national level which, from the Homa Bay perspective, is considered to be rather far away. However, with the establishment of Homa Bay County and its devolved powers of government, jua kalis seem to be in the process of reconsidering a more strategic engagement in future: During the related discussion in November 2012, they were planning to combine forces at the county level and to strategically engage in national level policy discourse as described in *Box 6.5*[64].

Box 6.5:   Indications of JKAs Future Political Engagement

Evidence from the field research suggests that JKA actions tend to focus on solving immediate issues experienced at the local level in a rather ad-hoc manner rather than on exercising influence over broader/strategic jua kali policy issues in a persistent and long-term manner.

A. Do you agree that this is the case? What do you think are the reasons for this?
- Yes, this is the case because:
    There is a disconnect between the national (Nairobi) and the local (Homa Bay) level. *"There are so many "brief-case" organizations who talk on behalf of jua kalis but have no authorization to do so". "People from down here fail to recognize them"* because often these national organizations (such as KEPSA) do not *"have any structures on the ground; yet they talk on behalf of local people". "Then they come with their conditions instead of listening to us".*

B. What do you consider are broader/strategic policy issues important at the Homa Bay level? How does your JKA tackle them?
- We are already involved in strategic policy issues e.g. two selected JKA officials were present at the drafting workshop of the MSE bill held in 2009 in Nairobi; they were there because the responsible Government Officer *"involved us in this".*

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[64] These points were raised during a discussion with selected jua kali and government officials in follow up of the June 2012 field work phase, held in Homa Bay in November 2012. Text in **Bold** highlights questions asked by the author of this thesis; Text in ordinary script summarizes key points of the answers provided by selected jua kali and government officials. Text in *Italic* indicates actual quotes.

- Broader issues raised: *"Muteti* (Mr. Richard Muteti is the Chief Executive of the Kenya National Federation of Jua Kali Associations) *should look for markets for jua kali products leave alone politics"*; Markets for jua kali products within Kenya as well as the East African Community should be explored since Homa Bay is strategically positioned near the Ugandan and Tanzanian borders.
- Planning to form a county-wide JKA to represent jua kalis at the county level and then to engage from there at the national level in line with the new tiers of government as per the constitution (to be fully enacted as from March 2013).

C. How is your JKA currently connected to/involved in the broader jua kali policy discussion at the provincial (Kisumu/Kisii) and national level in Kenya given the unique opportunities this pre-election period offers?
- *"To be frank, we are sleeping … If you had not called us for this meeting, we would not have met among the JKAs".* We are not taking up opportunities that this pre-election period is offering us.
- Responsible Government Officer: *"In Kisumu, the jua kalis themselves brought a potential Governor to my office requesting me to explain to him about jua kali issues".* Jua kali issues should be part of the development agenda of potential candidates seeking votes from jua kalis.

Source: Field work data (November 2012)

It will be interesting to examine how successful these plans as mentioned by the JKAs were put into action and to what extent each JKA's greater engagement in policy discourse will be able to generate more strategic benefits for their members in the future.

In addition, the examined JKAs will also need to consider important lessons from other successful informal sector organizations engaged in the pursuit of political voice, particularly as it concerns their contact with government counterparts and the potential risk of being drawn into polictical activity in this context. Bonner and Spooner (2012) caution that "Promoting the rights and raising the public profile of the poorest in society is a fundamental political activity which will almost certainly find opposition among those with power, influence and wealth" (p. 101).

6.5.3 Key Constraints

Table 6.15 sets out the jua kalis interviewed perceived to be the key constraints of their JKAs in pursuit of their voice.

Table 6.15: Key Constraints of JKAs

JKAs	Q35: What do you think are the key challenges the JKA has to overcome to help advance your aspirations?				
	JKA objectives	Lack of commitment among officials	Lack of commitment among members	Non-conducive management practices	Broader JK environment
AJKA	**4**	**6**	**10**	**7**	**3**
Women	1	1	4	2	1
Men	3	5	6	5	2
Officials	3	-	-	2	1
IJKA	**-**	**3**	**3**	**2**	**-**
Officials	-	1	2	1	-
ASACCO	**1**	**4**	**10**	**6**	**-**
Women	1	-	7	1	-
Men	-	4	3	5	-
Officials	-	-	3	1	-
WSACCO	**1**	**2**	**2**	**6**	**-**
Officials	-	0	-	1	-
BBA	**-**	**0**	**2**	**1**	**2**
Officials	-	-	1	1	1
Totals	**6**	**15**	**30**	**22**	**5**
Officials	3	1	6	6	2

Source: Field work data (June 2012)

Key constraints faced by the JKAs in advancing the organized jua kali voice are mainly perceived to be JKA-internal: the biggest constraint identified by the jua kalis interviewed

(across all five JKAs) is the lack of commitment among their fellow JKA members (and, in some JKA cases, their officials) as expressed by Emmanuel, Mary, Rose and Richard below.

> As you know, there is not enough money for supporting us as we are now ... the members can come and agree on something to pay and fail to pay … differences must be there ... you know, some people are looking like this and others like this … challenges must be there, yes. They (*the JKA officials*) have shown already their commitment … they are searching for some grants ... they have done a lot for us, yes … After we have agreed on something in a meeting, you know, the constitution is there which says that monthly, you should pay such money … and you must pay, yes. (Emmanuel)

> We do loan to people of different characters. Some people are so good: they do pay back. Some other people, when they get this money, they don't see why they have to pay back that money. So, we get these challenges of defaulters. (Mary)

> We need more capital because the shares (*to be matched in loans*) are going up … Then the second challenge is that the membership is rising, so they are coming from different places, a bit far – so the loan officers have to walk longer distances on foot because they have to meet the members every day … They must have a motorbike to reach those members … because they come here tired and then the bank is closed for banking the contributions. (Rose)

> As of now, there is still a limit in terms of loans from the SACCO … simply because the SACCO has not yet reached that level … we are not yet able to meet the loan demand … and we don't have that capital … it's a challenge. My expectation is that there will be a time when I can be given what I require to start that business that I want but at the moment, what we are getting is little … that is why we want to invest our share capital in other areas. (Richard)

This finding resonates with the discussion of the diverse effects the size of a group can have on the group's resources (and hence, the realization of the group's objectives) recognized in the literature: On the one hand, members tend to free-ride as the group

becomes larger. As group size increases, transaction costs may rise; thus, the larger the group, the more difficult to detect and reduce free-riding. On the other hand, small groups often lack necessary resources (e.g. labour, time, funds) that large groups can deploy. When available resources are limited, it is difficult to devote sufficient resources to collective action. Taking advantage of more resources, large groups may enhance enforcement through monitoring and punishment to reduce free-riders and thus improve collective action and resource outcomes (Yang et al., 2013).

As discussed above, all four established JKAs seem to aim at a membership base that is as large as possible; only the BBA explicitly limits its membership (however, how the figure of 80 people as mentioned in their draft constitution was arrived at, is not clear; neither is the enforcement of this limit since the BBA's membership at the time of the field work in June 2012 already stood at 127 members). The identification of free-riding or dormant members as a problem to JKAs collective actions is therefore not surprising – particularly because a significant number of JKA members interviewed stated that they were motivated to join the JKAs either based on "trends set by other jua kalis" or because they "followed the advice from fellow jua kalis" (See *Section 6.3.3*).

However, for several jua kalis who do not have the highest social standing within the JKA membership (including jua kali women, young jua kalis and jua kalis in non-traditional jua kali professions), it might not be an option to voice discontent with the JKAs in public during their formal meetings as stipulated in the JKAs constitutions – particularly if JKA members feel that they cannot trust their JKA officials and/or that their JKAs suffer from non-conducive management practices.

When examining the responses from JKA officials concerning the perceived constraints their associations face, most officials complained about lack of commitment from their members together with non-conducive management practices (including the risk to hold on to power by JKA founders/officials) and the broader JKA environment; only one official (from the IJKA) acknowledged the perceived lack of commitment from JKA officials. One

official from the WSACCO also exercised some self-criticism as expressed by Gertrude below:

> As we grow, our knowledge, our capacity to manage the SACCO may not accommodate this expansion … so, it means that we will have to involve others who are more knowledgeable than us ... we should not close … only the people who began, should be the people who manage … we should be able to give and employ people with capacities … that is a challenge … you know, when you begin something, you want to hold on and to close and "this is ours" … If we don't open up to manage this SACCO professionally, it may overwhelm us and overpower us, yes. (Gertrude)

Figure 6.8 summarizes the perceived constraints facing the JKAs based on the responses from the jua kalis interviewed.

Figure 6.8:   Key Constraints Faced by the JKAs
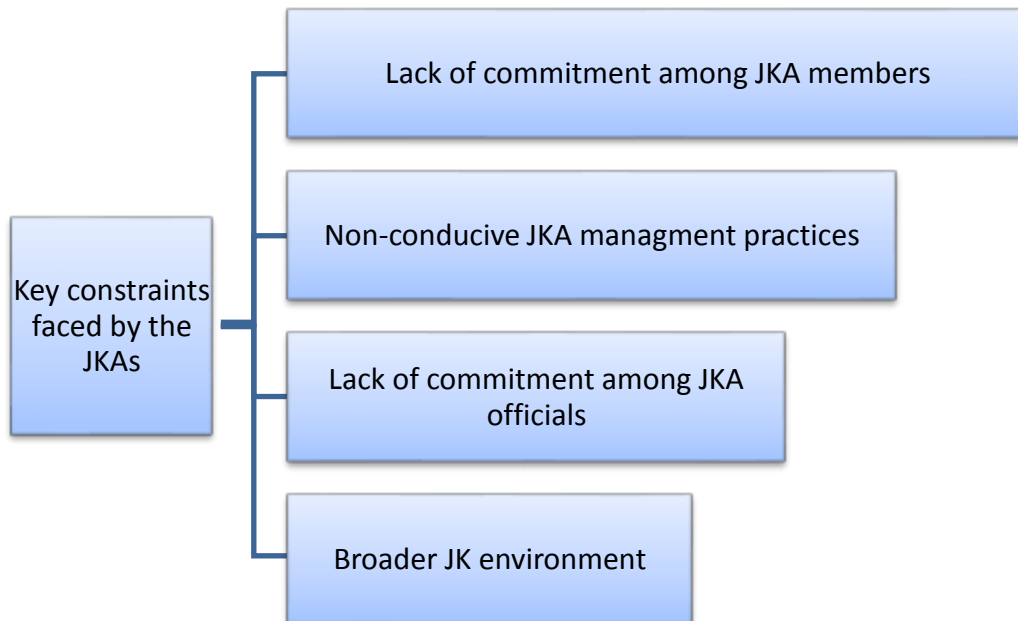
Source: Field work data (November 2012)

All constraints identified as indicated above, should be subject to a more detailed analysis including discussions with JKA members and officials as well as other key actors of the jua kali scene (including responsible government offices) to generate further recommendations and concrete steps on how best to address these constraints. In line with the scope and focus of this research, this paper limits its contribution to documenting successful collective actions the JKAs (and other actors) might be able to build on in future (See *Section 6.4.3*) and proposed actions recommended by the jua kalis themselves on how to tackle the identified problems (See *Section 6.5.4*).

6.5.4   Individual Strategies on How to Strengthen the Organized Jua Kali Voice

JKA members and officials are very much aware of the challenges they face in pursuit of the organized jua kali voice as mentioned above. When asked if there would be anything that they can do as individuals to help overcome identified constraints, they mentioned several actions as presented in *Table 6.16*.

Table 6.16: Individual Actions in Support of Advancing the Organized Voice

JKAs	Q37/38: Is there anything you (as a JKA member or official) feel you can do to help change things?				
	Be a more active member	Be a more active leader	Criticize more vocally	Educate others about JKA benefits	Nothing
AJKA	**13**		**5**	**5**	**2**
Women	3		1	2	1
Men	10		4	3	1
Officials		4	-	2	
IJKA	**2**		**1**	**1**	
Officials		3	-	-	
ASACCO	**16**		**5**	**7**	
Women	7		1	3	
Men	9		4	4	
Officials		4	-	-	
WSACCO	**8**		**1**	**4**	
Officials		3	-	2	
BBA	**-**		**-**	**2**	
Officials		1	-	-	
Totals	**40**	**15**	**12**	**23**	**2**
Women	18		3	10	1
Men	22		9	9	1
Officials	-	15	-	4	-

Source: Field work data (June 2012)

The vast majority of all JKA members and officials interviewed (across all JKAs) proposed to undertake at least one action in an effort to help improve the situation in their JKA: employing voice within their JKA in pursuit of the organized jua kali voice. Only very few JKA members stated that there is nothing (else) they feel they can do to help improve their

JKA (both jua kalis were AJKA members) signalling their potential dormancy and possible exit from the JKA membership.

Most JKA members willing to take individual action, indicated that they would like to become more "active members", including being "more dedicated to paying more and more regularly contributions and subscriptions as agreed by the JKA" and to "repay loans more promptly" as expressed by Mary:

> I have to pay my shares accordingly and promptly and pay also any regulatory programmes within the SACCO as set by the Executive and comply with them. When I do that, the SACCO is going to move. (Mary)

It is interesting to note that all fifteen JKA officials interviewed (across all JKAs) indicated that they were ready to be "more active leaders" including stepping up efforts to "mobilize more jua kalis to become JKA members", "establish contacts with and engage partners/donors for additional funds", "facilitate capacity building" for fellow officials and "hire more professionals" for more efficient service delivery (the latter was mentioned by the WSACCO) as indicated in the expressions below:

> I told you that I have to go into business full blast - and I am only one person … it means that something must be suffering and it could be the SACCO because I might not be able to give it my full time … Me, I have been thinking that I need to retire from the government … I can also be giving more time to SACCO where I belong because it is what is making my business grow… I might have to off-load some of my other responsibilities. (Gertrude)

> There is but we have not yet come to our realizations … We do visit our loanees to know why they are not repaying on time, what are their problems. This is always helping us so that refunds can come … If we can get external help from somewhere to make our SACCO heavily loaded in terms of capital, we can be doing well. To help this, we must encourage our people to repay loans … and we are trying to write different proposals to get this additional funding. (Mary)

If I could be having computers here with somebody competent in recording and accounting, then the SACCO could go very rapidly … because we are managing this ourselves … our treasurer is sometimes overburdened. (Rose)

I want to get in touch with development partners who are concerned about the jua kali sector … I want to share ideas with them … business proposals … so that I can link the society with other organizations so that we can improve the SACCO in terms of funding so that we can invest in other areas such as real-estate. (Richard)

The second area of proposed action refers to educating others about JKA benefits – which is most likely to be also pursued by JKA members and officials through their membership in other social groups and networks as expressed by Emmanuel:

Me, as a member, no, there is nothing else … but you know, as an official, you should go to the people to motivate them, yes … that is my commitment, yes. (Emmanuel)

The perhaps most interesting action category identified by the jua kalis interviewed is the one where a significant number of JKA members indicate that they would be willing to "criticize their JKA more vocally" and often more publically in the formal platforms that their respective constitutions provide for this (e.g. Annual and Special General Meetings). All JKA members who recommended engaging more strongly in internal voice issues did so with the aim to contribute constructive criticism and productive advice to their JKAs in a very respectful manner. Most of these JKA members were 'well-respected' men, who were all married, with most of them above 45 years of age. The three jua kali women in this category here comprised two widows and one second wife – another strong indication that most women continue to find it hard to speak up in public gatherings (and the presence of men) concerning their needs and interests leaving it to those who stand slightly outside the dominant socio-cultural norms to voice critical issues on their behalf.

"… and state my mind more clearly; they do act whenever I do so." (Moses runs his carpentry workshop from a side road in Homa Bay Town)

"… state what ought to be done the right way …" (Charles works as a tinsmith at the back of the Municipal Market. He is among the oldest JKA members)

"… contribute suggestions and advice; criticize during AGMs" (David, like Charles, works as a tinsmith)

"… state my desire as a member" (Martin works as a carpenter)

"… confront the officials with my feedback" (Gladys)

"… I am willing to play an advisory role as one of the longest serving members …" (David)

Overall, the research findings above indicate that the vast majority of JKA members and officials interviewed are a) aware of the strength and weaknesses of their JKAs and b) willing to work on improving their JKAs to make them more fit for purpose in their pursuit of the organized jua kali voice. *Figure 6.9* summarizes the actions that individual jua kali members (including JKA officials) would undertake in support of advancing their organized voice.

Figure 6.9:   Individual Actions to Help Overcome Identified JKA Constraints
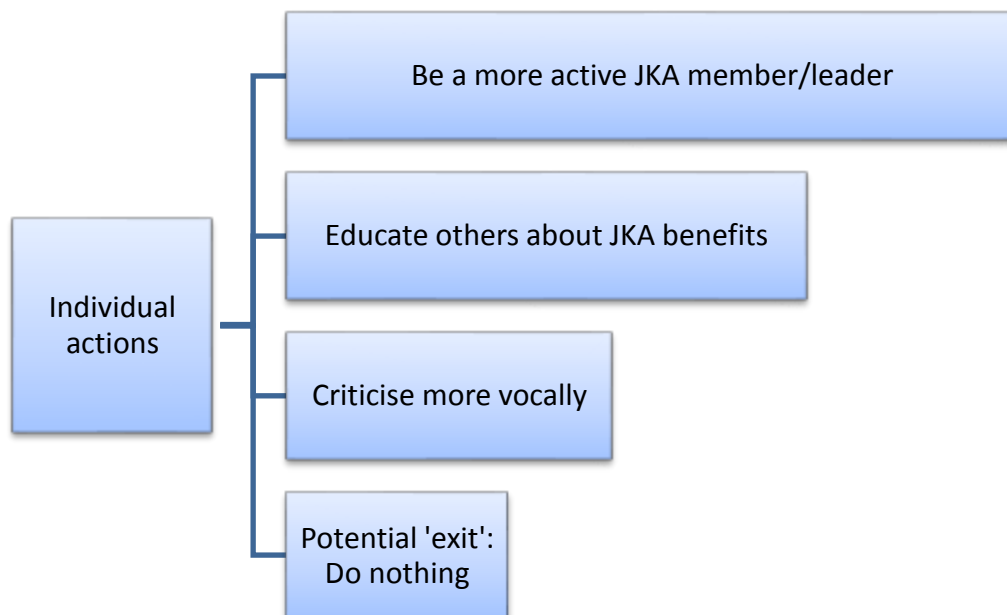
Source: Field work data (June 2012)

6.6   Conclusion

This chapter set out to address three questions. Research question three "In what way and to what extent are the voices of the individual jua kalis reflected in the organized voice of the jua kali associations?", research question four "How have jua kali associations contributed to advancing the voice of the jua kalis?" and five "What are key potentials and constraints of the associations in advancing the voice of the jua kalis?". In answering these questions, the study, firstly, analysed how well individual jua kalis voices are captured in the JKA objectives in line with the third research question. Secondly, it examined how the organized voice is being pursued by the JKAs and illustrated concrete achievements realized by the JKAs in advancing the organized voice of the jua kalis in line with research question four. Finally, it analyzed key potentials as well as challenges of the JKAs in advancing the jua kali voice in line with research question five.

Overall, the study finds that the voice of the jua kalis in Homa Bay Town exists and is identifiable in the five jua kali associations investigated in this research. The JKAs were established by the jua kalis (with the support of relevant government offices) to overcome identified problems in pursuit of their shared interests over an extended period. To answer the question "Voice on what?" indicated in the analytical framework employed in this study (see *Table 2.3),* the JKA objectives as mentioned in the JKA constitutions were analysed. The most common JKA objectives include the provision of social protection and economic benefits to their members catering for the immediate collective needs and goals of the jua kalis; while explicit political goals in pursuit of longer-term strategic collective needs and goals were only stated by one JKA (the AJKA). The 'positive side effects' of organizing in JKAs leading to improved self-esteem and personal and social empowerment of the JKA members were not explicitly stated in the constitutions but noted in the accounts of several JKA members. JKA constitutions were developed in consultation with their members (mostly through discussions at annual general meetings) and formally agreed upon.

Regarding research question three, the study finds that for the most part, JKA objectives mirror well the individual needs and aspirations of their members as established in *Chapter*

5. However, the study also finds that the organized jua kali voice as expressed by the JKAs only captures a small portion of the total number of the jua kali women and men operating their businesses in Homa Bay Town, i.e. those who are members of the JKAs examined. Certain groups of voicers such as trainees in jua kali businesses and most jua kali entrepreneurs who do not need any permanent workspace to carry out their business (mainly jua kali men engaged in fishing and riding of boda-bodas), were not part of the JKA membership.

The explanation of this exit is rather complex. Part of the explanation seems to lie in the inapplicability of the JKA objectives to some jua kalis (particularly those who, due to the nature of their business, do not need any permanent workspace). Another possible reason for choosing exit instead of voice by this particular group of jua kalis is the fact that their line of activities has previously been (and still is) not fully embraced as part of the jua kali sector as defined by the respective government offices.

In addition, exit is triggered by bad experiences with jua kali groups: jua kalis from the 'classic' jua kali sector (in this case, jus kali entrepreneurs engaged in recognized jua kali activities such as carpentry and boda-boda repairs) either opted not to join any JKA in the first place due to previous bad experiences with other groups or decided to leave the JKA due to disappointment.

Since the latter case did not culminate in the formal withdrawal of JKA membership, it helped to highlight different levels of JKA membership ranging from full or active membership on the one hand, to dormant or inactive membership, and ultimately formal membership withdrawal or exit.

In line with research question four, the study finds that the organized voice of the jua kalis was evident in collective negotiations with representatives of the local government and the then Homa Bay Municipal Council and a demonstration to government offices. The allocation of public land in Homa Bay Town for jua kali development was the result of the organized jua kali voice being employed consistently over a length of time. During the

demonstration of jua kalis to the compound of the Homa Bay District Commissioner in June 2012, voice was employed ad-hoc to solve a specific problem: Once the issue was solved, the "voice moment" was over. In both cases, the organized jua kali voice was expressed by elected JKA officials (most likely men) on behalf of the JKA membership vis-à-vis government officers in public negotiations/discussions. In both cases, jua kalis were successful in getting acceptable feedback in response to their queries from their audience, i.e. the government offices they addressed. It is also interesting to note that these organized voice actions seem to reinforce each other since in the first instance the jua kalis were allocated public land for development, i.e. sheds construction, and in the second instance, they employed voice to protect their development, i.e. to ensure the shed construction project could move ahead without major delays.

As indicated in *Table 2.3*, jua kalis employed their organized voice in different voice moments: While jua kalis seized a strategic opportunity to state their collective interests and goals when entering into negotiations with local government officials regading the allocation of public land in Homa Bay Town for jua kali development; in contrast, they acted in response to a specific incident threatening their collective interests in June 2012 and took collective action by leading a demonstration of jua kalis to the compound of the Homa Bay District Commissioner.

Jua kalis utilised their organized voice to advance their collective interests and goals. In both instances of collective action as described above, they were drawing on an actively constructed collective identity emphasizing their joint need for work space and sheds. Those jua kalis, who due to the nature of their businesses, do not need any permanent workspace, were not part of this collective identity and ultimately excluded.

As described above, jua kalis engaged successfully in collective action undertaken by the JKAs in pursuit of their voice. In addition, jua kalis have also been successful in using their organized voice channelled through the JKAs examined in the pursuit of concrete collective business needs: Overall, JKAs have benefitted at least some of their members in some way at one time. Many JKA members interviewed did benefit from their JKA

membership through receiving concrete services including loans (mainly from one of the two SACCOs); gaining information, knowledge and exposure that assisted them in the operation of their businesses and undergoing business-related training. The accumulation of social capital and social protection benefits, including an increased sense of solidarity in times of crisis, was ranked second. A significant number of jua kali women and men also stated specific examples of their increased personal and social empowerment making this category of (latent) JKA benefits rank third. However, a significant number of jua kalis interviewed (cutting across all five JKAs investigated) felt that they had not (yet?) benefitted from their JKA membership.

The study also finds that jua kalis are not 'putting all their eggs in one basket' when it comes to their pursuit of voice: Many of the jua kalis interviewed are members of various jua kali (most commonly a JKA as well as a SACCO) and other groupings (including clan- and church-based groups, self-help groups etc. Widow-support and Merry-go-round groups were particularly popular with the jua kali women and widows interviewed) at the same time. This simultaneous group membership highlights that jua kali women and men choose wisely on how best to pursue their voice including through a *combination* of group memberships. It also emphasizes that group membership (and even more, group leadership) are first and foremost reflections of jua kalis' social and cultural commitments as members of their respective communities.

Concerning research question five, the study finds that most JKA members and officials interviewed across the five associations believe that their JKAs hold potential in pursuit of their organized voice. Most of the jua kalis interviewed stated that they joined the JKAs because they "believe in collective strength" and "to realize their aspirations". Local context (including the business location, people knowing and trusting the respective JKA officials as well as jua kalis following the advice of trusted fellow jua kalis) greatly matters when it comes to jua kalis deciding which particular JKA to join and ultimately determines business decisions and business-related choices.

However, JKA officials interviewed in June 2012 and consulted in a follow up meeting in November 2012 in Homa Bay town also admitted that their JKA collective actions tend to focus on tackling local-level issues rather than on exercising influence over broader/strategic jua kali policy issues at the national level due to a perceived disconnect between both levels. While this disconnect leaves the JKAs on one hand no choice but to come up with ways of helping their members to solve some of their most immediate local-level issues themselves (in the absence of effective support to do so from the national level); the same JKA officials are planning to get engaged in broader jua kali policy issues at the national level through the formation of an envisaged county-wide JKA (which might encompass also at least some of the five JKAs investigated here) in line with the devolved system of governance.

While there is evidence of successful jua kali voice interventions undertaken by the JKAs, and JKA members (including officials) seeing potential in continuing to utilize the JKAs as vehicles in pursuit of the jua kali voice, JKA members (and officials) also recognize that the JKAs must overcome certain, mainly JKA-internal, challenges to make the JKAs better fit for purpose/more efficient in their operations. And they are willing to work on it by employing voice internally to improve the organized jua kali voice: they are ready to undertake at least one action as individuals to help improve the situation in their JKA such as becoming more "active members/officials", "educating others about JKA benefits" and "criticize more vocally" as JKA members.

CHAPTER 7: Summary and Conclusions

7.1 Introduction

Questions raised in the literature and my own experience of working with the jua kalis in Homa Bay led to the central question of this research: *How has collective action in business associations led to advancing the voice of informal sector entrepreneurs?*

In this chapter, I will draw together the research findings to help answer my own question based on the insights generated from the case of the Homa Bay Town jua kalis and their business associations. This case study has provided valuable first-hand information from the jua kali women and men interviewed regarding the voice issues they pursue individually and collectively through membership in business associations to advance their interests and needs; what voice actions they have undertaken; how well the business associations have served them in pursuit of their voice and what they perceive are key potentials and constraints of their associations. While these insights have contributed to answering the detailed research questions posed by this study, it has also raised a number of new questions which offer topics for future research.

7.2 Summary of Findings: What have we learned?

As discussed in *Chapter 2*, this study investigated political voice at both the individual and collective levels, employing a particular theoretical framework for the analysis of voice (presented in *Section 2.3*) to help answer the five detailed questions posed in this research. This section, firstly, summarizes the findings under each of these questions based on the discussions in *Chapters 5 and 6* and secondly, discusses the relationship between the individual voices of the jua kalis and their organized voice.

7.2.1 Priorities and Needs of the Jua Kalis and resulting Voice Issues

Individual priorities and needs: Individual needs and interests of jua kalis are shaped by their personal circumstances (including their gender, age, family background and life experiences) and business backgrounds (including the business activities they pursue, the nature of their engagement in jua kali activities - as trainees, employees or entrepreneurs -, and their socio-economic status as mirrored in the physical state and level of ownership of their workspaces) (See *Section 5.2*). Needs and interests are voiced by the jua kali men and women dependent on their intent (what issues to be raised, vis-à-vis whom, at what moment etc.) and the voice options available to them - which, in turn, are deeply influenced by the specific social, economic and cultural environment in which the jua kalis i.e. the 'voicers' (and their audiences) operate (See *Section 5.4*).

Voice issues being pursued: Study findings show an overwhelming consensus among all jua kalis interviewed (regardless of their particular personal circumstances or business backgrounds) that they undertake business activities in order to meet immediate family needs and educate their children as their most important priorities (See *Section 5.3.1*). In addition, the study identified particular needs for particular groups among the Homa Bay Town jua kalis interviewed emphasizing the heterogeneity of the jua kali constituency: jua kali women, particularly widows, stressed the need to have their own homes outside of their matrimonial homes so as not to be left homeless with their children in case they would decide not to follow the dominant Luo cultural practice of *lako/ter*. Similarly, jua kali women who are part of polygamous households, particularly second wives, emphasized the same need in order to be able to carry out their affairs, including business activities, with a greater degree of independence in response to perceived cultural constraints. Another particular need identified by this study was the ability of jua kalis to retire: to stop working and be able to maintain the same standards of living as when working. In the absence of formal social security schemes (including retirement), this was a particular area of concern for a number of jua kalis interviewed (See *Section 5.3.2*).

Study findings encourage a cautious approach towards considering business expansion a priority: Only a few jua kali business owners and partners (more men than women jua kalis) interviewed considered this a priority. Business expansion was mentioned as a priority only by the 'better-off' jua kalis: While none of the jua kalis without workspace needs, jua kali women in polygamous marriages and only one widow expressed any interest in investing in the possible expansion of their businesses, several 'better-off' jua kalis (all owners of permanent workspaces) identified business expansion as a priority (See *Section 5.3.1*).

Jua kali voices are here to stay: Jua kali men and women interviewed arrived at the jua kali 'destination' either as the result of an act of choice or last resort in the absence of any meaningful alternative to earn a living. While individual experiences varied, most jua kalis interviewed confirmed that they are there to stay and likely to continue building their lives based on income generated from jua kali activities. Perhaps because of this realization, many jua kalis are actively pursuing their needs and interests utilizing voice either at the individual or the collective level. However, the boda-boda operators present a distinct exception to most of the jua kalis interviewed since they are in a state of 'transit'. Most of the young men riding boda-bodas interviewed explained that they are only working as jua kalis until they find the means to either further their formal education or take up a 'real job' (See *Section 5.3.3*).

7.2.2   Jua Kalis pursuing their voice individually

Voice moments: Most jua kali men and women interviewed take action and voice their individual needs and interests in moments when their immediate needs or essential requirements for their own or family survival are being threatened. These moments of acute threats or 'turning points' experienced by the jua kalis interviewed are deeply personal and included the death of family members; the loss of essential business tools and materials resulting from the 2007/08 post-election violence; 'routine' harassment carried out by local authorities; and potential evictions from their place of work experienced by some jua kali men and women (See *Section 5.4.1*).

Domains, scale and audience of voice: Research findings show that jua kali women and men interviewed express their voices differently in response to specific threats. Jua kali women are more likely to voice their needs and interests in the domestic spaces vis-à-vis their husbands, other (male) household members and people from their 'surroundings' in line with existing family and community protocols characterized by prevailing culture and social norms due to the particular challenges they encounter as business *women.* Men are more likely to take voice actions in the public domain vis-à-vis local authority representatives, fellow jua kalis or other jua kali stakeholders. Jua kalis express their voice at different scales depending on the severity of the threat and the respective cultural environment. Figuratively speaking, they can include whispers, soft and loud voice as well as screams in the case of extreme threats (See *Section 5.4.2 and 5.4.3*).

7.2.3 Reflections of the Voices of Individual Jua Kalis in the Organised Voice of the Jua Kali Associations

The organized jua kali voice in Homa Bay Town: The study shows that only a small portion of the estimated total number of jua kali women and men operating their businesses in Homa Bay Town (about 5,600 people) are taking part in the organized jua kali voice by being members of the jua kali associations (less than 900 people). Certain groups of jua kalis, such as trainees in jua kali businesses and many of those jua kalis interviewed who do not need any permanent workspace to carry out their business (mainly jua kali men engaged in fishing and riding of boda-bodas), were not part of the JKA membership (See *Section 6.2.3*).

Study findings suggest that the explanation of this 'exit' is rather complex: Part of the explanation seems to lie in the inapplicability of JKA objectives. Those jua kalis who, due to the nature of their business, do not need any permanent workspace, were not keen on joining a JKA that has among its main objectives the securing of jua kali sheds (such as the AJKA). However, they may still decide to join a JKA that has a different focus, e.g. the SACCOs for the provision of savings and credit facilities. Another possible reason for choosing exit instead of voice by this particular group of jua kalis is the fact that their

professions have previously been (and still are) not fully embraced as part of the jua kali sector as advocated by the respective government offices. In addition, the study generated evidence that jua kalis from the 'classic' jua kali sector (men engaged in classic jua kali professions such as carpentry and boda-boda repairs) have either opted not to join any JKA in the first place due to previous bad experiences with other groups or decided to leave the JKA due to disappointment.

While the latter did not result in the formal withdrawal from JKA membership, it highlighted that there are different levels of JKA membership ranging from active membership on the one hand, to dormant membership or 'open exit', and ultimate membership withdrawal or 'exit' (See *Section 6.2.3*).

The study finds that the objectives of the JKAs investigated mirrored the individual needs and aspirations of their members well by pursuing the jua kali voice through focusing on achieving economic benefits and social protection for their members; while only one JKA (the AJKA) explicitly includes the *"protection, representation of the interests of members"* as a more political goal in its constitution (See *Sections 6.3.1 and 6.3.2*). A great number of the jua kalis interviewed stated that they joined the JKAs because they *"believe in collective strength"* and *"to realize their aspirations"* as their main motivation. When considering in more detail as to why jua kalis joined a particular, and not just any, JKA it became apparent that local context (including the particular business location, people knowing and trusting the respective JKA officials as well as jua kalis following the advice of trusted fellow jua kalis) greatly mattered and deeply influenced business decisions and business-related choices (See *Section 6.3.3*).

The study's findings also reveal that jua kalis use different avenues in pursuit of voice: Many of the jua kalis interviewed in this research were members of one or more business associations (most commonly a JKA *and* a SACCO) and other social groupings (including clan- and church-based groups, self-help groups etc. Widow-support and Merry-go-round groups were particularly popular with the jua kali women and widows interviewed) at the same time (See *Section 6.2.4*).

7.2.4 Voice Achievements of the Jua Kali Associations

Establishment of an organized jua kali voice: This study shows that there is an organized voice of the jua kalis in Homa Bay Town. This organized jua kali voice was developed in a process that included the formation of the five jua kali associations investigated in this research which were established by the jua kalis (with the support of relevant government offices) between 2007 and 2012 in order to overcome identified problems in pursuit of their shared interests over an extended period of time (See *Section 6.2.1*). The JKA objectives were explicitly stated in the JKA constitutions and included the provision of economic benefits and social protection of their members; while explicit political goals were only stated by one JKA (the AJKA) (See *Table 6.8*). The 'positive side effects' of organizing in JKAs leading to improved self-esteem and personal and social empowerment of the JKA members were not explicitly stated in the constitutions but noted in the accounts of several JKA members (including statements from Lucas, Rose and Richard in *Section 6.4.1*). The constitutions of the four JKAs were developed in consultation with their members (mostly through discussions at annual general meetings) and formally agreed upon.

Successful voice actions - Benefiting JKA members: Study findings reveal that many JKA members interviewed felt that they did benefit from their JKA membership. JKA benefits were mainly cited as receiving concrete services including loans (mainly from one of the two SACCOs); gaining information, knowledge and exposure that jua kalis interviewed received in the operation of their businesses and undergoing business-related training. The accumulation of social capital and social protection benefits, including an increased sense of solidarity in times of crisis, was ranked second. A significant number of jua kali women and men also stated specific examples of their increased personal and social empowerment making this category of (latent) JKA benefits rank third. While findings also revealed that there is a significant number of jua kalis interviewed (cutting across all five JKAs investigated) who felt that they had not (yet?) benefitted from their JKA membership; one can conclude that the JKAs have, overall, been reasonably successful in benefitting at least some of their members in some way at one time (See *Sections 6.4.1 and 6.4.2*).

Identifying voice moments for collective action: The study documents two cases of successful collective action undertaken by the JKAs in pursuit of the organized jua kali voice: the allocation of public land in Homa Bay Town for jua kali development, and the demonstration of jua kalis to the compound of the Homa Bay District Commissioner in June 2012. In the first case, the organized jua kali voice was employed consistently over a length of time: Here, the voice moment was rather long, while in the second case, voice was employed ad-hoc to solve a specific problem: Once the issue was resolved, the voice moment was over (See *Sections 6.4.3 and 6.4.4*).

Identifying domain, scale and audience of the organized voice: In both cases, the organized jua kali voice was expressed by elected JKA officials (mostly men) on behalf of the JKA membership vis-à-vis government officers in formal negotiations/discussions in the public domain. In both cases, jua kalis were successful in getting acceptable feedback in response to their queries from their audience, i.e. the government offices they addressed (See *Section 6.4.4*).

Overall, the analytical framework employed in this research (see *Tables 2.2 and 2.3*) proved very useful in generating the research findings as described above. The questions posed in *Tables 2.2 and 2.3* concerning the issues, actions, domains, scale, moments and success of voice at the individual and collective levels were duly answered and concrete examples were documented to illustrate the findings. The voicers and their audiences were as thouroughly examined as possible within the limitations of the respective voice settings.

7.2.5   Key Potentials and Constraints of the Associations in Advancing the Jua Kali Voice

All five JKAs investigated in this study were registered with a responsible government entity (See *Table 6.2*). They were relatively homogeneous in their management arrangements and structures, with the two SACCOs investigated presenting rather uniform by-laws/ constitutions (See *Section 6.5.1*).

Key voice potentials of the JKAs: Many of the JKA members interviewed across the five associations perceived their collective strength or "strength in numbers" (in addition to committed JKA officials, and JKAs generating influence) as a key potential that the JKAs hold in pursuit of their organized voice. However, JKA officials also admitted that their JKA collective actions tended to focus on tackling local level issues rather than on exercising influence over strategic jua kali policy issues at the national level due to a perceived disconnect between the local and national levels. While this disconnect seems to leave the JKAs no choice but to come up with ways of helping their members to solve some of their most immediate local-level issues themselves (in the absence of effective support to do so from the national level); the same JKA officials also stated that they are planning to get more closely engaged in broader jua kali policy issues at the national level through the formation of an envisaged county-wide JKA (See *Section 6.5.2*).

Other potentials, going beyond internal factors concerning the JKAs examined in this study, include the role the newly established MSE Authority could play in supporting the JKAs and its members as envisaged in the 2012 MSE Act (See *Sections 4.2.3*); possible partnering between JKAs and Kenya's trade union movement and the forging of stronger linkages between Kenyan JKAs and their counterparts in other (East) African countries as well as with global networks of informal workers such as SEWA and WIEGO.

Key voice constraints of the JKAs: While there is evidence of successful jua kali voice interventions undertaken by the JKAs, and JKA members (including officials) seeing potential in continuing to utilize the JKAs as vehicles in pursuit of the jua kali voice, the study finds that JKA members (and officials) also recognize that the JKAs have to overcome certain, JKA-internal, challenges (including the lack of commitment among members and, in some cases, of JKA officials; and non-conducive JKA management practices) to make the JKAs more efficient (See *Section 6.5.3*).

JKA-external constraints to be considered here need to focus on the limitations set by the broader environment in which the JKAs operate including non-conducive government regulations and procedures and/or the lack of conducive regulations (such as the adoption

of the 2002 ILO Resolution on Decent Work and the Informal Economy which would recognize informal workers as workers with the same rights to decent work as their formal counterparts) as well as persistent cultural institutions such as those hampering the recognition of women as key economic actors equal to men.

Utilizing voice to strengthen voice: Study findings reveal that most JKA members and officials interviewed (across all five JKAs investigated) are ready to employ voice internally to improve the capacity of the JKAs to strengthen the organized jua kali voice: they are willing to undertake at least one action as individuals to help improve the situation in their JKA such as becoming more "*active members/officials", "educated others about JKA benefits"* and *"criticize more vocally"* as JKA members (See *Section 6.5.4*).

7.2.6 Relationship between Individual Voices of Jua Kalis and the Organized Jua Kali Voice

The study findings mentioned above highlight that there is a strong link between individual voices of jua kalis and the organized jua kali voice. Let us take a closer look at the relationship between voice issues pursued, moments, domains and scales of voice as well as voice actions undertaken at the individual and collective level.

From individual voices to an organized voice: The study established that not all individual jua kali voices are part of the organized jua kali voice as represented by the JKAs examined (See Section 6.2.2). Some jua kalis chose not to join any JKA and instead, opted to pursue their organized voice through *other*, mainly social, and in some cases, alternative professional, group memberships (See *Section 6.2.3*). Study findings also reveal that there are a number of jua kalis who pursue their organized voice through *simultaneous membership in multiple groups* reflecting their multiple identities (as business people as well as members of their families and communities) *resulting in multiple loyalties* (towards their fellow jua kalis, clients and business partners as well as their spouses, children, fellow widows, family members, neighbours, clan and church members and wider community) (See *Section 6.2.4*). Decisions on which loyalty to honour

at a particular point in time are deeply personal, subject to change and might result in multiple avenues of pursuing voice at the individual and organized level depending on individual priorities and interests as well as voice options available.

Voice issues and voice options: Those jua kalis who decided to join (at least) one of the five JKAs investigated in this study, did so because they could (at least partly) identify with the JKA objectives or the voice issues being pursued jointly – meaning that there is (at least a partial) overlap between individual and collective priorities and interests. They did so also because they felt that joining the JKA is a suitable avenue in pursuit of their voice – meaning that they are reasonably comfortable expressing their individual voices in this public domain in an appropriate manner and at an acceptable scale. It is important to note here that both aspects, i.e. relevant voice issues *and* suitable voice options, seem to have been carefully considered by the jua kalis interviewed regarding their choices in pursuit of their organized voice (See *Section 6.3.3*). As discussed in *Chapter 2*, this is also an important consideration for voice at the individual level where a choice must be made to change the conscious decision not to engage in voice or action in favour of voice.

One can speculate that the relationship between individual voices and the organized jua kali voice is likely to be mutually beneficial and reinforcing as long as they remain within an acceptable scale. For example, individual jua kalis may be better able to pursue their individual needs and interests in the domestic domain vis-à-vis their spouses and immediate family members since they may feel protected and encouraged if the personal issues they are discussing in the domestic domain are connected to the wider group and common group interests. At the same time, as individual jua kali voices grow stronger, more confident and knowledgeable; they will also be better able to contribute to the collective objectives and the organized voice as JKA members. However, it may reach a point where an individual is so strong that s/he is rather dominant and in this dominance silences other, less strong individual voices. Depending on the strength of the group overall, this individual might either be brought in-line or asked to exit the group; or this individual might continue dominating the group and collective interests, and instead other group members might withdraw, become dormant or opt to exit.

Voice moments: When looking at individual and organized voice moments, study findings show that while individual voice moments are often triggered by acute threats or 'turning points' in the individual jua kali's life (See *Section 5.4.1*), moments of organized voice are also triggered by opportunity (as reflected in the acquisition of public land for jua kali development) in addition to moments when collective interests are under threat (i.e. having to return unutilized public funds for jua kali shed construction) (See *Sections 6.4.3 and 6.4.4*). Opportunity might have also played a role in the moments of individual voice, but was not as easily identifiable in this study.

Voice actions: While actions of voice at the individual level take place in the domestic, the public domain and the space in between the two (the 'surroundings') (See *Section 5.4.2*), collective voice actions take place in the public domain only since they are often designed to draw public attention and generate formal feedback (See *Section 6.4.4*). Study findings show that there are greater similarities between the scales of voice used at individual and collective levels since whispers, soft and solid voices may have been employed by JKA officials during the negotiations with government officials regarding the allocation of public land to the Homa Bay jua kalis, and loud voice and shouts/screams were employed during the demonstration to the DC's compound (See *Sections 5.4.3 and 6.4.4*).

7.3 Implications for Theory, Policy and Praxis

This section is dedicated to a) drawing implications for theory formulation and b) reviewing how well the theories used to inform this study were applied in the explanation of the research findings. The former (or the act of reasoning that involves drawing broad inferences from particular observations) is often referred to as 'generalization', the "central aim of science" (Mayring, 2007, p. 3). This study does not intend to make any empirical generalizations recognizing the acknowleged limitations of case studies in this regard (Yin, 2009a). However, case studies are valued for their potential to make juristic contributions or, in other words, to tease out theoretical propositions and refine existing theory. In this regard, the study was able to contribute to our better theoretical understanding of voice in the informal sector by more deeply conceptualizing the

individual and organized voice of informal sector entrepreneurs and documenting concrete instances of voice pursued collectively through the examined jua kalis associations. In particular, the study identified voice issues being of particular importance to particular groups of jua kalis; voice moments which trigger jua kali women and men to act and engage in voice individually and collectively; domains, scale and audience of (mainly the organized) voice. The study also documented concrete instances of collective voice actions undertaken by the jua kali association members and identified potentials and constraints of the organized jua kali voice pursued through business associations. Therefore, the study also highlights some implications for related policy development and the application of these policies in praxis.

7.3.1 Implications for Theory

The study's findings suggest that the explanation of jua kalis 'exit' from business associations is rather complex: Part of the explanation seems to lie in the fact that some lines of work have previously been (and still is) not fully embraced as part of the jua kali sector as advocated by the respective government offices.

In addition, the study identified some jua kalis being 'stuck' between exit and voice: those jua kalis who are no longer actively engaging in the pursuit of voice through the associations but who have not entirely left them. These jua kalis (probably out of a mixture of social and economic reasons) seem to prefer an 'open exit' i.e. one where the door is left open to return to the associations to reap any possible future benefits.

Overall, existing theories regarding the informal sector (those that duly consider its 'embeddedness' and engendered nature), and the theories regarding voice and collective action undertaken by informal workers aimed at their empowerment or emancipation have, combined, greatly contributed to theoretically grounding this research. In fact, research findings are supporting some key points raised in other studies which are noteworthy. Particular issues to be highlighted here include:

Embeddedness of voice: The study's findings confirm that economic action is deeply 'embedded' in social norms and dominant culture. This also applies to informal workers - including the jua kalis interviewed in Homa Bay. Therefore, voice of informal workers has to be understood within the specific context in which they live and – as one particular social activity they carry out as part of their daily lives – engage in business activities.

*Heterogeneity of voicers leading to heterogeneity of voice issues being pursued: S*tudy findings confirm the heterogeneity among the informal sector constituency evident in the various personal and business backgrounds of the women and men engaged in informal sector activities, their interests and needs as well as life experiences. This heterogeneity leads to different voice issues being of particular importance to particular groups of informal workers and pursued either individually or collectively in business associations. In particular, study findings encourage a cautious approach towards studies which argue that business expansion would be a priority for many informal sector entrepreneurs. Instead, findings from this study support the notion that business success for many jua kalis in Kenya, particularly for the more vulnerable operating their businesses for the survival of their families (especially those operated and owned by women), does not hinge on the expansion or 'graduation' of their businesses (See Naituli et al., 2006).

…. and to different voice options: This heterogeneity among the informal sector constituency also results in different voice options being available, i.e. different voice domains and scales depending on the individual 'voicer'. Perhaps the most fundamental characteristics of this heterogeneity are social rather than business characteristics: gender and age of informal workers seem to be determinant factors here since they greatly influence the challenges that informal workers face in operating their business as well as the business decisions they take since both are deeply framed by the socio-economic and cultural environments in which they operate (Creighton & Yieke, 2006; Downing, 1991; World Bank, 2011).

Voice in the informal sector is here to stay: Study findings support the school of thought which argues that the informal sector is here to stay. Many informal workers are likely to

stay at the 'informal sector destination' and continue building their lives based on income generated from informal sector activities. Issues of voice in the informal sector, therefore, will continue to be relevant providing an exciting field for future research.

The organized informal sector voice exists: While acknowledging questions raised in the literature (King, 1996), study findings confirm that the jua kali voice does exist and that it can be identified in the jua kali associations. However, study findings also support evidence from the informal sector literature in Kenya which emphasizes that only a small percentage of the total number of jua kalis are members of business associations choosing to pursue their organized voice through this particular avenue (McCormick et al., 2003).

The study also supports literature findings which highlight that informal workers pursue their voice through different avenues including a combination of group memberships involving other business associations as well as social groupings (Lindell, 2010). This multiple group membership, and particularly leadership, seems to be a reflection of jua kalis' *multiple loyalties* resulting from their multiple identities, including social and cultural commitments as members of their respective communities in addition to their commitments as business people.

Informal sector organizations are not necessarily informal organizations: Study findings support two main issues raised in the literature concerning informal sector organizations. First, the fact that all five JKAs investigated in this study are formally registered with a responsible government entity supports the literature which emphasizes that organizations of informal workers are not necessarily informal organizations (See Kinyanjui, 2010). While formally registered with the responsible government offices, they are distinct from traditional formal workers or trade unions since they represent the needs and interests of informal sector workers (Bonner & Spooner, 2011b; Horn, 2005; Lindell, 2010; Ryklief, 2012).

Second, the relative homogeneity in their management arrangements and structure seems to point not only to the fact that business associations are being appreciated by government offices as "more efficient channels" for the provision of government assistance (De Wit & Berner, 2009), but also that there is the positive intent of the responsible regulating entity to protect members from mismanagement, including through the adherence to rather uniform by-laws and constitutions and obliging with standard processes and structures, particularly in the case of Savings and Credit Societies (SACCOs) which has to be appreciated.

Group size: Study findings on key constraints of the jua kali associations investigated resonate with discussions in the literature concerning the diverse effects the size of a group can have on its resources and realization of its objectives since there tend to be more free-riders as the group becomes larger (Olson, 1965; Yang et al., 2013).

Exit and *voice of informal workers:* This study supports the notion that informal sector workers opt for exit *and* voice (instead of exit *or* voice as originally envisioned by Hirschman, 1970) as different forms of agency which may be dominant at different points in time and should not be considered as mutually exclusive. Findings also support Lindell's (2010c) notion of informal workers moving between individual and collective voice action in a not necessarily linear progression. The study also recognizes instances of jua kalis being dormant association members situated between exit and voice.

Finally, employing the "most modest" form of generalization as it refers to the generalization not of the results of the study but the *process* to come to results (Mayring, 2007, p. 3), this study emphasizes that generating qualitative data through directly engaging with research participants (in this case, the selected jua kali women and men from Homa Bay Town as well as key actors of the local and national jua kali scene) can produce unique insights which would unlikely to have been achieved using quantitative research methods such as standardized questionnaires.

7.3.2 Implications for Policy and Praxis

In addition to the implications for theory, the study also points at some important implications for policy development and review of current practice. For example, based on the study's findings on jua kalis' exit from business associations, government offices responsible for jua kali development and interested in strenghthening the organized jua kali voice, might want to consider a stronger policy campaign to advocate for a broader jua kali concept comprising all self-employed women and men or micro entrepreneurs regardless of the nature of their business activities (i.e. including traditional activities such as fishing as well as new services such as the boda-boda operators). This might result in a more pro-active and expanded JKA membership base in future due to a change in the attitude of people who do not (yet) see themselves as part of the jua kali.

The study's findings confirm that economic action is deeply 'embedded' in social norms and dominant culture. While the particular social norms and dominant culture may vary depending on the geographical location of the informal workers, the notion that attention to gender roles and local context in which informal workers operate greatly matters when examining voice, will remain relevant and has to be taken into account when undertaking related research, developing policy guidance and reviewing related practice.

As the study's findings support the view that the informal sector is here to stay, issues of voice in the informal sector will continue to be relevant providing not only an exciting field for future research but also call for increased policy attention and practical support measures aimed at strengthening the systematic (rather than current ad-hoc) approach to the organized jua kali voice.

7.4 Contribution of the Study

The contribution of this study is three-fold:

First, it contributes to existing theory by applying Hirschman's (1970) concepts of voice, loyalty and exit to the informal sector with the focus lying on voice and exit. By doing this, the study was able to gain unique insights into specific aspects of the informal sector such as how informal sector entrepreneurs pursue their needs and interests through acting collectively in business associations. Originally, Hirschman argued that people would chose either voice *or* exit to express their discontent (1970). The study's findings support Hirschman's later view that exit and voice are not mutually exclusive actions but can in fact exist in parallel working "hand in glove" (Hirschman, 1993, p. 202) emphasizing that people can choose voice *and* exit. In addition, the study observed and documented instances of 'open exit' behaviour as being situated between exit and voice. However, the deeper relationship between these two forms of agency and under what circumstances jua kalis feel compelled to employ each one or to become or to stay dormant, could not be sufficiently investigated. Finally, the study's findings suggest that closer attention needs to be paid to gender as an important consideration when analysing voice actions – an aspect that did not prominently feature in Hirschman's work.

Second, the study contributes to refining theory by generating 'deep' insights into the jua kali scene of Homa Bay Town as one particular local setting. Through its multi-level analytical framework, the study was able to more deeply conceptualize the individual and organized voice in the informal sector. It uncovered detailed information about voice, particularly what voice issues are being purused by what groups within the informal sector, when voice is being utilized, and by whom, triggered by what event or experience, in what domain, vis-à-vis what audience and at what scale. In addition, the study identifies areas for future research (see *Section 7.6.* below).

Third, the study makes a methodological contribution since it generates empirical evidence based on the accounts and experiences of the jua kali women and men

interviewed as expressed by them. Applying Hirschman's framework of exit, voice and loyalty to a particular informal sector setting and focusing on the jua kali actors from an empowerment perspective using a qualitative approach informed by feminist thought, presents a uniquely different methodological approach compared to many previous informal sector studies dominated by quantitative approaches focusing on the *enterprise* as the unit of analysis rather than the *people* behind the enterprises.

7.5   Limitations of the Study

Some of the limitations of this study are inherent in the employed case study approach which include the limited number of people interviewed and the non-representative selection of research participants resulting in the generation of in-depth knowledge from one particular setting instead of more widely representative and 'generalisable' research findings.

In addition, there are limitations which arose from my own circumstances as I undertook this research as discussed in *Chapter 3*. First, the research process was influenced by my personal history in Homa Bay which might have resulted in misperceptions among research participants assuming that possible future assistance for jua kalis might be forthcoming if research questions would be answered in a particular way, i.e. favourable to me as the researcher. To counter this misperception, I tried to be particularly transparent and up-front about the objectives of the research exercise repeating them as often as possible. Second, as an outsider to the predominant Luo culture, my understanding of the cultural issues impacting the individual jua kali voices as well as the organized jua kali voice as reflected in the prevalent JKA dynamics was limited. The fact that I am not a native Dholuo speaker and needed translation from Dholuo into English and visa-versa during the interview process, contributed to limitations in terms of exploring the depth of individual voice issues. Third, as a self-sponsored student who pursued her research project in parallel to working in a full-time job, available time and funding for the field work phase were limited and did not allow me to stay in Homa Bay Town beyond the period required to complete essential fieldwork. However, I was able to

visit Homa Bay prior to and after the June 2012 field research phase for related discussions with key actors from the Homa Bay jua kali scene and used related discussion findings to inform this research as appropriate.

7.6 Suggestions for Further Research

While the study was able to generate valuable first-hand insights into the voice of informal sector entrepreneurs and answer the research question at the heart of this research, it also raised a number of further questions offering topics for new research and in some instances, only provided answers up to a certain extent regarding the specific phenomena in question.

Deepening study findings:

The study was able to draw attention to the issues, domains, scales and moments of the jua kali voice. But it was not sufficiently able to explore particular aspects of these points in more detail at the individual and collective levels. For instance, the study established that one of the particular aspirations of jua kali women interviewed was to have their own homes outside of their matrimonial homes. In addition, some jua kalis mentioned that earning respect from others was a key factor in conserving themselves successful business people. Future research could use a survey to probe the issue of women having their own homes. Analysis of the data collected could provide information on the proportion of different responses, as well as further qualitative studies. Interviewing for the latter might be done by an insider of the dominant culture who is familiar with the various cultural factors surrounding this issue.

In addition, instances of 'open exit' behaviour were recognized and documented in this study as being situated between exit and voice but the deeper relationship between these two forms of agency and under what circumstances jua kalis feel compelled to employ each one or to become or to stay dormant, could not be sufficiently investigated. It would also be important to investigate further any instances of jua kalis' re-engagement in

business associations and under what circumstances/for what reasons this occurred to better understand how exit can be avoided.

Similarly, issues of multiple identities of informal workers leading to their multiple loyalties deserve greater attention as they might hold the key for our understanding of the rationale behind business decisions made by the many women and men engaged in informal businesses as well as their choices on the avenues in pursuit of their organized voice. The fact that jua kali trainees do not seem to be formally engaged in JKAs as highlighted by this study, might provide a particular point of interest for future related studies.

Future research might want to go into greater depth on these phenomena using appropriate qualitative research methods including participant observation.

Due to its heterogeneous nature and the necessity of considering the 'embeddedness' of voice in social norms and cultural practices prevailing in different geographical locations, the informal sector seems to be particularly suited for more case study research. Particular focus areas of possible future research projects with informal workers dedicated to strengthening their voice could include the following:

Refining existing knowledge:

Future case study research might want to include investigating similar jua kali associations in different regions in Kenya in recognition of the country's vast cultural diversity. This research could greatly contribute to our better understanding of the relevant socio-cultural factors at play in the jua kali sector. One particular point of interest here could be the successful SACCOs in Central Kenya focusing on supporting jua kali activities closely related to the agricultural sector (including milk producers, coffee and tea pickers etc.) and the lucrative transportation sector. Potential differences between Jua Kali Associations and SACCOs in pursuit of the organized jua kali voice and related success might also derserve greater attention.

In addition, future research might want to further explore if the Kenyan situation whereby only a small number of jua kalis choose to pursue their organized voice through jua kali associations, is similar in other countries, and to what extent and in what instances jua kalis' social and cultural commitments as members of their respective communities determine their commitments as business people.

Exploring new territory:

Future research should investigate how JKAs, such as the ones examined in this study, might change to better pursue political voice issues as required by their members. Addionally, as the jua kali voice is being realized at the newly established county level, future research should more closely examine how this might influence the relationship between the jua kali voice at local and national levels. At the national level, the role and actions of the newly established MSE Authority (Kenya, 2013a) should be examined as it is able to make itself felt as the mandated force in the jua kali sector and in doing so, to what extent it will be able to strengthen the jua kali voice.

Little is known about the relationship between JKAs and Kenya's formal trade unions. Future research might want to examine possible linkages between the two and in what way and to what extent these links could contribute to strengthening the political jua kali voice.

In addition, necessary capacity building of business association officials to better utilize political voice in pursuit of informal workers' common needs and interests (i.e. being more systematically and better prepared based on documented cases of successful voice negotiations and collective action) in order to transform ad-hoc voice moments into a more structured, long-term dialogue between informal workers and key informal sector stakeholders, deserves more policy attention. Further research into other factors contributing to the lack of commitment among JKA members and officials (such as personal motivations of JKA members for joining a particular JKA and limiting JKA institutional arrangements) should be explored in order to inform targeted capacity

building of JKA leaders to help them better tackle this key challenge to effective political voice.

It would also be important to monitor the gender imbalance of the JKAs examined in this study in future. Perhaps one would find that women will be able to penetrate male-dominated professions in the near future as a sign of diminishing influence of dominant cultural issues similar to the practice of *lako/ter*.

7.7   Conclusion

Voice is a crucial part of the agency of informal sector workers (including informal sector entrepreneurs, their employees and/or trainees) emphasizing that they are economic *actors*. Since voice is deeply embedded in the social and cultural context in which informal sector workers operate, studies of voice need to recognize informal sector workers' multiple identities as business people as well as members of their respective communities. Multiple identities of informal sector workers lead to their multiple loyalties which greatly influence their choices in terms of pursuit of voice.

Informal sector workers' choices of how best to pursue their voice are as complex as the informal sector concept itself: findings from this study show that informal sector entrepreneurs and some of their employees pursue their voice at the individual and collective levels utilizing various avenues which include multiple memberships in business associations and social groups depending on individual needs and interests, fitting associations/groups' objectives as well as on suitable voice options; while the informal sector trainees interviewed did not pursue voice through the business associations examined.

Voice in the informal sector is a topic that – like the informal sector – is likely to be a permanent feature. As highlighted in this study, the voice of informal sector workers needs to be better understood, documented and strengthened in order to enable informal sector workers to better articulate and advance their needs and interests and influence critical

decision-making processes that affect their lives. Business associations, while far from being perfect, are one possible avenue utilized by informal sector entrepreneurs. The business associations investigated in this study were supported by government entities and, in some instances, also received support from donors. However, these business associations represent and pursue at least some of the key interests of some of the groups within the highly heterogeneous informal sector constituency, and can therefore be considered, despite witnessed support from government and donor entities, as vehicles established by ordinary people to help creatively overcome some of their everyday social protection struggles and economic predicaments (Kinyanjui, 2012).

Studies of voice need to consider issues of voicelessness and exit since not all informal sector workers are engaged in the pursuit of voice and not all informal sector workers who are involved in voice are doing so through business associations. This study has shown that the reasons for informal sector entrepreneurs to choose exit from business associations are more complex than economic cost-benefit analyses and have to include a better understanding and appreciation of the social and culture obligations of informal sector entrepreneurs, particularly women.

Exit and voice are particular actions taken by informal sector entrepreneurs to express discontent. Approaching voice from an empowerment perspective necessitates identifying and recognizing instances of conscious non-action-taking where informal sector entrepreneurs, particularly the most vulnerable and powerless, decide neither to exit their association nor to voice their concerns often out of fear of possible repercussions towards their actions in the domestic as well as the public domains.

However, the study was able to generate evidence that as informal sector entrepreneurs are increasingly benefitting from their business association (and other group) memberships, they are increasingly ready to employ voice internally to improve the capacity of their associations (and other groups) to better pursue their organized voice.

Informal sector entrepreneurs use voice forums, and in particular business associations, to advance their political voice. There is no doubt that the women and men engaged in informal sector activities will continue to strengthen their options in pursuit of voice in an effort to find practical solutions to their day-to-day problems and to increasingly influence critical decision-making processes that affect their lives.

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Annex 1:   Aligning Research Questions with the Methodology: Detailed Research Questions, Data Needs, Data Generation Methods, Data Analysis and Display

A. Framing Detailed Research Questions	
Research title	Voice of Informal Sector Entrepreneurs. A Case Study of Jua Kali Associations of Homa Bay Town, Kenya.

Operationalising key concepts	1. *Voice:* A crucial element in the empowerment process - a process aimed at re-dressing power imbalances. Voice consists of concrete instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit. This might entail individual jua kalis taking action to challenge power and resource constraints within the household, the jua kali association or their community. It can also entail concrete instances of jua kalis taking collective action through their associations to lobby for greater participation in local or national decision-making or to advocate for better access to local or national resources. Voice was investigated at the individual and collective levels.
	
	• Voices at the individual level - the jua kalis:
	  ➢ Aspirations of the jua kalis - reflecting an increased sense of individual agency, awareness and desire for change;
	  ➢ Individual action by jua kalis to advance their needs and interests - reflecting individual capacity for change and increased opportunities for access; as well as changes in underlying resource and power constraints at household and community levels, and individual action to challenge these constraints;
	• Voice at the collective level - the Jua Kali Associations:
	  ➢ Mission statement/objectives of the JKAs - reflecting a collective identity and increased solidarity;
	  ➢ Joint action in JKAs to advance their needs and interests - reflecting joint action to challenge underlying resource and power constraints at household, community and macro-level.
	
	2. *Informal Sector Entrepreneurs:* Men and women aged between 15 and 65 years who own or work in enterprises engaged in manufacturing; building and construction; wholesale and retail trade, hotels and restaurants; transport and communication; community, social and personal services, which have less than 10 workers and which do not fully comply with all legal requirements applicable to a formal enterprise (i.e. the enterprise is not registered, or its income is not taxed; or it does not provide minimum wages to its workers who might not be protected by existing labour laws).

Operationalising key concepts	3. *Jua Kalis:* Kiswahili term for informal sector entrepreneurs. Jua kalis in this research refer to Kenyan informal sector entrepreneurs as characterized above.
	
	4. *Jua Kali Associations:* Groups of jua kalis coming together voluntarily to act collectively in the pursuit of a common interest, which are located within Homa Bay Town and formally registered with the relevant Kenyan authorities (i.e. the Ministry of Social Services/Cooperative Development, or the Registrar of Societies). The jua kali associations (JKAs) investigated in this research are:
	
	    i. Asego Homa Bay Town Jua Kali Association (AJKA);
	
	    ii. Asego Homa Bay Jua Kali Savings and Credit Cooperative Society (ASACCO);
	
	    iii. Homa Bay Industrial Self-Help Youth Group (IJKA);
	
	    iv. Homa Bay Women Entrepreneurs Savings and Credit Cooperative Society (WSACCO)
	
	    v. Homa Bay Boda Boda Association (BBA).
	
	5. *Homa Bay Town:* The capital of Homa Bay County. Any location within the official town limits of Homa Bay Town as defined by the Homa Bay Town Council.

Overall research question	How has collective action in business associations led to advancing the voice of informal sector entrepreneurs?
Detailed research questions	1. What are the aspirations and needs of the jua kalis as voiced by them that potentially need voicing? 2. How have jua kalis individually pursued their voice? 3. In what way and to what extent are the voices of the individual jua kalis reflected in the organised voice of the jua kali associations? 4. How have jua kalis associations contributed to advancing the voice of the jua kalis? 5. What are key potentials and constraints of the associations in advancing the voice of the jua kalis?

B. Framework for Aligning Research Questions with Methodology	
Research title	Voice of Informal Sector Entrepreneurs. A Case Study of Jua Kali Associations of Homa Bay Town, Kenya.
Unit of analysis	Individual jua kalis (for detailed research questions 1-2) and Jua Kali Associations (for detailed research questions 2-4) of Homa Bay town.
Basic methodological approach	Qualitative (and participatory).
Selection of jua kalis and JKAs	Selection of jua kalis and JKAs was done to assure variety (and not representativeness) aiming to enrich the "case" and ensuring that marginalized jua kalis are as much as possible included in the research project. The selection was informed by information generated during the first phase of field work in March/April 2003, my last visit to Homa Bay town in May 2011 and findings from the research process as it progresses. Five JKAs were investigated in this research providing a good basis for the investigation of individual interests/aspirations of jua kalis and available JKA support offered to their members (see Table 2A above). Their selection was based on three main criteria: a) their membership (reflecting sufficient variety as well as the majority of possible socio-economic scenarios among their members), b) their different foci in service provision for their members (i.e. support for information exchange among jua kalis, awareness raising and mobilization using existing and new networks; provision of business premises, equipment, loans and training; support towards bulk purchasing of raw materials and joint marketing of products; advocacy and information sharing on critical issues affecting jua kalis at the local, national and international level), and c) diversity in their formal registration, management structure and processes. Jua kalis involved in this research are pre-dominantly members of the five JKAs including JKA members and officials. Particular attention was paid to women and marginalized jua kalis among the JKA membership. Selection of jua kalis was done to illustrate particular 'cases within the case' (see above). A limited number of non-JKA members was also included (e.g. jua kalis not interested in JKAs or disenchanted ex-JKA members) as well as key actors of the local jua kali scene (reflecting the analysis of the jua kalis) to better contextualize/describe the jua kali scene in Homa Bay town.

C. Framework for Aligning Research Questions with Methodology

Detailed Research Question	Data Needs	Instrument	Analysis	Presentation
1. What are the priorities and needs of the jua kalis as voiced by them that potentially need voicing?	• Identify (and understand) the priorities and needs of the jua kalis; this includes their aspirations and understanding of being 'successful',	• Interviews of jua kalis (JKA members as well as a limited number of non-JKA members)	• Establish categories/ themes for priorities and needs (including 'success' and aspirations) as defined by the jua kalis ('thematic gridding'); themes could include jua kalis' positive evaluation of their economic contribution; desire for equal economic opportunities and rights to resources; assertiveness and sense of independence ('being own boss'); recognition of need to challenge gender and other subordination, legal discrimination, harassment and political exclusion	• Tables/grids with key categories and themes; • Selected quotes
2. How have jua kalis individually pursued their voice?	• Examples of successful individual actions to challenge underlying power and resource constraints at household and community level	• Interviews of jua kalis (JKA members as well as a limited number of non-JKA members)	• Document examples as best as possible • Establish categories/themes for actions at family/ community levels; themes could include challenging resource allocation within household etc.	• Table with key categories and themes; • Selected quotes • Case studies.

| 3. In what way and to what extent are the voices of individual jua kalis reflected in the organised voice of the jua kali associations? | • Mission statement or objectives of each JKA

• JKA membership | • Document review (i.e. JKA constitutions)

• Document review (i.e. JKA membership records)

• Interviews of JKA and possible ex-JKA as well as non -JKA members | • Analysis of JKA mission statements/ objectives vis-a-vis individual jua kali aspirations

• Analysis of membership records by gender, age, trade, ethnicity, other social/cultural networks

• Identify who is absent and why

• Analyse the various degrees of 'active membership'

• Identify if there are any JKA members who exercised the 'exit option'; analyse the reasons and possible costs of this option | • Table with results of comparisons between each JKA and individual jua kalis; also between JKAs

• Table displaying JKA membership details

• Table with key categories and themes;

• Selected quotes

• Case studies. |
| | • JKA strategies to achieve their objectives | • Interviews of JKA members and officials

• Group discussions with
a) JKA officials;
b) JKA members;
c) JKA women members | • Establish categories/ themes for strategies being pursued; themes could include provision of better terms for workers/ trainees; joint action to challenge discrimination in access to resources (e.g. land, facilities); increased awareness of jua kali issues; increased solidarity in times of crisis; participation in decision-making on jua kali issues at community and macro-level. | • Table with key categories and themes;

• Selected quotes |

4. How have jua kali associations contributed to advancing the voice of the jua kalis?	• JKA benefits/ services received by their members to-date • Analysis of beneficiaries - are there particular groups of people missing? • Examples of successful collective actions to advance organized jua kali voice at in public with government officials and other actors	• Interview of JKA members and officials • Review JKA records • Interviews of jua kalis (JKA members as well as a limited number of non-JKA members)	• Document examples • Establish categories/themes for actions as per defined levels (e.g. community; macro-level); themes could include challenging or negotiating with authorities; participating in decision-making	• Tables/grids with key categories and themes • Selected quotes • Case studies.
5. What are key potentials and constraints of the associations in advancing the voice of the jua kalis?	• Key potentials and constraints of JKAs as perceived by JKA members and officials	• Interviews of JKA members and officials; also non-JKA members • Observation of JKAs meetings and discussions	• Analysis of potentials and constraints of JKAs: thematic gridding • Analysis of differences[65] of opinion between JKA members and officials • Analysis of differences in management structure and practices among the JKAs	• Tables/grids of key potentials and constraints as per JKA members and officials for each JKA; • Table of commonalities and differences for all JKAs; • Selected quotes from JKA officials/ members

Source: Author (2012)

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[65] Davies (2001) uses the concept of difference to assess empowerment. He explains that for a person to say or do something differently involves some degree of choice. Having more choice, compared to the past, implies empowerment. This view relates to the work of Rowlands (1997).

Annex 2:   Detailed Overview of Interviews Conducted

A.   Individual Interviews with members of JKAs

Code No.	Date of Interview	Time of Interview	Language of Interview	Place of Interview
A01	08-Jun-12	15:00-16:12	E	Place of work
A02	09-Jun-12	10:30-12:01	E	Place of work
A03	09-Jun-12	14:08-15:05	E	Place of work
A04	09-Jun-12	15:20-16:22	E	Place of work
A05	10-Jun-12	10:30-12:01	E	Place of work
A06	11-Jun-12	10:19-11:40	E	Place of work
A07	11-Jun-12	12:50-14:32	E	Place of work
A08	11-Jun-12	15:20-16:20	E	Place of work
A09	11-Jun-12	16:30-17:25	E	Place of work
A10	12-Jun-12	14:28-15:12	E	Place of work
A11	12-Jun-12	16:57-17:55	E	Place of work
A12	12-Jun-12	17:59-18:59	E	Place of work
A13	13-Jun-12	14:30-15:50	E	Place of work
A14	13-Jun-12	16:21-17:08	D	Place of work
A15	13-Jun-12	17:20-18:10	E	Place of work
A16	14-Jun-12	09:52-10:51	E	Place of work
A17	14-Jun-12	14:25-15:20	E	Place of work
A18	14-Jun-12	15:40-16:45	E/D	Place of work
A19	15-Jun-12	09:50-10:45	E	WSACCO Office
A20	15-Jun-12	13:50-14:43	D	Place of work
A21	15-Jun-12	15:00-15:30	E	Place of work
A22	16-Jun-12	15:45-16:20	E	Place of work
A23	16-Jun-12	16:50-18:10	E	Place of work
A24	16-Jun-12	10:30-11:07	E	Place of work
A25	16-Jun-12	12:00-13:06	D	Place of work

Code No.	Date of Interview	Time of Interview	Language of Interview	Place of Interview
A26	16-Jun-12	14:59-15:48	D	Place of work
A27	16-Jun-12	16:01-17:06	D	Place of work
A28	17-Jun-12	10:50-11:47	E	Place of work
A29	17-Jun-12	12:22-13:51	D	Place of work
A30	17-Jun-12	15:31-16:42	D/E	Place of work
A31	18-Jun-12	09:20-10:32	D	Place of work
A32	18-Jun-12	10:38-11:42	D/E	Place of work
A33	18-Jun-12	12:01-13:06	D	Place of work
A34	18-Jun-12	14:50-15:46	D	Place of work
A35	18-Jun-12	15:52-16:59	D	Place of work
A36	19-Jun-12	08:50-10:10	E/K	Place of work
A37	19-Jun-12	10:19-11:40	E	Place of work
A38	19-Jun-12	11:57-13:05	K	Place of work
A39	20-Jun-12	09:00-10:16	D	Place of work
A40	20-Jun-12	10:30-11:33	D	Place of work
A41	20-Jun-12	11:50-13:15	K	Place of work
A42	20-Jun-12	15:30-16:10	E	Place of work
A43	21-Jun-12	09:15-10:10	E	Place of work
A44	21-Jun-12	10:32-11:28	E	Place of work
A45	21-Jun-12	12:01-13:15	E	Place of work
A46	21-Jun-12	08:40-09:31	E	Place of work
A47	22-Jun-12	15:00-16:12	E/D	Place of work
A48	22-Jun-12	10:20-11:30	D	Place of work
A49	22-Jun-12	11:51-12:56	E	Place of work
A50	23-Jun-12	09:30-10:41	D	Place of work
A51	23-Jun-12	10:50-11:51	E	Place of work
A52	23-Jun-12	12:15-13:12	D	Place of work
A53	23-Jun-12	15:00-16:07	D	Place of work

Code No.	Date of Interview	Time of Interview	Language of Interview	Place of Interview
A54	23-Jun-12	16:15-17:07	D	Place of work
A55	25-Jun-12	09:30-10:27	E	Place of work
A56	25-Jun-12	10:33-11:45	E	Place of work
A57	25-Jun-12	11:49-12:56	D	Place of work
A58	25-Jun-12	13:30-14:26	D	Place of work
A59	25-Jun-12	14:34-15:28	E	Place of work
A60	26-Jun-12	09:01-10:03	D	Place of work
A61	26-Jun-12	10:15-11:07	D	Place of work
A62	26-Jun-12	13:30-14:27	D	Place of work

B.   Individual Interviews with Non-JKA members

Code No.	Date of Interview	Time of Interview	Language of Interview	Place of Interview
N01	09-Jun-12	08:35-09:20	E	Place of work
N02	09-Jun-12	12:50-13:45	E	Place of work
N03	12-Jun-12	11:50-12:42	D	Place of work
N04	13-Jun-12	09:29-10:15	E/D	Place of work
N05	13-Jun-12	10:50-11:47	D	Place of work
N06	13-Jun-12	11:10-11:52	E	Place of work
N07	14-Jun-12	12:30-13:17	D	Farmers Training Centre
N08	15-Jun-12	08:47-09:37	E/D	Place of work
N09	16-Jun-12	14:03-14:55	D	Place of work
N10	17-Jun-12	14:17-15:07	D	Place of work
N11	20-Jun-12	16:29-17:16	E	Place of work
N12	24-Jun-12	09:11-10:09	E	Place of work
N13	24-Jun-12	10:24-11:50	D	Place of work
N14	24-Jun-12	12:12-13:01	D	Place of work
N15	24-Jun-12	13:06-13:56	D	Place of work
N16	24-Jun-12	14:13-15:06	D	Place of work

C.   Group Interviews

GI	Type of Group	No of Respondents	Date of Interview	Language of Interview	Place of Interview
1	Officials of WSACCO	3	15-Jun-12	E	WSACCO Office
2	Officials of ASACCO	3	18-Jun-12	E	ASACCO Office
3	Members of WSACCO	5	15-Jun-12	E/D	Open Air Market (Soko Mjinga)
4	Members of BBA	5	19-Jun-12	E/D	Restaurant behind Post Office
5	Verification and sharing of initial research findings with selected research participants	1	22-Nov-12	E	Homa Bay Town, District Commissioner's Compound, Office of the EDO

D. Interviews with Key Actors of the Jua Kali Scene

Code No.	Institution	Title	Date of Interview	Language of Interview	Place of Interview
K01	Office of the President, Provincial Administration	District Commissioner, Homa Bay	11-Jun-12	E	DC's Compound, DC Office
K02	Kenya Industrial Estates (KIE)	Manager, KIE Homa Bay Branch	11-Jun-12	E	KIE Office
K03	Office of the President, Provincial Administration	District Development Officer, Homa Bay	12-Jun-12	E	DC's Compound, DO Office
K04	Office of the President, Provincial Administration	Library Assistant, District Information and Documentation Centre, Homa Bay	12-Jun-12	E	DC's Compound, District Library
K05	Kenya Bureau of Statistics	District Statistics Officer, Homa Bay	12-Jun-12	E	DC's Compound, DSO Office
K06	Ministry of Labour	County Labor Officer, Homa Bay	13-Jun-12	E	DC's Compound, Labour Office
K07	Ministry of Labour	County Occupational Safety and Health Officer, Homa Bay	13-Jun-12	E	DC's Compound, Labour Office
K08	Ministry of Labour	Employment Department for employment statistics	13-Jun-12	E	DC's Compound, Labour Office
K09	Ministry of Youth	District Youth Officer, Homa Bay	14-Jun-12	E	DC's Compound, DYO Office
K10	Ministry of Gender and Social Development	District Gender and Social Development Officer, Homa Bay	14-Jun-12	E	DC's Compound, DGSD Office
K11	Municipal Council	Market Revenue Clerk, Acting Market Master	18-Jun-12	E	Municipal Market, Homa Bay
K12	KWFT	Manager and Loan Officers	19-Jun-12	E	KWFT Office, Homa Bay
K13	Ministry of Trade	District Trade Development Officer	19-Jun-12	D	DC's Compound, DTDO Office
K14	Municipal Council	Licensing Officer	20-Jun-12	E	Municipal Council Office
K15	Municipal Council	Works Officer, Acting Town Engineer	20-Jun-12	E	Municipal Council Office

Code No.	Institution	Title	Date of Interview	Language of Interview	Place of Interview
K16	UN Habitat	Project Officer	20-Jun-12	E	UN Habitat Office, Homa Bay
K17	Equity Bank	Groups Loan Officer	20-Jun-12	E	Equity Bank, Homa Bay
K18	Ministry of Labour	County Enterprise Development Officer, Homa Bay	21-Jun-12	E	DC's Compound, CEDO Office
K19	Ministry of Industry	District Industrial Development Officer	21-Jun-12	E	DC's Compound, DIDO Office
K20	Ministry of Cooperative Development	District Cooperative Officer	21-Jun-12	E	DC's Compound, DCO Office
K21	Micro and Small Enterprise Authority (MSEA)	County Enterprise Development Officer, Nairobi	13-Dec-13	E	Railways Club Sports Ground, Uhuru Park, Nairobi
K22	Associations of Microfinance Institutions in Kenya	Not specified	13-Dec-13	E	Railways Club Sports Ground, Uhuru Park, Nairobi

Abbreviations:

D   Dholuo

E   English

K   Kiswahili

Source: Field work data (June 2012)

Annex 3:   Interview Outline used for In-depth Interviewing of Jua Kalis

Reference Number:

Date: _____

Place: _____

Name of interviewer: _____

Language used: _____

Starting time: _____   Completion time: _____

Introduction to Interviewing Process (Interviewer to tick each box as appropriate)

- Background of research provided:

- Issues of confidentiality explained:

- Permission to audio record responses and take photo of business site

  and respondent given:

Interview audio taped:

Photo taken:

Interview Setting (Interviewer to complete questions A - D by observation)

A   Activity group

Manufacturing and Construction   Metal work/Blacksmithing

                                                  Tinsmithing

                                                  Carpentry

                                                  Construction

Services   Hotel/Restaurant

                                                  Tailoring/Dressmaking/Knitting

                                                  Trade

Repairs   Motor Vehicle Mechanics

                                                  Shoe making/repairs

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Fishing industry

	Fishing
	Boat making/repairs
	Netmaking/repairs
	Selling of fish

Other _____

B   Site

| | Permanent structure

| | Workshop | | KIE premise

| | Market stall/shop

| | Respondents home

| | Shed or other semi-permanent structure with at least partial roof

| | Jua kali

C   Location   _____

| | In established workshop/market area

| | On main road

| | On side road

| | Other   _____

D   Facilities available on-site

| | Transport

| | Electricity | | Water

| | Security | | Waste/rubbish disposal

Other _____

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Personal Data

01   Name of respondent   _____

02   Sex   ☐ Male   ☐ Female

03   Business ownership

☐ Sole proprietor   ☐ Partner   ☐ Employee   ☐ Trainee

04   Started this business in   _____ (year)

05   Ownership of site

☐ Owned   ☐ Shared   ☐ Rented

06   Age   _____

07   Marital status

☐ Married   If married to more than one spouse, specify marital details

_____

☐ Single

☐ Divorced

☐ Widowed

Comments   _____

08   Children

No   _____

In primary school   _____

In secondary school   _____

In college/university   _____

09   Other dependants/social obligations

☐ Foster children

☐ Sick relatives

Other   _____

Experience as jua kali

(Interviewer: The interview outline below is to help guide the interview process only; the specific questions and the order in which they are being asked are open to change. The boxes indicated below are to help establish key categories and to serve as interview summary. This record of responses does not replace the detailed interview transcripts to be developed.)

10   What are your top priorities and needs? What are key expenditures that you need to meet?

☐   Immediate family needs (i.e. food, clothing, shelter)

☐   School fees

☐   Medical expenses

☐   Business related costs

☐   Other activities (farming, other business etc.)

☐   Social obligations (incl. burials, bride prices etc. - specify?)

☐   Investments

Other   _____

11   Is this business the only source of income to help you achieve these priorities/meet your needs?

☐ Yes   ☐ No

If not, specify what other sources of income are available to you:

☐   Income from other jua kali business activity undertaken by respondent

☐   Income from farming undertaken by respondent

☐   Contribution from spouse

Explore resources sharing within the family: Who is responsible for meeting what costs? Does this arrangement work?

Other   _____

12   Do you consider yourself a jua kali? What does this mean to you?

Probe for positive characteristics of being a *jua kali* (empowerment):

☐   Being your own boss

☐   Flexibility (especially for women/mothers)

☐   Daily income/returns

☐   No payment of income taxes

☐   Government support

Other   _____

Probe for negative characteristics of being a *jua kali* (disempowerment):

☐   Lack of regular income

☐   Lack of access to capital, markets and raw materials

☐   Lack of social standing?

☐   Lack of participation in decision-making at local, regional and national levels

☐   Interaction with authority: Any experience of harassment?

☐   Reflect on cultural and legal issues (especially for women/wives)

Other   _____

13   How did you become a *jua kali*?

☐   Chose to become a *jua kali*   ☐   Inherited *jua kali* business

☐   Did not have any other choice of earning an income

14   What does it mean to you to be successful as a *jua kali*?

☐   To be able to continuously meet all financial needs/expenditures through the income generated from the business

☐   To be able to support others

☐   To be able to invest in my and my children's future

Other   _____

Jua Kali Association membership

20   Are you a member of a JKA?   ☐ Yes   ☐ No *(If no, go to question no.40)*

21   Name of JKA   _____

22   When did you join?   _____ Year

23   What motivated you to you join a JKA?

☐   To realize aspirations as *jua kali*

☐   Believes in collective strength

☐   Followed trend by other *jua kalis* at the time

     Other   _____

24   Why did you join this one?

☐   It represents my trade

☐   It represents the place where I operate my business from

☐   I trust/like the officials

☐   I know someone who joined this JKA and he/she recommended it to me

25   Are you a JKA official?   ☐ Yes   ☐ No *(If no, go to question no.29)*

26   What is your position?   _____

27   How were you chosen?

☐   Elected in GM

☐   Recommended

     Other   _____

28   When elected?   _____ Year

29   Are you a member of any other association/grouping?   ☐ Yes   ☐ No

     (If no, go to question no.31)

30   Which one?

☐ Other local JKA   ☐ SACCO   ☐ National JKA

☐ Welfare grouping   ☐ clan-based   ☐ church-based group

Other   _____

31   How has the JKA benefited you?

☐   Services received

    ☐   Information/Exposure

    ☐   Loans

    ☐   Joint purchases/marketing/sales

    ☐   Training

    Other   _____

☐   Influence on policies and events affecting members' businesses

    ☐   Increased awareness of jua kali issues (explore which ones are
    perceived to be the most important)

    ☐   Joint action to challenge discrimination in access to resources and others

    ☐   Participation in decision-making on *jua kali* issues at

        ☐   community and/or   ☐   macro levels.

    Other   _____

☐   Accumulation of social capital

    ☐   Increased solidarity in times of crisis (explore what events were
    perceived as 'crisis' during the last 5 years)

    ☐   Feels responsible and has taken actions to improve the working
    conditions of employees/trainees

    ☐   Recognized role model

        ☐   for other jua kalis   ☐   for other women

Other   _____

☐   Not at all

32   Please describe one particular example of when the JKA assisted you in achieving your
aspirations:

_____

33   Did you ever try to tackle this problem/issue before on your own?

☐ Yes   ☐ No

34   Please describe one particular example of when you acted on your own/changed the status quo in achieving your aspirations:

_____

_____

☐ within the JKA

☐ within the community

☐ within the household

Other   _____

35   What do you think are the key potentials of the JKA to help advance your aspirations?

☐ Collective strength

☐ Committed management

☐ Connections/influence

Other   _____

36   What do you think are the key challenges the JKA has to overcome to better do so? What needs to change?

☐ JKA objectives

☐ Lack of commitment among current officials

☐ Lack of commitment among current members

☐ Management practices of JKA

☐ Broader jua kali environment

Other   _____

37   Is there anything you (as a JKA member) feel you can do to help to change things?

☐   Yes   ☐   No

What could you do?

☐   Engage more/Be a more active member

☐   Criticize more vocally

☐   Educate others about JKA benefits

Other

_____

38   Is there anything you (as a JKA official) feel you can do to help to change things?

☐   Yes   ☐   No

What could you do?

☐   Engage more/Be a more active leader

☐   Criticize more vocally

☐   Educate others about JKA benefits

Other

_____

39   What will be your strategy to advance your aspirations in the near future?

☐   Grow stronger as an individual business

☐   Diversify current business

☐   Work to make the JKA more efficient

☐   Stay in the JKA but without a lot of hope that things will change to the better

☐   Leave the JKA

☐   Identify and join an alternative grouping more suitable to achieve my goals

Other   _____

45   Additional comments/additional issues identified

46   Important reactions during interview

In case of non-JKA membership

40 Have you ever been a member of any JKA? ☐ Yes ☐ No

(If no, go to question no.43)

41 Which one? _____

42 Why did you leave?

☐ Disappointment with JKA leadership

☐ Did not benefit from JKA

☐ Could not afford membership fees

☐ Found other grouping that better serves my interests

If so, which one? _____

Other _____

43 What is the reason that you are not a JKA member?

☐ Never heard about JKAs

☐ Do not think that they will benefit me because

☐ They are a different ethnic/social group

☐ They are not my trade

Other _____

☐ Do not believe in collective strength

Other _____

44 What will be your strategy to advance your aspirations in the near future?

☐ Work hard on my own

☐ Join a JKA

☐ Identify and join an alternative grouping more suitable to achieve my goals

Other _____

Source: Field work data (June 2012)

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Annex 4: Selected Photos of Homa Bay Town illustrating the local Jua Kali Scene

Picture 1: Homa Bay Town: View of Lake Victoria and Homa hills.

Picture 2: Homa Bay Town: Fish landing beach.

Picture 3: Homa Bay Town: Traders displaying their wares.

Picture 4: Homa Bay Town: The carpentry lane – coffins on sale.

Picture 5: Homa Bay Town: The carpentry lane – furniture items.

Picture 6: Homa Bay Town: The carpentry lane – sofa sets on display.

Picture 7: Homa Bay Town: Boda-boda parking area.

Picture 8: Homa Bay Town: Tailors at work.

Picture 9: Traders at work in front of Homa Bay's Municipal Market.

Picture 10: Women selling fried and raw fish from Lake Victoria.

Pictures 11 and 12: Traders of cereals, fruit and vegetables.

Pictures 13 and 14: The offices and workshops built by the Kenya Industrial Estates (KIE) in Homa Bay Town.

Picture 15: Homa Bay Town: The office of the MSE Authority.

Picture 16: Homa Bay Town: The office of the County Governor.

Picture 17: The land allocated to jua kali development – Phase 1 of the workshop and shed construction.

Annex 5: Selected Case Studies

No	Voice Group	Description of case	Gender	Age	Trade	JKA membership	Name
1	1	Case of the woman trainee engaging in a male-dominated profession	F/M2	26	C	Non member	Judith
2	2	Case of the employee	M	21	BB	BBA	Ben
3	3	Case of the KIE/metal worker – as the classic and well-off jua kali	M	40	MW	IJKA	Geoffrey
4-5	4	Case of the traders – as an example of the poor jua kalis who are making ends meet and are struggling to find their voices	M M	53 45	TR C	ASACCO AJKA	James, Lucas
6	5	Case of the fisherman	M	35	F	Non member	Peter
7	6	Case of a widow who resented lako/ter looking after her children on her own based on her jua kali business	F	54	Weaving	WSACCO	Gertrude
8	7	Case of woman jua kali being a second wife	F	47	TR	WSACCO	Rose
9	NM	Case of a non-JKA member	M	46	Bakery	Non member	Joseph

Source: Field work data (June 2012)

Case Study 1:   Judith, a woman being trained in carpentry

Judith is 26 years old and married as second wife. She has 3 children of her own and looks after her two orphaned nieces who are both in school. Judith currently adds to the family income by working as a cleaner in an institution in Homa Bay Town and selling cereals harvested from the rural garden/farm.

As a second wife, Judith is trying to gain greater independence to bring up her family. In this effort, she is being supported by her husband who has agreed to train her in carpentry in his own workshop. Judith feels that in the carpentry business she would earn a better income than in "female" professions (such as those she is currently engaged in while she is training to become a carpenter). She also believes that as a woman in a male-dominated profession, there is potential for her to innovate and develop new products and designs particularly appealing to other women. She is convinced that she would be successful as a woman in a business that is considered "male territory" and is not giving up in pursuing her training despite discouraging/challenging comments from her fellow community members.

Judith did not get a good formal education and is seeing her becoming a jua kali as an avenue to a better life for herself and her children.

Judith has not been able to join any jua kali association yet but is planning to join a SACCO in order to build up her savings and then to get a loan. She blames her lack of JKA membership on the fact that she generates only a very irregular income and paying regular association dues is therefore not feasible for her at this point.

However, Judith is an active member of other groups such as a women-only welfare group called the "Twelve Mothers". Here, women come together to socialize and help each other as best as possible. They generate some small funds through renting out plastic chairs for communal or private functions (such as weddings and funerals) and by keeping poultry. Judith is also engaged in a clan-based burial association and a small church group aimed at spiritual development of its members.

In addition to the HBJKA, he is also a member of the HB SACCO, a Burial Benevolent Fund aimed at providing support to the families of the jua kali carpenters in case of death, and another local Welfare Group at his rural home.

Case Study 2:   Ben, a Boda-Boda rider and member of the BBA

Ben is "employed" to operate a motor bike or *boda-boda* by the owner of the bike. Ben transports people and goods within Homa Bay town and its surroundings and pays a daily fee to the bike owner. He joins a growing number of young men who engage in this business since the emergence of the bikes from China and India in Kenya in early 2000. Today, boda-bodas are a common sight on the rural and urban roads and nearly every town in Kenya has at least one main boda-boda parking spot.

Ben is 20 years old and still single. Ben lost his parents when he was a child. He is looking after his older brother who is sick and staying at home.

Ben managed to complete primary school (up to class 8 in Kenya) and then had to leave school to fend for himself following the death of his parents. Some of his friends introduced him to bike riding. He learned how to ride a bike and about one year ago started borrowing a bike to earn a living. He is committed to work hard and for long hours to make ends meet and be self-reliant but he also realizes that riding a boda-boda is a risky business, particularly at night. He is concerned that his friends who

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were able to continue schooling do not think very highly of him in his current profession and worries about the town askaries who can clamp motorbikes at any time. Ben dreams of earning enough money to buy a parcel of land and build his own home.

Ben is a member of the New Dawn Motor Cycle Youth Group (BBA). He joined this association because it represents his profession and he strongly believes that boda-boda operators need to be united in order to advance their interests. He also knows that boda-boda operators do not have a single voice but are rather dispersed across different groups. However, the BBA seems to serve as an umbrella group and that is why he has taken on the position of Youth Leader here to help bring the different voices more closely together. He is grateful for the exposure and information he has gained through the BBA when developing the BBA by-laws.

Ben fully perceives himself as a jua kali and is also a member of the AJKA and the ASACCO to "synergise benefits". In addition, he is a part of a local youth group.

Ben is committed to continuing his efforts of educating his fellow bike riders about the benefits of collective organizing. He hopes to soon get a loan from the ASACCO which would enable him to buy his own motorbike and possibly also invest into a different jua kali business.

Case Study 3:   Geoffrey, a Metalworker and IJKA Official

Geoffrey is a metalworker and operates his business in one of the KIE workshops. He produces metal windows, doors and chairs on order from his customers and undertakes repairs of agricultural equipment and machinery as needed. He has a variety of electric equipment including drilling and welding machines. He is the sole owner of his business as well as his workshop/premise which he bought from KIE in 2005. This is rather exceptional and makes him one of the 'well-off' jua kalis in town.

Geoffrey is 32 years old, has two wives and 2 children who are attending a local primary school. In addition to his own children, he is looking after 5 of his brothers and caters for their college/school fees. He operates his business to provide for the immediate needs of his family, raise school fees and cater for business related costs. His metalwork business is the main source of family income which is complemented by money generated from a machine that grinds fish bones (which he operates as an alternative jua kali business) and subsistence farming (including the keeping of cattle).

Geoffrey became a jua kali because he had no other choice of earning an income after he completed school. He is proud of being a jua kali since his livelihood is built on his own efforts which have enabled him to achieve a certain level of financial independence. However, this independence also has a down-side as he emphasizes since if he does not report to work then there is no income that day. His understanding of being successful as a jua kali means first and foremost satisfied customers. He aspires to live a "good life", keep his family stable, invest in his and his children's future and be able to support others.

Geoffrey has only recently joined the IJKA which previously existed under the same name as established in the mid-90s. He joined the IJKA in 2008 and was elected Chairman in 2009. He explains that he could not join the association earlier since he felt that the office bearers then (mostly of the generation of his father) were not sufficiently competent. He felt that the previous officials never gave a chance to the younger jua kalis nor empower them. At the end of the previous regime, the IJKA had been reduced to a burial fund. He felt that the association needed a change of its modus operandi – and younger officials who could inject new ideas and a new vision into the IJKA. The opportunity for

change seems to have presented itself when a new KIE branch manager arrived[66]. Geoffrey recalls that the new KIE manager encouraged the jua kali artisans located within the KIE premises to have an active association to enjoy KIE services, particularly loans. They were therefore well motivated to undertake a revival of the old IJKA. However, Geoffrey explains that they were recently told by the local KIE office that the issuance of loans to them was suspended due to poor funding of KIE and some IJKA members have since left the association.

Despite this temporary set-back, Geoffrey believes that the IJKA has potential to grow in future. He notes particular challenges that the association has to overcome the strong sense of individualism among his fellow jua kalis which makes it difficult to advocate for a unity of purpose. He also considers the different education levels among his members as problematic since members find it easy to withdraw from the association the moment things do not work out as they want.

In addition to the IJKA, Geoffrey is also a member of a welfare group established within his residential area as well as a clan-based group in his rural home. He has not joined any other local jua kali grouping since he has observed that many of them have rather serious management issues.

Geoffrey feels that a strong association with key development players such as the KIE will ultimately benefit the IJKA and its members. In the meantime, his success strategy relies on him growing stronger as an individual business and staying with the IJKA and convincing his fellow jua kalis of the benefits the IJKA has to offer.

Case Study 4:   Lucas, a Carpenter and AJKA Official

Lucas owns his carpentry business which he operates along the "carpentry lane" in Homa Bay town. He started his business in 1994. He produces timber chairs, stools, tables, cabinets and sofa sets as ordered by his clients. His semi-permanent workshop, which he owns, is made out of corrugated iron sheets or "mabatis".

Lucas is 45 years old, has two wives and 7 children; 6 of them attending primary school. In addition to his own children, he looks after two foster children as well as his aging mother. He operates his business to raise school fees, farm and raise animals on his land and invest any profits for the future. His carpentry business is the main but not the only source of family income: His first wife is employed in the Capital Fish Company in town; while his second wife operates another jua kali business elsewhere.

Lucas became a jua kali because he had no other choice of earning an income. He has embraced his jua kali identity and enjoys the flexibility his business offers allowing him to engage in other activities simultaneously. He generates good returns from his carpentry business and tries to support young men from the local community who do not have a job by giving them free carpentry training.

Lucas has been an active member of the local jua kali associations since he started his carpentry business. Since 2007, he has been the Vice Chairman of the AJKA and instrumental in the negotiations with the local authorities regarding the allocation of land to the jua kalis. He is also deeply engaged in the on-going construction of jua kali sheds there. He strongly believes in collective organizing in pursuit of common objectives shared by all jua kalis. He is very pleased with the progress made so far and is optimistic that his fellow jua kalis and he will soon be able to operate in a more secure working environment with better facilities and less individual harassment from the authorities. He recognizes

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[66] As described above, the IJKA was and is closely associated with the activities of the KIE Homa Bay branch.

that not all registered jua kali association members will be able to be allocated sheds at the jua kali land but remains hopeful that the authorities will issue more land once the initial developments have been successfully completed. In addition to the HBJKA, he is also a member of the ASACCO, a Burial Benevolent Fund aimed at providing support to the families of the jua kali carpenters in case of death, and another local Welfare Group at his rural home.

Lucas is grateful for the benefits he has received from the AJKA; he feels much more aware of matters concerning jua kalis and issues affecting their lives. He knows first-hand how important it is to be united to repeal harassment and challenge discrimination against jua kalis like himself, and he is proud to be recognized as a role model among his fellow jua kalis. He sees potential of the AJKA in terms of assisting the jua kalis in joint product marketing, pursuing business licences for each trade in a "block" rather than individually, and attending jua kali exhibitions within and beyond Kenya.

Lucas is committed to continuing his efforts to making the AJKA more efficient by being an active member as well as by working harder as an official to educate others about the benefits of joining the association.

Case Study 5: James, a Jua Kali Trader and member of the ASACCO

James trades in second hand shoes. He buys the shoes in bulk in Nairobi and then sells them to his customers in Homa Bay town. He is the whole owner of his business. He has no shop but displays his ware on the ground. He works under the hot sun as a true jua kali close to the Chief's Office behind the Homa Bay Market. Like other traders here, he pays the Municipal Council a daily fee of Kshs 40.

James is 53 years old and has 2 children who both completed secondary school (4 years after primary school in Kenya); one of his children is now at university. He also provides school fees for 5 orphans and looks after his mother. His business is the main source of income for his family complemented by income from his wife's second-hand cloth selling business in Nakuru.

James is from the Kikuyu ethnic community and has been working in Homa Bay for the last 16 years. He came to Homa Bay because of his job with Capital Fish, the Israeli-owned fish factory in town. He was employed there until 1993 when he decided to leave his job and instead become a jua kali. He appreciates his freedom and independence as a jua kali, and the fact that he can plan and carry out his business on his own. He prefers to get daily returns from his business rather than a salary at the end of the month. But he also admits that there are problems in earning his daily income particularly when his customers buy his shoes "on credit". During the post-election violence that rocked Kenya at the end of 2007 and in early 2008, he lost all his stock and left Homa Bay. But he returned in 2009 and started over. He likes it in Homa Bay and says that as long as people know him, he does not experience any resentment.

James recently joined the ASACCO in the hope of gaining access to necessary capital in order to grow his business. He chose the ASACCO since their office is close to his site of business and he finds it convenient for paying his weekly dues. He also likes and trusts the ASACCO officials who he considers to be his friends. He believes in collective strength but admits that he was also following the example of other traders he knew at the time.

In addition to the ASACCO, James is also a member of different welfare groups, including a group dedicated to second-hand shoe traders, the "Viatu Mtumba Welfare Group". He joined this group to build his business networks and to have others to talk to about particular issues affecting him as a business person in this line of work and to seek help as required.

James is grateful for the loan he received from the ASACCO but he also feels that the officials need to do more to enforce timely repayment of loans issued to other SACCO members. He is committed to be an active ASACCO member and to raise any issues he is not comfortable with at the Annual General Meetings. He will continue to work hard to realize his dreams – particularly to get a parcel of land and develop it.

Case Study 6: Peter, a Fisherman

Peter is a fisherman. He has his own boat and fishing equipment and operates on his own. He mainly fishes tilapia and omena and spends most of his time on open water and the beaches of Lake Victoria.

Peter is 35 years old, married and has two small children. In addition to his own children, he looks after his two younger brothers as well as his sick mother. He operates his fishing business to meet immediate family needs, raise school fees and maintain his fishing equipment (boat maintenance, repair and purchase of fishing nets etc.). His fishing business is the main source of family income with his wife being engaged in the selling of raw and fried fish.

Peter fully perceives himself as a jua kali. He appreciates that he is his own boss and that on most days he is able to earn a modest but daily income for his family. However, he also knows that there are limits to his self-reliance including on those days when he is sick, unable to work or no catch – then there is no income. Peter feels that local officials are rather corrupt and harass fishermen like him by confiscating boats and fishing nets only to be released after some time against paying penalties. He emphasizes that there is a high level of prostitution and HIV/AIDS "on the beaches" (often associated with women trying to secure relationships with fishermen to get the best fish, see Bene and Merten, 2008). He also admits to having suffered from the perception of his local community members who consider fishermen as being at the bottom of the local social hierarchy.

Peter got into fishing when his father died and he could no longer afford to go to school - he was 10 years old. His vision of success sees him not only being able to look after his immediate family but also to care for his brothers and mother.

Peter is not a member of the local jua kali associations since he feels that they do not cater for his interests as a fisherman. However, he does believe in collective organizing and has therefore joined the "Homa Bay Boat Owners Association" which comprises of fishermen like him. This association is concerned with welfare issues for fishermen (such as the related burial fund) and tackles also urgent issues of joint interest such as enforcing security at the beaches since local marine police are rather reluctant to do so.

Peter's current strategy to success sees him working as hard as possible on his own as well as pursuing his interests through the association of boat owners – the group of his choice.

Case Study 7: Gertrude, a Jua Kali Widow and Official of the WSACCO

Gertrude is involved in a rather unique jua kali business: She weaves cotton cloth such as table cloths and kitenges which are then sewn into shirts and dresses. She has a weaving machine and works from her home on the outskirts of town. She is the whole owner of her business which she started 5 years ago as part of a women group living positively with HIV/AIDS.

Gertrude is 54 years old and has 5 children who are all attending college or university. She also looks after her grandchildren and aging mother-in-law. Gertrude lost her husband 16 years ago and did – against the Luo custom of lako/ter – not re-marry. She is proud of having been able to make it this far on her own as a widow – a journey which was far from being easy and on which she often encountered stigma from her own community which strongly believes that a woman of child-bearing age should not stay alone without a husband. Gertrude refused to be "inherited", was forced to vacate the government house she and her children occupied as an employee of the Ministry of Agriculture and then started building her own home with the salary she earned and the income she generated from farming and selling vegetables and cereals. She now lives in her own permanent home (which doubles as her workspace); she is also the proud owner of a car that she learned how to drive herself.

Gertrude became a jua kali because she needed to earn a living for herself and her children without the support from her spouse, immediate family and community. Thanks to her employment, she was able to start her weaving business in parallel to her job; once her business was profitable enough, she is planning to retire and pursue her business full-time.

Gertrude is an active member of the Women SACCO; in 2009 she was elected Vice Chairperson. She is also actively engaged in a local Support Group for Women living with HIV/AIDS, and part of the Catholic Women Association as well as the Agricultural Women Professionals. Gertrude strongly believes in collective strength and emphasizes the need for business women (particularly widows) to be organized in associations.

Gertrude is grateful for the exposure and credit received through the WSACCO. She very much appreciates the solidarity experienced from other women members and is committed to offering the same to others in times of need. She would like to see the WSACCO membership grow so that the group would be able to generate more funds to be lent out to members. She also realizes that the management of the WSACCO needs to become more efficient in order to grow with a growing organization.

Gertrude is committed to continuing her efforts to empower other women – economically through the WSACCO as well as socially through counselling her fellow women on how to live positively with HIV/AIDS. She is a beacon of hope and strength for many other women in her wider community.

Case Study 8:   Rose, a Jua Kali Trader, Second Wife and Official of the WSACCO

Rose trades in small household items, clothes and cereals. She is the whole owner of her trading business. She rents a small semi-permanent store in front of the Municipal Market along the main road of Homa Bay town. Her store is well-stocked with appealing items and business seems to be going well judging by the number of potential customers admiring her ware in passing.

Rose is 47 years old and has 3 children attending primary school and university. She also looks after 2 orphans from her husband's family who are in secondary school. Rose is the second wife of her husband who is a teacher. Being a second wife in Luo culture comes with particular challenges: in addition to the fact that the overall family is bigger in size with more mouths to feed, respect for second wives is often less than for first wives according to Rose. She feels that she needs to work extra hard to make ends meet even though her husband supports her children by catering for their school fees. As a trader in a highly competitive market, Rose has experienced men not appreciating women's efforts as business people but them feeling rather threatened by successful business women. Rose is also wary of men posing as customers but engaging with women traders for entirely different motives.

Rose chose to become a jua kali – a decision that was supported by her husband. She even left her employment at a children's home to be able to dedicate time fully to her business. She is proud of what she has accomplished as a jua kali woman, particularly the fact that she was able to purchase a parcel of land on which she is establishing her own home greatly contributing to her independence from her wider family.

Rose is a founding member of the Women SACCO; she was elected Chairlady of the SACCO in 2009. Rose is also the Homa Bay County Representative of the Chamber of Commerce as well as the leader of a local Women Group. She is passionate about the women development agenda and strongly believes in women's economic and social advancement through organizing in associations/SACCOs.

Rose is grateful for the exposure and recognition received through her work as Chairlady of the WSACCO in addition to credit received through the WSACCO. She feels very much engaged in decision-making processes at the local and national level on issues affecting jua kalis. For example, she was part of the … She is also aware and mindful of the particular challenges that widows encounter as business women. In the approval of credit applications, she makes sure that "vulnerable groups" among the WSACCO membership are especially empowered.

Rose does not hesitate to also approach local politicians to propel the women's agenda in the political sphere (e.g. in Parliament and the Senate). She seems to be well connected in the local political scene and is mindful to "relate well" and to involve relevant authorities in pursuit of the WSACCO goals.

Rose is committed to continue working as an official of the WSACCO particularly to secure necessary equipment and services to enhance the SACCO's management (e.g. to computerize receipt and loaning of funds, and hiring of professionals such as accountants etc.). She would also like to see her fellow women in WSACCO leadership positions to be empowered to be more innovative and assertive. Rose is proud to be considered a role model by fellow jua kali women.

Case Study 9: Joseph, a non-JKA member

Joseph runs a bakery located at the KIE workshops. He operates his business in partnership with (?) and rents the KIE workshop from its owner since he needs a clean and presentable premise to pass the various health inspections from the town officials as well as electricity in order to run his ovens. He bakes bread and scones and his products seem to be much liked based on the steady stream of customers during the interview.

Joseph is 46 years old, married and has 3 children who are all in primary school. In addition to his own children, he looks after his niece and nephew. He operates his business to meet immediate family needs, raise school fees and support his matrimonial home. He also plans to systematically reinvest in his business to see it grow. His bakery is the only source of income for his family.

Joseph is proud to be a jua kali and appreciates the fact that he earns a daily income which is "not bad". He is happy that as a jua kali he does not have to pay income tax and that his jua kali business involves a minimum of paperwork since it is built on trust and his personal contacts. However, as a jua kali he finds it hard to access the necessary capital to expand his business (he hopes to buy other ovens with a higher capacity). He has also experienced harassment from local health officers and representatives of the Kenya Bureau of Standards who might have gone beyond their duty of enforcing minimum standards associated with the production of food items.

Joseph chose to become a jua kali and quit his formal job as a teacher to dedicate his time and efforts fully to his bakery business. His vision of success does not only include being able to continuously meet all financial needs through the income generated from his business but also to sending his and his foster children to the best schools in the country and investing into his and his children's future.

Joseph has not yet joined any jua kali association since he is not convinced that the available JKAs would be able to benefit him. This might be because he is looking for a rather big amount of funding to advance from his current level of business which is quite advanced compared to other less equipment-intensive businesses. Joseph also questions the capabilities of many JKA officials to advance the aspirations of their members which might be due to his comparatively high level of education as a former teacher. For now, he feels that he can advance faster on his own until he finds people of a similar vision and commitment.

Source: Field work data (June 2012)

Annex 6:   Examples of Government Offices Supporting Jua Kali Development

Government Entity[67]	Responsible for
Ministry of Industrialization and Enterprise Development	Facilitating the development of a robust, globally competitive, diversified industrial, enterprise and co-operative sub-sectors through the creation of an enabling environment[68].
Micro and Small Enterprises Authority	The MSE Authority was established under the 2012 MSE Act. It is a state corporation whose mandate is to formulate and review policies and programmes for MSE Sector in Kenya. It falls under the authority of the Ministry of Industrialization and Enterprise Development[69].
Kenya Industrial Estates	Kenya Industrial Estates (KIE) Limited was established in 1967 as a subsidiary of the Industrial and Commercial Development Corporation (ICDC) with a major role of promoting indigenous entrepreneurship by financing and developing small scale and micro enterprises. KIE facilitates the development and incubation of micro, small and medium enterprises (MSMEs) countrywide by establishing industrial parks, providing credit and business development services (BDS) in a sustainable manner[70]. It falls under the authority of the Ministry of Industrialization and Enterprise Development.
Ministry of Labour, Social Security and Services	Promoting decent work and enhancing empowerment of vulnerable groups[71].
Ministry of Land, Housing and Urban Development	Providing policy direction and coordinating all matters related to lands, housing and urban development[72].
Ministry of Interior and Coordination of National Government	National Government Coordination: Effective coordination of National Government functions and services at the county and sub-county levels[73].
Ministry of Devolution and Planning	Coordinating targeted policy priority areas and Initiatives including Gender and Youth policy and mainstreaming, Special interest groups (marginalised; disabled) policies[74].
Ministry of Education, Science & Technology	Realization an educated and professionally well-adjusted workforce for a modern nation[75].

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[67] Government entities are not listed in order of priority.
[68] Source: http://www.industrialization.go.ke
[69] Source: http://www.industrialization.go.ke/index.php/state-corporations/142-micro-and-small-enterprises-authority-msea
[70] Source: http://www.kie.co.ke.
[71] Source: http://www.labour.go.ke/
[72] Source: http://www.ardhi.go.ke/default/about/
[73] Source: http://www.presidency.go.ke/index.php/interior-and-coordination-of-national-government
[74] Source: http://www.presidency.go.ke/index.php/devolution-and-planning.
[75] Source: http://www.presidency.go.ke/index.php/education-science-technology

Government Entity[76]	Responsible for
Ministry of Transport and Infrastructure	Creating a modern and efficient transport system for goods and services within the Counties and also with other countries in the region; Ministry has an added focus on rail, water and air infrastructure and services[77].
Ministry of East Africa Affairs, Commerce, and Tourism	Responsible for: Deepening East African Integration for Driving Agri - Business in Attaining Food Sufficiency and Vision 2030; Facilitating trade between the EAC and the EU; Gender and Social Development including the promotion of the empowerment and effective integration and participation of women at all levels of socio economic development especially in decision making and the abolition of legislations and discouragement of customs that are discriminatory against women by the EAC Partner States[78]
Ministry of Foreign Affairs and International Trade	Responsible for International Trade Affairs[79]

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[76] Government entities are not listed in order of priority.
[77] Source: http://www.presidency.go.ke/index.php/transport-infrastructure
[78] Source: http://www.meac.go.ke/
[79] Source: http://www.mfa.go.ke/aboutus.html

Annex 7:   Map of Homa Bay County
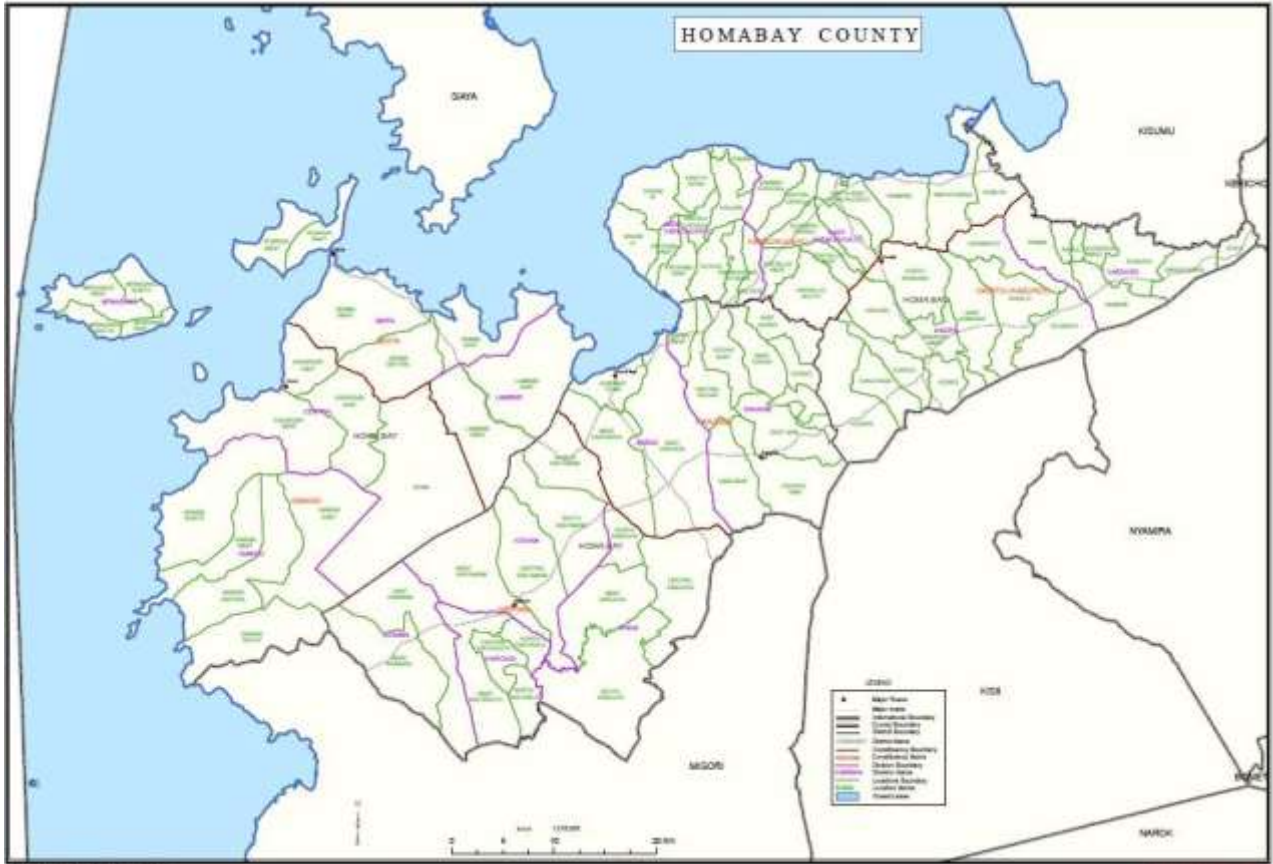
Source: Kenya (2013b, p. 9)

Annex 8:   Institutions of County Government

Institution/Composition	Function
County Assembly • Assembly Members each elected by registered voters of the Wards; • Special seat members necessary to ensure gender, marginalised and (people with disabilities) PWD representation; • The Speaker (ex officio)	• Hold legislative authority of County government; • Make laws necessary for the County Government; • Exercise oversight over the County executive committee and other County organs; • Receive and approve County plans and policies; • Receive the County audit report and take appropriate action.
County Executive Committee Composed of the county governor, deputy governor and members appointed by the county governor, with the approval of the county assembly from amongst people who are not members of the assembly.	• Hold executive authority of the County government; • Implement county legislation; • Implement within the county, national legislation to the extent that the legislation so requires; • Manage and coordinate the functions of the county administration; • Perform any other functions conferred on it by the Constitution or National legislation; • Provide the County Assembly with full and regular reports on matters relating to the County.

Source: The Institute for Social Accountability (2012)

Annex 9:   Jua Kalis Relying on Various Sources of Income (by Group of Voicers)

Group of Voicers	YES	NO						
		Contrib. from spouse	**Income from farming**	**Income from other JK business**	**Rental houses**	**Fishing**	**Training fees**	**Others**
Total	18	58						
		42	38	14	1	1	2	2
Women	7	16	14	4	1	0	1	2
Men	11	26	24	10	0	1	1	0
GV1	N/A							
GV2	3	3						
		1	1	1	0	0	0	0
Women	0	1	0	1				
Men	3	0	1	0				
GV3	0	7						
		4	5	2	0	0	0	0
Women		1	0	0				
Men		3	5	2				
GV4	6	33						
		27	22	14	1	1	1	0
Women	1	7	4	1	0	0	1	
Men	5	20	18	13	1	1	0	

GV5 (men only)	3	2						
		2	0	1	0	0	0	0
GV6 (women only)	5	5						
		0	5	1	0	0	0	3
GV7 (women only)	1	8						
		6	5	1	0	0	1	0

Source: Field work data (June 2012)