

**UNDERSTANDING ROSCAs' RESILIENCE IN PROVIDING INFORMAL SOCIAL  
PROTECTION AMIDST COVID-19 PANDEMIC IN ONGATA RONGAI WARD  
KAJIADO KENYA.**

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**DECLARATION OF ORIGINALITY FORM**

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**DEDICATION**

I dedicate this academic work to the Ratemo family for your support and encouragement.

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## **LIST OF ACRONYMS**

CA Capability Approach

COVID – 19 Corona Virus Diseases of 2019

FGDs Focus Group Discussions

GOK Government of Kenya

IEBC Independent Electoral and Boundaries Commission

KII Key Informant Interviews

MOH Ministry of Health

NGOs Non-governmental Organisations

NACOSTI National Commission for Science, Technology and Innovation

ROSCAs Rotating Savings and Credit Associations

SACCOs Savings and Credit Cooperative Organisations or Society

SL Sustainable Livelihood Approach

SSA Sub – Saharan Africa

TA Thematic Analysis

## **ABSTRACT**

In Africa, social protection has been lauded and now stands out to be a very strategic tool and modality in responding to poverty and the many eventualities that cause it, like shocks and exposure to different risks and vulnerabilities. State-offered social protection in Africa does not cover the majority of citizens, particularly those in the informal sector, forcing many vulnerable groups into informal social protection mechanisms. However, informal social protection institutions respond differently when subjected to intense shocks or crises like the COVID-19. Existing literature paints two pictures: one side in support that informal social protection mechanism has capacities and abilities to withstand the impacts of intense shocks while the other states that capacities and abilities of informal social protection institutions are threatened when subjected to intense shock impacts. This study seeks to gain a better understanding of ROSCAs' resilience in providing informal social protection amidst the COVID-19 pandemic, as a contribution towards clarifying the existing contention in topical literature. Moreover, COVID – 19 pandemic in the current study is a proxy, a projection of ROSCAs operations in future similar uncertainties. The study used a qualitative design with focus group discussions and key informant interviews as primary data collection tools. Focus group discussions were conducted on ROSCA members who were active in groups, while key informant interviews were conducted on ROSCA leaders and social services officials. Interview guides for focus group discussions and the key informants were pre-tested by sharing them with social services officials and some ROSCA members in urge of understanding the questions that needed clarification from the researcher before the research. Using purposive sampling, the study sampled 57 respondents, with 4 focus group discussions and 9 key informants. Data gathered from the field was cleaned before the analysis, through following up on incomplete cases done via phone calls. The data was then analyzed using thematic analysis conducted manually and the findings presented in terms of emerging themes. The study found a range of vulnerabilities that affected ROSCA members during COVID – 19, challenges that ROSCA groups encountered in urge to cushion their members amid the pandemic, and strategies that ROSCAs were coming up with intended to improve their cushioning capabilities and abilities in future uncertainties. The results led to the conclusion by this study that ROSCAs were not resilient in cushioning their members during the Corona period although they have plans on how to improve their abilities to cushion in future uncertainties, thus be resilient in their operation when subjected to such intense shocks. The study recommends that ROSCAs need long-term developments unlike short term cushioning plans which are not sufficient during covariate shock, proper financial management skills during crises to enable them cater for emergencies, membership diversification to distribute shock effectives equally among members and involvement of social services officials in ROSCA meetings to help them understand critical dimensions. Further research should be done in this area to assess what strategies have worked for ROSCA as a result of adopting them in relation to COVID – 19 pandemic.

## CHAPTER ONE: INTRODUCTION

### 1.1 Background to the study

From the existing literature, one sees that social protection has such a rich history. Oware (2018) observes that social protection came to the limelight in the late 1990s which saw the policy picked to guide issues of poverty and vulnerabilities in a dimension beyond the narrow safety nets approach which was there before. According to Barrientos & Hulme (2008), and Conway de Haan & Norton (2000), the social protection agenda is a policy framework within the confines of development aimed at handling risks and vulnerabilities that disrupt human wellness.

The social protection agenda in the global south countries is fairly robust, focusing on strategies that mitigate poverty (Barrientos & Hulme, 2008). Organisations that provide social protection in the global south include national and international multilateral institutions (Barrientos & Hulme, 2008).

According to Riisgaard *et al.*, (2021) in the Sub – Saharan Africa (SSA) the operations of social protection policies tend to be mandated by states and donors. They also observe that skewed social protection in Africa excludes large populations of citizens.

Social protection policies in the formal sector, demonstrate characteristics that are Eurocentric (Oware, 2018; Verpoorten & Verschraegen, 2010).

Skewed state and donor social protection policies push the uncovered majority to seek cushioning alternatives, thus realisation of informal social protection mechanisms (Riisgaard *et al.*, 2021). Current literature on social protection largely positions informal social protection at the edge meaning they are never considered that serious (Riisgaard *et al.*, 2021; Awortwi – Drop, 2018).

Rotating Savings and Credit Associations (ROSCAs) are groups of people, who create a consensus to be together, and engage in regular meetings for purposes of Savings and borrowings (Otudor, 2020). According to Ademola *et al.*, (2020) ROSCAs are meant to put funds together so as to aid members to attain financial dreams.

ROSCAs engage in activities that pull individuals together for various contributions, which are then shared with members in an agreed manner that is rotational (Gugerty, 2007).

In Kenya, ROSCAs are termed *Chama* (Adede, 2007). *Chamas* commonly feature among the working and middle classes. ROSCAs are platforms efficient for savings among the majority of third-world populations (Gugerty, 2007). They act as support systems for credit facilities and exchange of ideas for growth. ROSCAs have negatives too. As observed by Otudor (2020) there are no set state jurisdictions to control ROSCAs, hence if individuals in the *Chamas* cannot exercise trust amongst themselves, they risk collapsing. It is also notable that some ROSCA members can fail to make or contribute their regular contributions or sometimes do not contribute the full amount as expected and therefore they are not reliable at some times. In terms of reliance as well, Otudor (2020) observes that the credits ROSCAs offer are quite little and usually set for short-term relief. Nevertheless, ROSCAs play an important role in society especially in cushioning people where the state support fails.

COVID – 19 pandemic was reported in Wuhan, China in December 2019, spreading very fast across the globe, with the first case being reported in Kenya on 12<sup>th</sup> March 2020 according to the Kenya Ministry of Health (MOH). It has since ravaged society, causing many negative effects like loss of lives and long-term side effects after surviving the disease. However, the Kenyan government came up with coping strategies during the pandemic, including but not limited to use of face masks, hand sanitising, imposing of night curfews and closing of various institutions like schools and churches. However, the impact was devastating, leaving multitudes in dire straits.

## **1.2. Problem statement**

In Africa, social state provided protection excludes the majority of the population with Awortal & Walter-Drop (2018) asserting that up to 90% of the populations never benefitting from it (Muiruri, 2013). Dominant social protection policy frameworks dwell much on state and donor supported programmes (Riisgaard *et al.*, 2021). The vulnerable societies missing from formal social protection schemes resort to informal social protection mechanisms (Tandrayen – Ragoobur & Kasseeah, 2018). Despite the fact that informal social protection stands in where formal social protection does not cover, these institutions respond differently when subjected to intense shocks, thus the debate in the existing literature.

According to Dupas & Robinson (2013), Watson (2016), Balgah & Buchenrieder (2010), and Otudor (2020) informal social protection institutions have the ability to respond to shocks and their effects. Other scholars hold a contrary view, that informal social protection mechanisms have limited capacities and thus lack ability to withstand covariate shock effects (Heltberg & Lunda, 2009; Zimmerman & Carter, 2003). This debate triggers the thinking that there is yet a need to gain better understanding of resilience among informal social protection mechanisms; thus the current topic ‘understanding ROSCAs’ resilience in providing informal social protection during the COVID – 19 pandemic.’

### **1.3. Research Questions**

The broad research question of this study is: How resilient are ROSCAs in providing informal social protection during the COVID-19 pandemic in Ongata Rongai ward, Kajiado Kenya? In answering this broad research question, specific questions are:-

1. What are the vulnerabilities ROSCA members encountered during COVID-19 Pandemic in Ongata Rongai ward Kajiado Kenya?
2. What are the challenges ROSCAs in Ongata Rongai ward Kajiado Kenya encountered in providing informal social protection during COVID-19 pandemic?
3. What are the strategies ROSCAs in Ongata Rongai ward Kajiado Kenya adapting to improve their capacities amid covariate shocks?

### **1.4 Research objectives**

The overall research objective of this study is to understand ROSCA’s resilience in providing informal social protection amidst COVID-19 pandemic in Ongata Rongai Kajiado Kenya. However, to get to this overall research objective, specific research objectives are: -

1. To establish the vulnerabilities ROSCA members in Ongata Rongai ward Kajiado encountered during COVID-19 pandemic.
2. To examine the challenges ROSCAs in Ongata Rongai ward Kajiado Kenya encountered in providing informal social protection during COVID-19 pandemic.
3. To determine the strategies ROSCAs in Ongata Rongai ward Kajiado Kenya are adapting to improve their capacities amid covariate shocks.

### **1.5 Justification of the study**

The available literature on informal social protection in relation to shocks response has concentrated much on how informal institutions cope with the effects of shocks – impact relief strategies. As a result, triggering the thinking that this literature chicken out to address the resilience aspect and more so in the context of ROSCAs’ resilience amidst the COVID-19 pandemic. It is therefore an action going against the existing backdrop of inefficient and insufficient empirical literature that the current study seeks to understand and therefore contribute to knowledge in existence thus broadening insights on the subject matter.

This study notes that informal social protection developing resilience in the face of adverse shocks is a very critical tool, especially from a livelihood dimension. It is noteworthy that resilience determines a lot in the future provision of informal social protection institutions.

This study seeks to understand the future of informal social protection institutions with a special interest in ROSCAs. Furthermore, it informs ROSCAs of strategies to adopt to increase their resilience in the face of shocks. The study will be salient to policymakers in the scope of social protection and development at large as well as scholars in this field.

### **1.6 Scope of the study**

This study is limited to functional ROSCAs in Ongata Rongai Ward Kajiado Kenya. The study will comprise insights from ROSCA members, leaders and social services officials as select key informants.

### **1.7 Operational Definition of Terms**

**ROSCAs:** Rotating Savings and Credit Associations. Otudor (2020) defines them as groups that bring people together harmoniously for purposes that are both economic and social, with the intent to borrow and save. Locally they go by the Swahili word “*Chama*”. Okello (2020) *Chamas* involve individuals of the same interests and they are groups whereby members do contributions in terms of funds and even in-kind commodities in a manner that is rotational.

**Resilience:** Abilities that work for adaptive capacities which enhance ROSCAs to heal from depressing and stressful contexts, with a future focus on overcoming such adversities. This study is going beyond coping strategies ROSCAs employed during the COVID–19 pandemic, thus looking at ROSCAs’ abilities to get back with a futuristic approach in cushioning.



**Informal social protection:** mechanisms that are basically structured under social relations. The provision of support as well as care is provided via family, communities, associations, social networks and social structures. For this study, the focus is given to collective groupings - ROSCAs.

### **1.8 Organization of the Research Paper**

This research work is divided into five chapters. Chapter one provides the background of the study which gives a brief introduction to social protection and contextualises informal social protection by highlighting ROSCAs, as well as giving a brief history of the COVID-19 pandemic and its emergence in Kenya. Also in chapter one, there is an inclusion of the statement of the problem; research questions, research objectives, the justification of the study and the scope of the study. The main argument from this chapter is that ROSCAs respond differently in the face of shocks and their effects. However, there is a need to understand the aspect of ROSCAs' resilience beyond just coping during the COVID-19 pandemic. Therefore there is a need for the data to help get a better understanding of the same. Chapter two is on the literature review which explores two theories guiding the study; the sustainable livelihoods theory and the capability approach. The chapter also presents empirical literature review, summary of the literature review, variable operationalisation and the conceptual framework. Chapter three is on the research methodology, which comprises the research design, study site, population and sampling, sampling techniques, data sources and data collection methods, data needs table, data analysis technique and the ethical considerations. Chapter four is presentation and discussion of the research findings while chapter five entails summary, the conclusion and recommendations. Appendix comprises of data collection tools, research permit and department approval letter.

## **CHAPTER TWO: LITERATURE REVIEW**

### **2.1 Introduction**

This chapter is composed of the theoretical and empirical literature and the conceptual framework.

The theoretical literature discusses the sustainable livelihoods approach theory, linking it to ROSCAs' resilience during the COVID-19 pandemic. It also discusses the capability approach theory and its tenets further linking the theory to ROSCAs and their involvement in offering informal social protection within the COVID-19 epoch.

The empirical literature in this section discusses the following themes; Africans and the uniting spirit, resilience, ROSCAs' responses to shocks, ROSCAs and the provision of informal social protection, studies on informal social protection and the summary of the reviewed literature. This section also comprises variable operationalisation and the conceptual framework.

### **2.2 Theoretical Literature Review**

Theories are very critical in research work. Cited in Creswell(2009), Kerlingers' (1979) definition of theory observes that it is a coordinate of variables, the propositions as well as definitions that are used to expound dimensions of a given problem in a sense that is systematic, without losing the original prospects of the problem at hand. Further, Creswell (2009) observes that in understanding a theory and its applications, it is vital to understand what theory comprises of, variables that build up to propositions and clarify the correlation in existence among the variables. Moreover, Creswell (2009) argues that a theory can appear in a research work for the purposes of arguing, guiding the discussion or as a rationale for expatiating problems as they occur around the globe. This study employs the sustainable livelihood approach and capability approach as its guiding theories.

#### **2.2.1 Sustainable livelihoods Theory**

According to sustainable livelihood theory as, Chambers (1986), a livelihood is a composition of capabilities and assets plus the many activities which act as fundamental measures of attaining a livelihood and beyond that is an assurance of wellness among people. Further, to make livelihoods sustainable, Chambers & Conway (1992), it must evolve on the abilities salient in coping with and recovering from stressful eventualities and shocks, without losing their main capabilities and assets. ROSCAs continuously cushion individuals who miss out on the formal

social protection mechanisms, enabling them to get services which they consider pressing as per their demands. However, Heltberg & Lund (2009) notes that the options available to informal social protection institutions to deal with risks and shocks are largely insufficient and at the same time ineffective. Although ROSCAs are salient in mobilising resources across family, personal and community levels, in the face of shocks their abilities are challenged. Thus they are negatively affecting the assets which they provide individuals with thus affecting livelihoods. However, with their strengths and weakness, they must be recognised as key players in cushioning people and therefore seeking to make them more adaptable to social protection (that adequately responds to shocks) will be crucial.

Assets are regarded as crucial to livelihoods. Accessing them is quite important for meeting subsistence needs (Scoones, 1998). Assets are the most important components of a livelihood upon which people build their livelihoods (Krantz, 2001). They can include cash savings, and food stocks to resources like land and water. Assets in ROSCAs can be understood in terms of savings and the lump sum amount which is given to every member on a rotational basis – guided by the principle of reciprocity thus meeting the needs of different livelihoods. . Informal social protection mechanisms are built for solidarity focused on subsistence needs (Watson, 2016). ROSCAs have enabled individuals to find ways to survive and raise children rather than trying to do it alone (Mbamaonyekwa, 2013). There are more chances of survival by pooling resources than lone ranger tactics (Mbamaonyekwa, 2013). Sustainable livelihoods theory emphasises improving the wellbeing of people through giving them access to various assets. This paper will assess how ROSCAs played a role of improving informal social protection as a way of making livelihoods sustainable. It will also seek to understand alternative modalities in terms of strategies ROSCAs adopted to expand their capabilities so as to enhance their resources to cushion members. The theory will also enhance the conceptualisation of inclusion from the perspective of finance for ROSCA through their savings and if that contributed to resilience during the COVID – 19 Crisis. Resilience as well as adaptability are aspects of sustainable livelihoods theory, therefore they will help to understand ROSCAs adaptability and resilience exhibited by these institutions during the COVID – 19 pandemic, thus developing strategies for future crisis adaptability. Tenets of this theory will guide the study to understand if ROSCAs and their members have alternative strategies aimed at improving resilience, provide for access to assets and plan better for future crises like COVID – 19. Moreover, sustainable livelihoods

theory in this study will help appreciate how the resilience of ROSCAs can contribute to sustainable livelihoods via providing the necessary abilities to ROSCAs building back from the impacts of COVID–19, thus enhancing the livelihoods of ROSCA members that were impacted by the pandemic. The Sustainable Livelihoods approach theory in this study will also help to understand ROSCA’s strategies in relation to their operations, informed by COVID–19 experiences and looking at future operations to cushion during such intense shocks.

### **2.2.2 Capability Approach (CA)**

The intention of the capability approach, championed by Amartya Sen (1993) is to evaluate the well-being of people on the basis of what they’re able to be and do in their lives. People need some kind of freedom in order to achieve well-being basically as a matter of what they can do and to be and thereafter, the kind of life they can effectively lead.

Fundamentally, the capability approach is guided by the functionings and capabilities as its core tenets. First, with functionings, these are the doings and beings (what individuals can do and be), which are the various states of a human being and the goals they have achieved. Second, are the capabilities which are the real opportunities people have that enable them to achieve things. The capability approach is a framework for assessing people’s wellness and social arrangements, shaping policies and proposing a social change in society (Robeyns, 2003). Further, Robeyns (2003) notes that wellness and development factors among people should be discussed alongside their ability to function in carrying out the actions and activities they want to be involved in and to be who they want to be. With the capability approach and specifically to advance the general capability of a person or persons, five distinct freedoms have to be at play, viz., - political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. Although all these five freedoms are important and contribute generally to the capabilities of the person(s), protective security stands out the most for this study. Roberts *et al.*, (2014) states that despite an economic system operating efficiently, there will be a population within the system that will be exposed to vulnerabilities that are likely to subject them to deprivation, negatively impacting their lives. They also observe that protective security is important since it offers a social safety net for cushioning one against misery, hunger and even death. In the context of the current study, capability approach will be used to understand the wellbeing of the ROSCA members during the COVID – 19 pandemic, going beyond even the

financial support to understand other types of safety nets that ROSCAs offered their members during the crisis. Capability approach will seek to understand how ROSCA members lived, through access to ROSCA resources like the finances, healthcare and many more essential services during the pandemic. It will seek to understand if ROSCA members had alternative cushioning strategies. Aspects of converting capabilities into functionings will be looked into by trying to understand activities like emergency funds and if they were transformed from capabilities into functionings. Implications about ROSCA guiding policies in relation to how they handled cushioning during the COVID – 19 pandemic will also be looked at. Also to be investigated will be the dimension of providing equity and the social justice in relation to inequalities, and if ROSCAs supported members or not.

### **2.2.3 Capability Approach and ROSCAs**

Rotating savings and credit associations are basically self-help initiatives, where individuals of shared interests come together to form a collective group, intended to help them pursue different agendas in their daily lives. Self-help initiatives among the poor stand in as platforms for championing different courses that enable individuals to easily acquire help collectively both economically and socially (Ibrahim, 2006). Krishna *et al.*, (1997) as cited in Ibrahim (2006) observe that most individuals whose access to resources is limited compared to their intelligence,, social networks and labour, acquire self-reliance from collective initiatives, thus boosting their lives in diverse perspectives. Thus, individuals who join ROSCAs as members, increase their possibilities of improved wellness in diverse ways (Stewart, 2005). On thinking about how groups impact the capabilities of individuals, Stewart (2005) observes that beyond the individualistic capabilities, when people engage in group affiliations, their well-being is impacted. Notably, the aspect of groups impacting the well-being of individuals entirely relies on how best a group is progressively performing (Stewart, 2005).

ROSCAs, as informal institutions, provide both financial and in-kind informal social protection to members, thus an increase of possibilities for people who miss out on securing assistance from formal social protection schemes. Increased access to finances for the poor leads to their increased well-being thus improved skills (Storchi & Johnson, 2016). ROSCAs seek to contribute to enhancing the financial capabilities of individuals. Financial skills work towards financially securing and promoting people's well-being (Storchi & Johnson, 2016).Self-help

institutions act as avenues of expansion of peoples' capabilities through their activities (Oware, 2018). This is a postulation that holds that rotating savings and credit associations are institutions which bring people together and as a result of this, they find avenues for expanding their capabilities.

The coming together of people with shared interests through ROSCAs enhances collective action. Collective action further translates into generating collective capabilities. Collective capabilities collectively assist people to function, being what they want to be, as well perform what they are able to perform (Oware, 2018). However, thinking about and discussing collective capabilities as to be successfully converted into collective functionings, there should be a discussion on several external parameters that are believed to play an influential role in the realisation of the same; they include market factors, surrounding environment and the political atmosphere (Oware, 2018). Groups enable individuals to secure or develop capabilities which they could not achieve alone due to different constraints. For this reason, Ibrahim (2006) says that the poor, lacking physical and human capital, can best improve their living conditions together. The capability approach in this study will therefore address how and what capabilities ROSCAs have made available to people during the COVID-19 pandemic, and how ROSCAs have enhanced the functioning of their members during the COVID-19 pandemic.

## **2.3 Empirical Literature Review**

This section includes the empirical literature arranged by topic and, in addition, the work already done on the topic of this study

### **2.3.1 Africans and the uniting spirit**

As this study is about ROSCA's resilience in providing informal social protection, it is important to reflect a little on where this collectivity has its roots. *Ubuntu* is an African philosophy used for compassion and reciprocity in the urge to advance humanity that aims to build a community that is peaceful and caring for one another (Nussbaum, 2003). Further, Nussbaum (2003) asserts that *Ubuntu* puts forth consciousness intended in affirming humanness in a strategic dimension purposed to advance communal good. According to Nussbaum (2003), *Umuntu ngumuntu Ngabantu* means a person is a person because of others. It is then argued that Africans have a long-standing and commendable history of being there for each other. It's a spirit that has seen Africans unite to uplift each other since they believe that together they can achieve what they cannot while alone and find meaning and sense in each other. This collectiveness is informed by

such traditions as this South African *Ubuntu* spirit, the *Harambee* spirit of Kenya meaning to pull together, and *Ujamaa* of Tanzania which basically encouraged people to embrace *Unum* and togetherness. In addition, it should be noted that the informal social security provided by such groupings is not only an embodiment of African values but also play a crucial role in filling gaps not covered by formal social security (Kaseke *et al.*, 2008).

### **2.3.2 Resilience**

The concept of ‘resilience’ has attracted a couple of meanings and definitions, depending on how one conceptualises it and from which field they are as well as how one wants to use it. Herrman *et al.*, (2011) see resilience as a positive adaptation meant to bring a state of maintaining and regaining in the face of adversity. The strategies are meant to bring anticipation and response to diverse changes and crises by not only surviving but also evolving. Folke (2016) observes that there is a tendency of understanding resilience from the narrow perspective of systems’ abilities to bounce back after adversity. However, as further observed by Folke (2016), resilience should be about learning to make use of change and live with change, beyond mere coping strategies, incorporating the future aspect. Trying to see what resilience is and what it is not, Walker (2020), lists attributes that make a system to be resilient. Walker (2020) first brings to light the dimension of a system to respond to diversity. This embodies different capacities to offer a response to different disturbances in different and unique ways. Two, systems should be exposed to several disturbances, to understand their capacities to respond to shocks. The third dimension is that systems should always be modular, not to be under the expected abilities or over the expected, a dimension that will easily bring up changes in the course of a shock. The fourth dimension is a swift response to shocks and other pressing changes. It quickly ushers in the resilience aspects of a system. Readiness to transform, if need be, is the fifth aspect. Readiness to undertake transformation removes resistance to change when there is a sudden shock, making resilience and transformation, not opposites but two sides of the same coin, thus they are *conditio sine qua non* in this aspect. The sixth aspect is the scope of how a system thinks, and how it plans and manages its activities. This contributes much to its resilience in the face of a shock. Finally, the dimension of how systems are guided and steered. Preferably systems are bound to bury them and not resurrect more; rather they should embrace options and opinions. Regardless of the variability in the conceptualisation of resilience, this study attempts to understand this concept in relation to ROSCAs by studying the scope of coping modalities employed to weather ROSCAs

in the face of shocks, and considering future dimensions and reassessments. This hopes to bring in transformations and innovations related to resilience as skills that will enhance ROSCAs to deal with future disruptions and shocks based on COVID-19 lesson.

### **2.3.3 ROSCAs responses to shocks**

Azibo and Buchenrieder (2001) conducted a study in Cameroon to understand the dynamics of formal and informal responses to shocks. The specific objectives of this study were to demonstrate the importance of informal response mechanisms in managing covariate shocks. Two, that through learning and experience, households adopted innovative and complex combinations of formal and informal responses to manage shocks, and third was to show the trust levels in informal institutions and how it provided collaborative long-term risk management. Applying the methodologies of qualitative and quantitative research with specific data collection methods of surveys, questionnaires, observations and focus group discussions, the study found that traditional and social networks of borrowing (money lenders) play a big role in helping households cope during shocks. At lower levels where the state and the market formal institutions fail to play their role, informal responses cushion households. The study by Azibo & Buchenrieder (2001) fails to address the future perspective and what the traditional institutions are planning to do towards increasing their capacities beyond coping thus building resilience in risk and shock responses or management. The study does not offer any specific focus regarding informal institutions, an indication that a lot of information could have been left out. The current study focuses on ROSCAs as informal institutions, an insight that will enhance deeper reflections on the issue.

Another study was conducted in Nigeria by Otudor (2020) to assess the coping modalities rotating savings and credit associations (ROSCAs) employ in the face of crises. It is a qualitative research with specific methods, online interviews and desk reviews. Otudor (2020) sought to address three objectives; to understand the ongoing effects of COVID-19 on women's ROSCA operations in the study area, to highlight existing state and non-state support modalities for ROSCAs in the face of shocks and to address the structural preparedness of ROSCAs in terms of offering cushions. The findings of this study point out that informal social protection, in this case, ROSCAs, has the potential to cope with shock impacts in the absence of state support. The study basically focuses on coping strategies but fails to uncover any ongoing strategies to



improve ROSCAs' ability in handling future shocks in their role of cushioning. The study by Otudor fails to understand that beyond coping is resilience, where systems are prone to think, plan and even manage several activities to develop resilience within periods of shocks. The methodology used by Otudor makes the current study suspect that important information may have been left out. The current study seeks to engage extra data collection methods for rich information provision, thus contributing more insights into the topical issue.

In a study aimed at examining shock–response social protection systems, Watson (2016) examines case studies from 5 countries viz., Mali, Mozambique, Pakistan, Lesotho and the Philippines in relation to the subject. The main objective was to assess the possibilities of having social protection systems able to respond to recurrent shocks in the special interest regions mentioned. The paper used the exploratory approach. The key findings were that informal social protection mechanisms are generally vulnerable to shocks and stress. Informal social protection mechanisms are fundamentally less effective during adversities with the covariate levels. However, the paper notes that external assistance can play a critical role in supporting informal social protection programs. This enables them to be shock resistant thus making them complementary mechanisms to formal social protection. The study suggests that further research is needed to understand how to move beyond informal social protection, which is essentially protective, enabling, preventive and transformative and towards informal social protection mechanisms that are resilient.

#### **2.3.4 ROSCAs and the provision of informal social protection**

Oware (2018) conducted a study focusing on the role of informal social security mechanisms in the provision of social protection, with a case study of women's support groups in Kabras, Kakamega County, Kenya. The study's main argument is that insufficient state social protection in the SSA, which is volatile politically and socially due to their dependence on external funding, creates a range of insecurities to the preservation of social protection in the region. As a result, the majority of the poor people in Sub - Saharan Africa depend on their personal meagre means to cope with the risks they face. The study aimed to determine the contribution of household–level social protection in a rural setting in Kabras, thereby contributing to the broader literature on viable social security options for sub – Saharan Africa. It is a qualitative study using specific research methods such as observation, focus group discussions and unstructured in-depth

interviews. Oware (2018) attempted to answer specific questions related to risks and shocks faced by women in support groups, which these groups enabled members to mitigate risks and shocks. The study also sought clarification on the freedoms and abilities enjoyed by women in support groups.

Oware (2018), in her findings, found that risks women in support groups faced revolved around disease and the economy. Death was the major shock that threatened women in support groups. It found that women who joined support groups got assisted through various group activities like table banking among others that easily facilitated members' access to credit and other beneficial support group arrangements. On how self-help groups enhanced women's freedoms and abilities, Oware found that women's abilities were expanded through group support. For example, those who participated in farming were given loans that enabled them to buy farm inputs. Also, illness and funeral assistance provided by self-help groups enhanced the capabilities of women to better cope with tragedies like illness and death. In conclusion, Oware claims that women in support groups have engaged in various activities that have helped them mitigate or prevent these risks and shocks. These include table banking, rotational banking and access to credit from formal institutions, group savings and social programs. In addition, Oware notes that support groups can generally be viewed as social protection agencies that provide a form of social protection to vulnerable women and their households at the Kabras site. ROSCAs are self-help initiatives for people with common interests, as conceived by Oware. However, Oware fails to mention how self-help initiatives can go beyond the idea of coping, to achieve resilience that works for sustainable livelihoods in the face of covariate shock.

Writing about linking informal social arrangements, social security and poverty alleviation in the urban slums in Nairobi, Kenya, Muiruri (2013), conducted a qualitative study using descriptive survey and focus group discussions identified through purposeful sampling. The main arguments of this study are first, formal social protection systems in existence offer no complete cover to the majority of populations. Two, interventions for the urban poor are scarce, with the vast majority being jobless, or relying on menial jobs with unpleasant working conditions that lack access to social protection. Thirdly, different traditional or informal ways of providing social protection within households, groups and networks fill gaps and share risks within a community. This study attempted to answer questions in relation to informal social security mechanisms that

existed within households in Mathare slums, what alleged criterion one ought to meet to join them, and links that could be established between the formal social security mechanisms and other strategies for poverty alleviation. Muiruri (2013) found that different forms of informal social protection in Mathare slums were more into social networks like family networks, neighbourhood networks, welfare social groups and informal savings groups (Rotating savings and credit Associations ROSCAs). On Rotating savings and credit Associations (ROSCAs), Muiruri refers to them as *chamas* or merry-go-rounds, which attract the attention of more women than men. The main reason why people joined these ROSCAs was to have a lump sum to use in scheduled turns. Another reason people joined ROSCAs was that they enabled them to deal with anticipated emergencies. Finally, Muiruri points out that poor people needed access to lump sums of money to send their children to school, buy medicine and respond to other shocks and emergencies that hit their households. One aspect of how ROSCAs behave in the face of an impending shock is completely absent from Muiruri's work.

In a study by Nyataya (2016), on how women groups enhance development projects that involve women, done in the County of Kisii, Kenya, Nyataya found out that women formed groups and joined them with the sole purpose of uplifting their social and economic status. Nyataya's study revealed that activities performed by women in women's support groups included carousels, savings and cultural activities. It is noted that Nyataya only gives a bare description of these activities.

The study does not really examine in detail how the mentioned activities help women to cope with risks, shocks and vulnerabilities, and even what risks, shocks and vulnerabilities women face and how these can be extended through informal institutions to sustainable livelihoods that are resilient.

### **2.3.5 Studies on Informal social protection**

Tandrayen-Ragoobur & Kasseeah (2018), writes about informal social protection mechanisms. The study is focused on Mauritius, which is termed as a small island economy, providing social protection in different schemes, in education, health and transportation sectors. However, from the same study, it is noted that in Mauritius social protection is both formal and informal. Informally, it is provided by the community, including social and cultural groups as well as family-based systems and non – governmental organisations (NGOs). The objective of this study was to examine the nature of informal social security mechanisms and explore the role of NGOs

and religious groups in providing social security to vulnerable people in Mauritius. From the findings of this study, informal social protection was found to be well-targeted to specific religious and ethnic communities. Most religious groups (63%) provide social aid in terms of medical treatment while around 50% provide aid in the form of payment of examination fees for students. The study also found out that many NGOs in Mauritius work towards poverty alleviation through their social and economic empowerment programs. They also engage in children's protection by providing funds to cover school fees and scholarships to poor and disadvantaged children. More importantly, the study notes that there is still a gap in social protection as there are various groups of vulnerable individuals who do not receive adequate social protection, hence there is an important role played by informal social protection through religious organisations and NGOs.

Nzioki & Mwasiagi (2015), did a study in the Nyanza region of Kenya to understand how non-state actors provided social protection through women empowerment. The study assessed Non-state social protection services empowering women and expanding their livelihood skills.

Nzioki and Mwasiagi found that many NGOs providing social protection services worked primarily through women's groups, with women groups aligning their activities to the needs and priorities of their members and allowing members to engage in the social protection program. The study also found social protection programs by non-state actors to have generally been empowering and transformative and therefore providing beneficiaries with an opportunity to emerge from poverty. This was done through access to credit through microcredit institutions, the table banking and livelihood training in business leadership.

### **2.3.6 Summary of the Literature.**

The literature collected presents a typology of social protection that is extremely interesting, though not attractive to many and to some extent its mention makes most people nervous. However, it gets better when one seeks to understand this kind of typology. Devereux & Sabates-Wheeler (2004) cited in Riisgaard *et al.*, (2021), in the quest to conceptualise and contextualise informal social protection further give forms which informal social protection can take. According to these scholars these forms include protective, which works to provide relief brought about deprivation like in the case of social assistance which happens to be narrow in its targeting. Second is the preventive form that seeks to alleviate challenges in relation to social

insurance targeting vulnerable groups economically. The preventive form brings to light informal processes like saving with clubs and funeral service offering platforms. Third is the promotive dimension which basically relates to incomes and capabilities via livelihood arrangements in households. Applying the informal social protection lens, the promotive dimension revolves on loans for businesses, offering knowledge related to the salience of welfare and even why individuals should engage in saving with platforms that are informal like ROSCAs. Fourth is the transformative dimension that aims to champion concerns over societal equity and collective actions for employers' rights.

These bottom-up types of social protection play a pertinent role in assisting individuals in dire needs. However, this is not to say that formal social protection is useless. In fact, formal social protection has been very instrumental in assisting the poor and the vulnerable at large to get out of difficult situations, but informal social protection mechanisms come in to fill the gap that cannot be met completely via formal social protection mechanisms alone.

Another salient aspect that emerges out of the literature reviewed is that informal social protection especially in African settings is offered mostly by collective entities. However, these informal groups when subjected to shocks, are unable to survive. Existing literature dwells much on coping strategies, whereas the current study seeks to go beyond this, and tackle resilience.

### **2.3.7 Variable Operationalisation**

This study will operationalise the independent, dependent and intervening variables. Operationalisation entails devising measures of concepts in the study (Kamau, 2017). The independent variable in this study is ROSCAs' resilience; the dependent is informal social protection while intervening variables will be savings and external forces. Therefore, this study seeks to look at the relationship between ROSCAs' resilience and informal social protection, and how this relationship is affected by savings and external forces.

### **Independent Variables**

The Independent variable is ROSCAs' resilience. To understand how ROSCAs' resilience leads to informal social protection, the study will analyse, in relation to ROSCAs resilience, the abilities and capacities of these institutions to go beyond coping measures thus enhancing livelihoods to recover from COVID-19 pandemic shock.

## **Dependent Variable**

Informal social protection is the dependent variable. It is conceptualised as the ability to cushion people through ROSCAs as informal institutions that stand in where formal cushioning does not cover. In this study, the dependent variable is conceptualised as the ability of ROSCAs to offer loans, emergency funds and common pot and in-kind forms of assistance amid the COVID-19 pandemic.

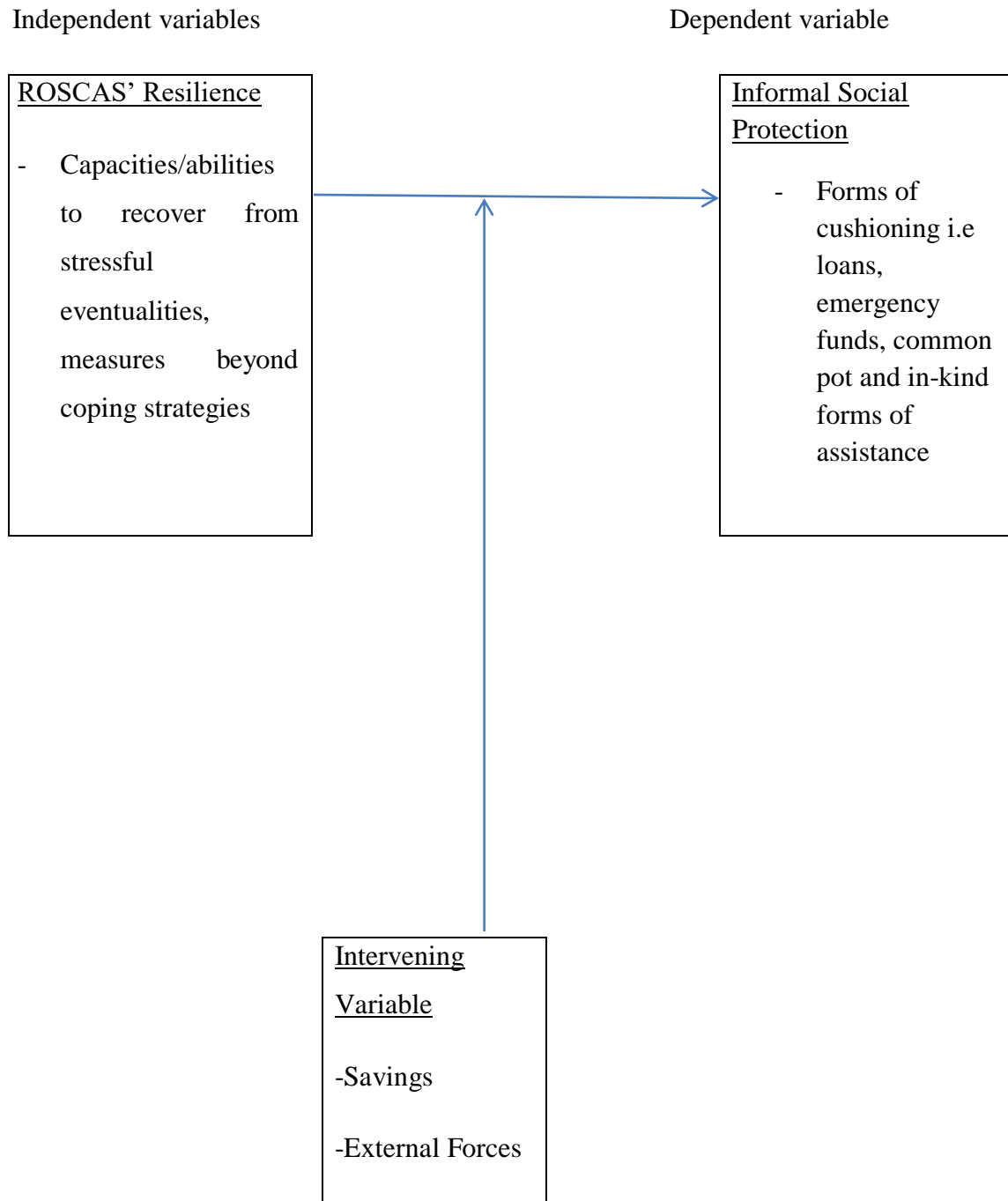
## **Intervening Variables**

Savings and external forces are the intervening variables for this study. The study will look at COVID-19 and its effects on ROSCA members' savings and how this affects the relationship between ROSCAs' resilience and informal social protection. The role external forces play will also be looked at as how they affect the relationship between ROSCAs' resilience and informal social protection amid the COVID-19 pandemic.

## **2.4 Conceptual framework**

The conceptual framework is basically understood to be an explanation of how ideas are related to one another for the purpose of understanding a phenomenon (Jabereen, 2009). Further Jabereen claims that ideas in a conceptual framework work towards supporting each other in articulating phenomena and executing some philosophy. Figure 1 below provides a conceptual framework which shows the study variables and the relationship among them.

Figure 1: Conceptual framework



Source: Author's conceptualization, (2023)

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This section covers the research methodologies and techniques used to collect data on ROSCA's resilience in providing informal social protection amidst the COVID-19 pandemic in Ongata Rongai Ward Kajiado, Kenya. This section covers the aspects of research design, study site, target group, sampling methods, data collection methods, data requirements table as well as a data analysis technique. Ethical considerations are also addressed by the researcher.

### **3.2 Research Design**

According to Bryman (2012), a research design provides guidelines for collecting and analysing data. Further, Bryman asserts that settling on some research design, there must be a reflection of other decisions portraying why prioritisation is offered for such research aspects. This study will adopt a qualitative research design. Interpretivism as epistemology guides the selection of this design.

Kaplan & Maxwell, (1994) aver that interpretivism works for the pursuit of enhancing the quality of qualitative data for the purposes of knowledge pursuit.

Myers (1997) claims that interpretivism is interested in the uniqueness of a dimension. This research intends to understand ROSCA's resilience in providing informal social protection, so a qualitative approach will be best as it will provide the right approach to understanding the issue.

Qualitative data collection techniques were utilised in gaining insights into ROSCAs' resilience in providing informal social protection amidst COVID -19 Pandemic. The interview guides which were administered in focus group discussions (Appendix 1) and selected key informants (Appendix 2) were employed to gather in-depth information in relation to the issue.

### **3.3 Study Site**

The study was conducted in Ongata Rongai Ward Kajiado County. Ongata Rongai ward is located in Kajiado North Constituency, which is divided into five wards namely, - Ngong, Olkeri, Oloolua, Nkaimurunya and Ongata Rongai (IEBC, 2010). Ongata Rongai ward, the study site has a population of approximately 44, 675 people. Ward area in square Kilometers, is approximately 16.50 (Source: John Smith 2021: <https://informationcradle.com/>).

Ongata Rongai ward can be described as a peri-urban space basically because of its proximity to the capital City Nairobi. The ward is cosmopolitan in population. The selection of the Ongata



Rongai ward was informed by a number of reasons. First was to counter the thinking that only the poor rural folk engage in ROSCA activities. Makhanu (2007) states that merry-go-round groups in Kenya are spread across the urban and rural spaces. Further Makhanu asserts that people of different classes belong to one or more merry-go-round groups. Another reason is the resource capabilities of the researcher viz., limited financial muscle and time constraints. Third, the COVID-19 pandemic affected both rural and urban ROSCAs, so choosing urban ROSCAs seemed resource-effective and efficient to the researcher.

Study area: Ongata Rongai Ward, Kajiado North Constituency Kajiado County

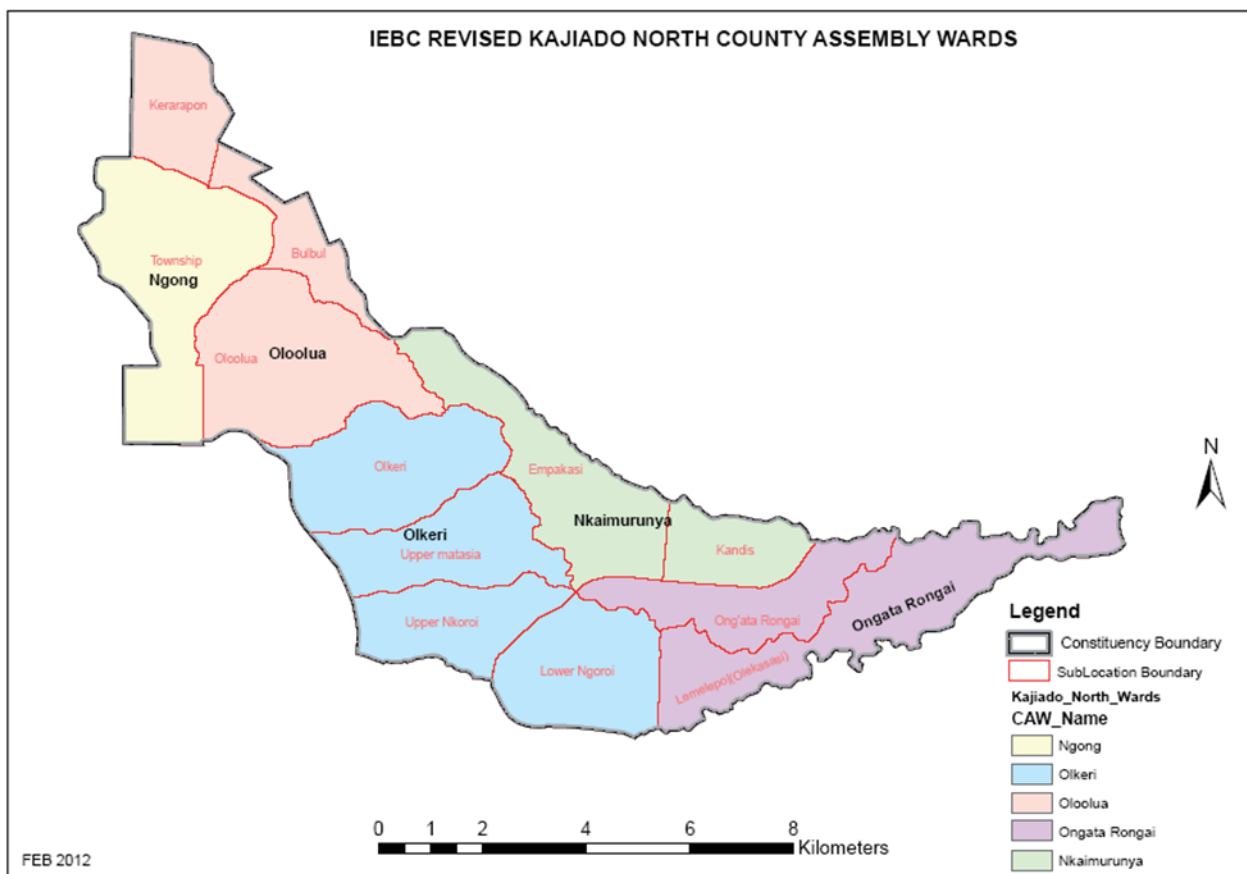


Figure 2: Study site (Source: <https://informationcradle.com/>)

### 3.4 Population and Sampling

The population is the total group or rather collections from which the researcher is much interested in making generalizations (Babbie, 2004). From the population that is set to be studied, there is an aggregated section from which the sample is obtained Babbie (2004), for this

study it was the Rotating Savings and Credit Associations within Ongata Rongai Ward. Sampling is understood to be the process of selecting smaller sets of individuals, entities or units from a larger population, for this study it was all about selecting some Rotating Savings and Credit Associations from the huge chunk of the same groups in Ongata Rongai ward Kajiado County, as well as the select key informants.

### **3.5 Sampling Technique**

#### **3.5.1 Sampling of Rotating Savings and Credit Associations**

The Social Services Office at Ngong, under the Ministry of Gender, Children, Development and Social Services, registers different groups from time to time. This provided a large population from which the sample was obtained. Therefore, purposive sampling was utilised. According to Etikan *et al.*, (2016), purposive sampling is a nonrandom technique that does not need underlying theories or a set number of participants. Further they assert that with purposive sampling, the researcher decides what needs to be known and sets out to find people who can and are willing to provide the information by virtue of knowledge or experience. Additionally, the aspects of availability and willingness to participate are important in purposive sampling.

For this study, the researcher in collaboration with the social services officials, who have practical knowledge of these groups' operations, identified groups that were Rotating Savings and Credit Associations in nature. In the selection of the participating ROSCA groups, several considerations were made. First, it was necessary to consider the groups' certificate renewal. The selected groups must have renewed their operational certificates for the last five years. This gave the researcher, through the social services officials, an assurance that the groups had been operational, active and clear with their operational activities. Second was that the five year period was relevant to COVID – 19 pandemic timeframe. Third, sampled groups must have developed trust working together for the last five years.

Four (4) focus group discussions were conducted with ROSCA members. The focus group discussions comprised females and males.

#### **3.5.2 Sampling of Key Informants**

Nine key informants were purposively sampled regarding their knowledge and experiences on the topic of interest. Purposive sampling enabled the researcher to select respondents with well-

versed experiences and knowledge of ROSCA operations and the COVID-19 pandemic. The researcher sought an agreement on interview schedules in real-time with social services officials as key informants. The social services officials who took part in the research as respondents were four (4) in number. Also, ROSCA leaders participated in this research as key informants. They were five (5) in number. The researcher reached them through phone calls and scheduled the interviews with them.

### **3.5.3 Summary of the Sample Size**

To summarise the sample frame, the researcher collected data from four (4) focus group discussions: FGD 1 (14) discussants, FGD 2 (10) discussants, FGD 3 (13) discussants and FGD 4 (11) discussants, totalling 48 respondents from the focus group discussions. Nine (9) Key informants, four (4) social services officials and five (5) ROSCA leaders, in general totalling 57 respondents also assisted in data collection.

### **3.6 Data Sources and Data Collection Methods**

This study used purely primary sources of data collection, specifically Focus group discussions (FGDs) and Key informant interviews (KII). Focus group discussion as a tool stands best in collecting information from individuals that share backgrounds and even experiences. (Mishra, 2016). Focus group discussions (Appendix I) were used in this study to collect data from members of Rotating Savings and Credit Associations. This method of data collection was selected because the topic portrayed a shared phenomenon, since the study sought to understand members' experiences, knowledge and perceptions in relation to the subject of study. Focus groups are used for generating information on collective views, and meanings that lie behind those views (Mishra, 2016).

Key informant interviews are in-depth discussions with people who have special or expert knowledge (Taylor & Blake, 2015). Moreover, Taylor & Blake (2015) observe that when used, interviews are conducted with diverse experts to obtain a broad perspective on a specific topic or process. Key informant interviews (Appendix II) were also conducted on face-to-face scheduled interviews. Key informant interviews were conducted with social services officials and the ROSCA leaders (Appendix III).

Prior to the data collection exercise, the focus group discussion guides and the key informant interview guides were presented to the social services officials and some ROSCA members for a pre-test, which sought to understand the questions that needed clarification from the researcher.

The data collection exercise started on 20<sup>th</sup> December with Key informant interviews but since this was approaching Christmas and the New Year festivities, the researcher had to break till 9<sup>th</sup> January, when it commenced again running up to 16<sup>th</sup> January. Within this period, the researcher conducted Focus group discussions and Key informant interviews. The responses from focus group discussions and key informants were recorded through note-taking and in some instances were recorded electronically, which were later transcribed into written notes. The transcribed notes as well as those taken through note-taking were resourceful during data analysis.

### 3.7 Data Needs Table

The data needs table provides a summary of the type of data needed, the source of data, the instruments applied and the data type. The general research question for this study is how resilient ROSCAs are in providing informal social protection amidst the COVID-19 pandemic in Ongata Rongai ward Kajiado Kenya. The data needs table provides the data needed for each specific question to help answer the overall question.

*Table 1: Data needs table*

Research question	Data needed	source	instrument	Data type
What are the vulnerabilities ROSCA members encountered during COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya?	Responses on the exact vulnerabilities ROSCA members encountered during COVID – 19 pandemic	ROSCA members	FGDs Guided with Structured and semi-structured interviews	Qualitative

What are the challenges ROSCAs in Ongata Rongai ward Kajiado Kenya encountered in providing informal social protection during COVID – 91 pandemic?	Responses on the challenges ROSCAs in Ongata Rongai encountered in cushioning their members during COVID – 19 pandemic	ROSCA leaders and social services officials	KIIs Guided with Structured and semi-structured interviews	Qualitative
What are the strategies ROSCAs in Ongata Rongai ward Kajiado Kenya adapting to improve their capacities amid covariate shocks?	Responses on any strategies adapted to improve ROSCAs capacities in response to future covariate shocks	ROSCA leaders and social services officials	KIIs Guided with Structured and semi - structured interviews	Qualitative

Data needs table (Source: Author)

### 3.8 Data Analysis Technique

Data analysis is a process that entails organising and processing data solely with the intention of extracting pertinent information focused to provide answers to research questions and thus accomplish the research objectives. The qualitative data obtained from structured and semi-structured interviews in this study were subjected to thematic analysis. According to Braun &Clarke (2012), thematic analysis (TA) is a method for systematically identifying, organising, and offering insight into patterns of meaning (themes) across a data set. Further, Braun & Clarke assert that by focusing on meaning across a data set, TA allows the researcher to see and make sense of collective or shared meanings and experiences.

In an urge to expound more on thematic analysis, Kiger & Varpio (2020) assert that TA must be conducted in six main steps. Step one is about familiarising with the data. This step concerns being familiar with the entire data set which basically entails repeated and active reading of data. The process of data collection enabled the researcher to familiarise himself with the data and also listening to recordings enhanced data familiarisation in the process of transcribing.

Generating initial codes is the second phase. This helps organise data at a granular specific level (Kiger & Varpio, 2020). Codes are applied to the entire data set, including labelling some extracts with relevant codes. This happens with keenness and vigilance noting any patterns of connectedness throughout the data. In this study, coding was done manually, with specific questions in mind that the researcher wished to code.

Searching for the themes comes third in this protocol. The coded and collated data extracts are closely examined to get the potential themes. Kiger & Varpio (2020), emphasise that at this level, the researcher should have the ability to construct the themes by analysing, combining, comparing and even graphically mapping how codes relate to one another. In this research, themes were identified in relation to their importance to research questions.

Reviewing themes is the fourth in the TA process. The researcher is encouraged to cross-check the themes and see if there is sufficient supporting data on them (Kiger & Varpio, 2020). Aspects of commonality are to be paid attention to. In this research identified and developed themes were screened against the coded texts throughout the entire data with the aim of maintaining relevance to research interests.

Defining and naming themes comes fifth. This concerns brief and descriptive names, which are to be put down into the final report (Kiger & Varpio, 2020). This step also allows the researcher to select excerpts from the data right to the final report illustrating the main features of themes. The current research identified and grouped themes in accordance with research questions with the aim of meeting the intended objectives of the research.

The last step in TA is producing the report. The final report is written in regard to the analysis and description of findings, according to Kiger & Varpio, (2020). The current study will follow these steps to conduct data analysis, thus producing this report.

### **3.9 Ethical Considerations**

The researcher acquired the research permit from the National Commission for Science, Technology and Innovation License No: NACOSTI/P/22/22744 as a requirement to conduct research in Kenya (see Appendix 3). An introduction letter from the researcher's academic department was issued and this was presented before all the respondents (Appendix 4). All the participants in the research were informed of the purpose of the study. All participants were above age 18 and participated willingly. They were also allowed to ask questions in regard to the study. Informed consent statements were also used to outline the study purpose, and its outcome as well assured participants of the confidentiality of their identities and the shared information.

## CHAPTER FOUR: RESEARCH FINDINGS

### 4.1 Introduction

Rotating savings and credit associations are informal financial institutions that play a vital role in their capacities more essentially to the majority who find it strenuous in reaching formal financial services. This study sought to understand ROSCAs' resilience in providing informal social protection amidst the COVID-19 pandemic, focusing on ROSCAs in Ongata Rongai Ward, Kajiado County. In this chapter, the study puts forward the discussion of the findings from the collected data.

*Table 2: Questionnaire*

<b>Variable</b>	<b>Characteristic</b>	<b>frequency</b>		
<b>Education</b>	<b>Below form four</b>	<b>7</b>		
	<b>Form four level</b>	<b>31</b>		
	<b>University/college level</b>	<b>19</b>		
<b>Occupations</b>	<b>Business</b>	<b>46</b>		
	<b>Employed</b>	<b>11</b>		
<b>Formal social protection membership (common, NHIF)</b>		<b>46</b>	<b>Without, NHIF</b>	<b>5</b>
<b>Age</b>	<b>Below 20 yrs.</b>	<b>0</b>		
	<b>21 – 30 yrs.</b>	<b>5</b>		
	<b>31 – 40 yrs.</b>	<b>23</b>		
	<b>41 – 50 yrs.</b>	<b>21</b>		
	<b>51 – 60 yrs.</b>	<b>8</b>		
	<b>Above 61 yrs.</b>	<b>0</b>		
<b>Gender</b>	<b>Female</b>	<b>37</b>	<b>Male</b>	<b>20</b>

Source (Field data, 2023)



## 4.2 General Participant Demographic Characteristics

*Table 3: Participant Response Rate*

FGD	Members Attended	Members Registered
Group 1	9 men 5 women	13 men 7 women
Group 2	1 men 8 women	6 men 12 women
Group 3	5 men 8 women	7 men 11 women
Group 4	11 women	15 women

Table 4.2 Source (Field data, 2023)

*Table 4: ROSCA leaders key informant specifications*

KII NO	Education Level	ROSCA position
KII 1	University Degree	Chairman
KII 2	Form Four	Treasurer
KII 3	University Degree	Chairlady
KII 4	University Degree	Chairlady
KII 5	University Degree	Chairman

Source (Field data, 2023)

*Table 5: Social Services Officials Specifications*

KII NO	Education Level
KII 6	University Degree
KII 7	University Degree
KII 8	Masters Candidate
KII 9	University Degree

Table 4.4 Source (Field data, 2023)

As presented in chapter one of this project paper, the study sought to empirically understand ROSCAs' resilience in providing informal social protection amidst the COVID-19 pandemic in Ongata Rongai Kajiado Kenya. In the urge to meet this general objective, this study had specific questions to answer:

1. What are the vulnerabilities ROSCA members encountered during COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya?
2. What are the challenges ROSCAs in Ongata Rongai encountered in providing informal social protection during COVID – 19 pandemic?
3. What are the exact strategies ROSCAs in Ongata Rongai ward Kajiado Kenya are adapting to improve their capacities amid covariate shocks?

The following presents the research findings, which are provided in themes as per the above research questions.

**What are the vulnerabilities ROSCA members encountered during COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya?**

Vulnerability is a multidimensional concept. However, in this paper, vulnerability is construed in the perspectives of the future and the possibilities of expected losses that are likely to constrain well-being status (Alwang *et al.*, 2001). On the other hand, in the urge to conceptualise vulnerabilities, Oduro (2010) refers to them as conditions that are likely to ebb welfare both in the current times of individuals and the future. That vulnerability lowers the good in individuals and exposes them to conditions which are more likely to bring along harm than benefit. With

vulnerabilities, the capacity for individuals to progress remains in question. Chambers (1989), cited in Edstrom (2019) vulnerability is the likelihood of bringing unexpected circumstances that lead to stress and awkwardness in coping.

#### **4.4 Vulnerabilities**

##### **4.4.1 Sickness**

Illness was reported by ROSCA members to have affected them in diverse ways for instance by them falling sick or family members getting indisposed, due to Corona, impacting their well-being. Almost all groups confirmed that sickness was a challenge ROSCA members were exposed to as a result of COVID – 19 pandemic. COVID–19 related diseases were reported to have affected the ROSCA members, their welfare and even the ROSCAs group operations. A member narrated how sickness affected her well-being.

*“You know, ... I happen to be one of those people who got sick of Corona Virus and I am telling you life got extremely difficult for me and my family. (By) bad luck it also spread in the family, where my daughter also got infected. It was hell for us as a family. As you know, it was challenging to treat Corona, so we had to remain indoors but under medication but it was costly, and bearing in mind that I am a small business lady on whom my family depends I saw as though life had come to an end but God saw us through.”(FGD 3)*

Sickness was observed to be a serious challenge and a hindrance for many ROSCA members. It even forced those who were directly affected to sell off their assets in order to mitigate the impacts of the disease. ROSCAs were incapacitated to cushion members who were sick since their operations were affected.

*“For me, it was worse. It happened that I contracted the Corona disease from my workplace because there were some cases reported there and it was mandatory that we had to report to work physically. So, since I am diabetic, a condition that I have lived with for a long time, Corona was really tough on me. I survived by the grace of God. Treating the disease was costly for me since I stayed in the intensive care unit for a month and the bill was high. I was forced to conduct a fundraiser, but it did not go well since most people were affected in diverse ways and had no money. My ROSCA friends*

*came through for my situation at an individual level but, it was incredibly challenging.”*  
(FGD 1)

Most ROSCA members who participated in this research explained diverse ways they suffered from COVID–19 and other related illnesses. The exposure left them without clear avenues to rescue themselves thus getting thrown into abject poverty.

#### **4.4.2 Collapse of Businesses**

Businesses were found to be a major source of sustaining life among the ROSCA members in the Ongata Rongai ward. As such most ROSCA members had tough experiences in relation to how COVID–19 exposed them to the vulnerability of their businesses collapsing. Most ROSCA members who participated in this research explained that their businesses were affected in one way or the other. However, this research also learnt that businesses owned by different ROSCA members were affected differently. Members had different experiences to share as explained below.

*“I operate mitumba business, I get the bales from a distributor at Gikomba market then I come to sell them from my shop here in Rongai. But with COVID – 19 our business could not operate anymore. As you know, the mitumba business was banned when COVID–19 was at its peak and it took time for this decision to be revised. You can imagine during all that period there nothing was happening. I had to stay home without knowing what to do. Life became completely hard for me and my family since this was the main source of our income as a family since I am a single parent of five children. I closed down the shop and the only way we could survive as a family was to use my savings which were meant for other purposes.”* (FGD 2)

The findings on the collapse of businesses run by ROSCA members demonstrated that it happened as a result of many government restrictions which were meant to contain the spread of COVID-19. Another ROSCA member who is a bead seller narrated how his business was affected.

*“I remember the restrictions not to move from one county to another were enforced while I was at Kirinyaga County selling beads. We had to pack immediately and leave before we could be locked there. From the period the regulation not to move from*

*one county to another was pronounced, my business shut since I could not move from one place to another to do the selling for that's how I operated my business. I closed my business as I waited for further guidance from the government. Even in Rongai here I could not do the selling because nobody would buy. At that time people were only concerned with how to get money to buy food for their families, which was the priority, not buying beads. The business has not picked even up to date, I am still struggling and I am thinking of changing from that business to another.”(FGD 4)*

This study also found that some ROSCA members had to shift from the usual business which they used to do as a coping strategy amid the COVID-19 pandemic but still this had several challenges.

*“I used to run a salon business but with COVID – 19 I shut the business because of that fear of getting infected with COVID – 19 for you understand with a salon business there is much close contact with clients. I resorted to selling groceries since all I had in mind was that people needed food. This move was also challenging in the sense that I had no experience in this kind of business and I just started it abruptly without clear planning. I cannot say it went well. I did the grocery for some time then now I am back to my salon business but it has not picked as it was before the COVID-19 pandemic struck.” (FGD 3)*

The collapse of business among ROSCA members in Ongata Rongai was found to have exposed them to many difficulties. They could not make their ROSCA contributions for most of them depended on the business, thus negatively impacting the ROSCAs operations.

#### **4.4.3 Hiking of essential goods prices**

The rise of essential commodity prices was found to be another serious vulnerability that ROSCA members encountered. ROSCA members narrated that essential goods prices went high due to COVID–19 restrictions. With the constricted avenues of generating income for ROSCA members in Ongata Rongai, sustaining themselves and their families was a total challenge. ROSCA members also narrated that sometimes they could not get even the essential goods despite having some cash.

*“There is a time when I walked into the supermarket to do some shopping and unfortunately I could not get all the commodities that I needed. Even the few that were available the prices were high. The price of Milk was high, and that of Maize flour was also high among other essential commodities which were necessary at that time. Do you remember the sanitiser that everybody wanted to have in their homes? The cheapest was going for KES 200. I had to buy it because as health experts told us it was particularly important in the prevention of COVID-19 spread.” (FGD 2)*

Hiking of common commodity prices saw most ROSCA members strain with life, bearing in mind that their sources of earning a living were already constrained, an insinuation that these increased chances of their families being exposed to starvation and many other shortcomings which come as a result of human life missing necessary commodities, particularly food.

#### **4.4.4 Loss of Jobs**

The study found out that there were some ROSCA members who lost jobs during COVID – 19 pandemic. Most of the ROSCA members who lost their jobs confirmed that they were actually employed on contract terms.

*“I was employed as a cleaner in a nongovernmental organisation located in Karen. When COVID – 19 struck all the workers who were on casual working terms were requested to stop attending work for a while. One week later, we received communication that the organisation was unstable and had to lay off some workers and I was one of those who were affected. That is how I lost my job.” (FGD 1)*

For employed ROSCA members who lost jobs, they appeared to be struggling more than those who were in businesses that collapsed because the majority of the business members explained how they survived on some little savings from the business while some found alternatives like the salon lady (as explained earlier in this paper) that tried grocery for survival which was not the case for those who got their jobs which they were employed in terminated.

#### **4.4.5 Food Crisis**

This research paper found out that most ROSCA members were subjected to a food crisis amid the COVID-19 pandemic in Ongata Rongai. In the understanding of the study, the food crisis was strongly connected to the hiking of commodity prices which left ROSCA members unable to

get enough food for their families and themselves. The COVID-19 pandemic drastically reduced the abilities of ROSCA members. With the loss of jobs and businesses and the hiking of common commodity prices, the food crisis became a reality among ROSCA members.

*“We could not get enough food for consumption as a family as we used to. In fact, we had to change our eating habits. For example, in my family we love Ugali but since maize flour was problematic to get, we resorted to rice and iris potatoes which could be easily found, but even that, the prices were also high, which subjected us to food inadequacy.” (FGD 3)*

Most ROSCA members explained that inadequate food was more threatening than any other vulnerability that they encountered since a food crisis would see their health deteriorate, meaning one wouldn't be strong enough to fight the Corona virus in case infected.

### **What are the challenges ROSCAs in Ongata Rongai encountered in providing informal social protection during COVID – 19 pandemic?**

Rotating Savings and Credit Associations in Ongata Rongai engaged in a variety of activities as unearthed by this research. How these different ROSCAs operated to provide informal social protection to ROSCA members during COVID–19 was of great interest here, thus the understanding of ROSCAs' challenges and their operations during COVID – 19 pandemic.

## **4.5 Challenges**

### **4.5.1 Savings**

ROSCAs in Ongata Rongai engaged in saving as it was deemed to play a pivotal role for ROSCA members. ROSCA members contributed towards savings alongside other group activities. This research found that most ROSCAs conducted savings with a focus on having long-term group projects that they deemed profitable. Savings were also found to be a determinant of how much one could borrow from the group, or from the banks through the groups. The excerpt below describes a ROSCA saving activity:

*“When we meet on Mondays, we contribute towards the savings fund which is normally above KES 2000. Members are allowed to make savings according to their abilities, but it should not be below KES 2000. This is aside from other group*

*contributions because we also do merry-go-round activity which is KES 500 weekly, KES 200 for table banking activity and then we also do an emergency fund contribution which is KES 500 per month.” (KII 2)*

As a challenge for ROSCAs, the current paper found out that most ROSCAs that participated in this research were not able to continue with their normal saving activity since most members’ incomes which they depend on to make ROSCA savings were affected by COVID – 19 pandemic.

*“We completely stopped doing the group savings because most of our members were affected. Since a large number of our members are business people and businesses were low while others collapsed, we agreed that members stop doing savings for a while as we monitored the Corona virus situation. We had to allow them to sustain themselves with the little they found from other sources if any, instead of making life complicated with group savings when we all understood that there was no money.” (KII 4)*

The study also found that some ROSCAs allowed their members to continue with the savings as normal but without strict measures as was done during normal times. They allowed for flexibility for the purposes of ROSCA group continuity.

*“In our group, we did not stop members from making contributions, we left it open for whoever was able to make their savings. Despite that, I can honestly confirm to you that savings were still a challenge because they were low. Only a few members made the contributions, since the Corona Virus constrained the majority, impacting negatively on their work and businesses which they depended on to make group savings.” (KII 1)*

Our study found a strong connection between savings and the borrowing of money from ROSCAs. A relationship which was negatively impacted by COVID–19, thus incapacitating ROSCA operations during this period.

*“When we offer our members loans, we look at members’ savings and then get to determine what amount of money they qualify to borrow. Since members could not continue to save with our group during the peak of Corona Virus, we could not offer them*



*loans as usual for we did not know how long Corona would take and if they could be able to repay.” (KII 4)*

In the urge to conceptualise how savings was a total challenge for ROSCAs in Ongata Rongai during COVID-19 pandemic, the study confirmed that most ROSCAs stopped doing savings since their members could not continue with normal contributions, while some allowed members to continue contributing towards savings, which were also confirmed to be low compared to normal times. This led to poor informal social protection service delivery by ROSCAs to their members.

#### **4.5.2 Loans/Credit**

This research found that ROSCAs were platforms through which it was easy for members to access loans and credit from formal banks and micro-finance institutions. It was a factor that interested many to be members of Rotating Savings and Credit Associations. A key informant shared her experience since she was elected chair-lady of her group:

*“From time to time we have registered more women than men in our group because many of them come with interests of being members so that they can get loans to promote themselves.” (KII 2)*

However, it was notable that credit/loans of ROSCAs faced several challenges during the COVID-19 pandemic. There were several responses as to how loans/ credit got challenged by the COVID-19 pandemic in the provision of their services.

*“Most of our members who had borrowed loans were not able to pay as scheduled, since their businesses were affected. We had to allow them more time to clear their loans. In fact, there are members who are yet to clear their loans. For those who had huge loans we had to agree on a repayment plan, to enable our ROSCA to continue operations.” (KII 1)*

Some ROSCAs were deemed to be completely incapacitated to cushion their members by giving loans during COVID – 19 pandemic.

*“We were not able to offer loans to our members because we had very little savings in the bank. Again, there was that fear that since most members’ jobs and*

*businesses were affected, the defaulting rate could be high. Almost three-quarters of our members were in need of loans, but we were unable to fulfil this.” (KII 3)*

It was also confirmed that defaulting rates were high during the COVID–19 period. There are ROSCA members who left groups since they could not service the loans they had borrowed.

*“I can confirm to you that there are members who defaulted on group loans during Corona Virus. We lost six members of the group completely, and we have never traced them. With this kind of incidents, you see the burden is upon the entire group since we have to pay the bank for it, we got their loans from the bank through our ROSCA. Some I can say opted to balance with their savings, then exit the group.” (KII 1)*

The current study found loans/credits to be a pertinent activity for ROSCAs in spite of the hurdles encountered during COVID – 19 pandemic, thus crippling informal social protection provisions to members.

#### **4.5.3 Emergency Fund**

Emergency funds emerged strongly as one of the many activities carried out by Rotating Savings and Credit Associations in Ongata Rongai. The fund operated in abrupt circumstances among the ROSCA members. This research found that emergency funds worked differently among different ROSCAs.

*“In our group, we have an emergency fund for death. If a member passes on or loses a family member, every registered member contributes KES1000 towards the support of the deceased family.” (FGD 1)*

Other ROSCAs explained how the emergency fund works to cushion members in diverse ways beyond death.

*“For us, an emergency fund is given towards death, ROSCA member sickness or if a member is in dire straits. We lend them the money, repayable within 6 months. Each member contributes KES 500 monthly towards the emergency fund. So, if a member is facing a challenge that meets our emergency fund support condition, we look at what we have and what they need then we support them.” (FGD 4)*

However, most participating ROSCAs confirmed that the emergency fund was curtailed during the COVID-19 pandemic. Its ability to cushion members was almost zero.

*“The emergency fund for our group was greatly threatened when two of our members were infected with Corona. We only had KES6, 000 in our emergency fund kitty. The amount was to be shared equally between the two sick members, and then we encouraged other members to support them at an individual level. This was a drop in the ocean, considering how expensive treating Corona was, but we had no other means since most of us were affected and our abilities to help were challenged.” (FGD 4)*

The findings of this paper in relation to challenges that ROSCAs encountered during COVID – 19 pandemic more particularly, on the emergency fund and the hurdles it faced, are in total agreement with Siganga (2013) who observes that most ROSCA members are from one category socially, with similar resources thus equal incomes and saving abilities.

*“I can assure you that most of our members were severely affected and nobody was able to help the others. Before COVID-19 as a group, we used to respond very well to emergencies among ourselves, but this time round, it was the opposite. Nobody could help the other because our financial abilities are the same and since everybody got affected it was a challenge to help.” (KII 4)*

#### **4.5.4 Common Pot**

The common pot for this research paper was conceptualised in terms of the merry-go-round activity that most participating ROSCAs engaged in. The activity involved contributing money rotationally. It was noted that the activity varied from one ROSCA to the other. Some fixed amounts of money every member was supposed to contribute, while others felt members give what they were able to, and thus receive the same amounts in return. The collected money was later given to one member or more according to the group. This activity is repeated till every member received the pot. Below, is a presentation of an excerpt explaining how the common pot operated among ROSCAs in Ongata Rongai:

*“We contribute KES200 during our weekly meets, and give this money to one member whose turn has come. Normally we assign ourselves numbers from the first to the last and that is the cycle we follow in giving out the merry-go-round money collected.”*

*However, sometimes we agree amongst ourselves to shift the numbers depending on one's needs.” (FGD 2)*

This paper found out that most ROSCAs that participated in this research had operational challenges during the COVID-19 pandemic, making cushioning impossible.

*“Can you imagine that almost all members were not able to give merry-go-round contributions? That KES500 we give weekly for a merry-go-round was completely a challenge. What were we to do? We called off the activity. We just resumed last year in August.” (KII 3)*

Some also noted that they had made contributions for other members but when their turn came they would not receive the pot simply because members reported being severely hit by COVID – 19 hence losing incomes, a challenge toward making merry-go-round contributions.

*“Since Corona made me lose my job, I was not able to continue giving merry-go-round contributions. Whatever I had, I used it to sustain my family then I would sort the merry-go-round contributions later on.” (FGD 3)*

#### **4.5.5 External Forces**

The findings on external forces as a challenge to ROSCAs offering informal social protection during COVID – 19 pandemic in Ongata Rongai aligns with the arguments of Siganga (2013) who observes that ROSCAs operate independently without relying strictly on other parties for survival. When asked if ROSCAs received any help from any private or government institutions, the following was the response:

*“As a Chama, we have never received any help from the government or private donors or organisations. Even during the Corona period, there was no any help which came to us.” (KII 1)*

On the other hand, this research found out that the social services department had some arrangements to enable ROSCAs to overcome COVID–19 pandemic impacts:

*“We provided formal education to ROSCAs on proper methods of handling economic uncertainties and better methods of financial management by liaising with financial institutions.” (KII 7)*

Most ROSCAs that participated in this research could not confirm any kind of external assistance, in relation to their operations during COVID–19, but the groups think there should be help particularly when their abilities are limited like they were during the Corona times.

#### **4.5.6 Table Banking**

Our study found that most of the participating ROSCAs engaged in table banking as a model of cushioning members. Table banking acted as a model through which ROSCA members could save and access credit easily.

For the ROSCAs that engaged in table banking, every member contributed an agreed amount in terms of shares during every ROSCA meeting. Here, the cash is collected at the table, forming a savings kitty that allows ROSCA members to borrow from it. The acquired loans are paid with some interest in some agreed duration, mostly one week.

*“Our ROSCA provides that every member contributes KES.500 towards the table banking kitty as personal shares they save. Then we allow our members to get small loans from this fund and pay back with some interest in a week’s time, but if one is unable to repay as agreed, the interest gets slightly higher until one clears their loan. We keep doing it that way while keen on the interests we make from the loans we offer, after which we channel the cash to other ROSCA projects which we deem fit at that particular moment.”(KII 2)*

ROSCA participants noted that table banking encountered challenges during COVID – 19 pandemic, constraining the kitty to cushion ROSCA members. Most ROSCA participants confirmed that table banking could not cushion them during Corona times as it used to cushion them with loans before the advent of COVID–19.

*“That table banking was very important for most of us since we could get small loans easily on a weekly basis. We could borrow KES 1000 to KES 2000 depending on one’s needs and this was accessible without many procedures. Such money was useful in obtaining common household things like food. With Corona, the kitty could not operate as we were affected and could not make contributions towards it”. (FGD 4)*

The table banking models gave ROSCA members small loans which enabled them to secure pressing needs, but with the COVID–19 pandemic, this was negatively impacted and could not operate as usual. Most ROSCAs are yet to fully get back to it since most reported that their members are still struggling financially due to COVID–19 effects and the current economic crisis in the country.

### **What are the strategies ROSCAs in Ongata Rongai ward Kajiado Kenya adapt to improve their capacities amid covariate shocks?**

Strategies are very critical dimensions for organisations and institutions. According to Porter (1996), strategy explains how different something is through deliberate and different set models aimed at attaining unique beliefs. Strategies in organisations are pertinent they provide a clear roadmap as to where organisations want to go, channels of getting there and action points of getting there (Gichuru, 2014). Pearce & Robinson's (2007) state that strategies start with critically analysing both internal and external institutional situations and thereafter intense moves aimed at bringing long-term outputs as well as short-term ones. So, our study sought to understand ROSCA strategies that were aimed at expanding their operational capacities and abilities towards addressing future uncertainties.

## **4.6 Strategies**

### **4.6.1 Increasing Savings**

Most ROSCAs in Ongata Rongai engaged in savings as a main activity. Consequently, our study found out that most of the participating ROSCAs were implementing strategies in regard to their saving modalities. They believe some of the ROSCAs that collapsed during the COVID-19 pandemic did not do properly and therefore, if done well, capacities and abilities to handle covariate shocks can be increased within ROSCAs.

*“This year we want to launch a better project. According to the consultations that we have held amongst ourselves, this will see us take a huge loan from an equity bank since that is where we make our savings. However, the reality is that they cannot offer us the loan we want if our savings remain constant. That is why as a Chama we have agreed to increase our savings. Every member is supposed to save not less than KES 2,000 a*

*week, but we have slightly increased it to KES 3,000 per week so that we can hit the target we want by the end of the year to enable us get the loan we project.” (KII 1)*

Asking about how ROSCAs are planning to handle future challenges, some ROSCAs which had not started implementing expansion plans confirmed that they were thinking of reworking savings since it was their main activity.

*“We are thinking of doing something with our savings because if we had a lot of savings before COVID – 19 we would not have been affected this much. As a group, we have suffered a lot and now we believe if we had enough savings we could have cushioned ourselves better during the Corona period. We will increase savings because they will increase our potential and this will make our group achieve more.” (KII 4)*

Social service experts also thought that increased savings or proper saving modalities for ROSCAs will see them expand their capacities and abilities thus achieving more developmental projects beyond just cushioning amid crisis times. A social service official explained this:

*“ROSCAs have immense potential with increased savings. They will get huge loans from micro-finance institutions and banks where they do savings, then do a lot of development at the grassroots level. In fact, they will exhibit proper financial planning for their members in case of future uncertainties.” (KII 8)*

The study found out that savings were deemed a vital activity for ROSCAs that would go a long way to expand their abilities and capacities if properly formulated, implemented and managed. Also, savings being part of the main activities for ROSCAs can contribute hugely to sustainable livelihoods for ROSCA members since they are assets in this line of thinking.

#### **4.6.2 Land Investments**

The study found out that most of the participating ROSCAs had plans of engaging in land investments as an avenue that could see them expand their abilities and capacities beyond their previous and current states, a strategy they thought would see them cushion their members in a proper and decent manner when hit by covariate shocks.

Some ROSCAs in Ongata Rongai reported having bought land as an investment before the advent of the COVID-19 pandemic. With the emergence of Corona and the lessons learned, they

have plans of adding value to the pieces of land they had acquired so that in an eventuality like COVID-19 in future, they would stand a better chance of surpassing the negative impacts of the same. By the time this research was being conducted, some ROSCAs had active projects pertaining to land investments. Captured below are the land investment strategies among ROSCAs in Ongata Rongai:

*“There are some pieces of land we had acquired before COVID-19. Currently, we have leased them to some developers who are doing some projects there and they pay us according to the contract terms. The income will go into acquiring more plots in Kajiado where they are still cheap. Our plan is to build rentals because you know these places are developing very fast so that the income can go into expanding our Chama operations. Again if that will not work, we can divide the plots amongst ourselves so that members can put up their own houses and get out of the rent burden.” (KII 1)*

Our research confirmed most ROSCAs had felt the impact of being hit by COVID-19, and had come up with proper and clear strategies for expansion and cushioning themselves amid a covariate shock. One of the ROSCAs confirmed ongoing projects in the land they had acquired. These projects are meant to see ROSCA savings boosted and continuously functional without fearing to collapse when hit by serious pandemics like Corona.

*“Three months ago we acquired a plot around the Fatima area and we have secured a loan from Unaitas to be used to put up stalls there. The rents which will be generated from these shops will repay the loans as we have agreed with the Unaitas Bank then thereafter these will be the properties of our group. You see in the eventuality of something like COVID-19, we will not bother members, straining them to keep giving group contributions, we will be using money paid from the shop rents to run our activities. We are convinced that we are heading in the right direction and no pandemic will shake us and even if it will, it will not be harsh like COVID – 19 for we will be ready enough.”(KII 4)*

Land investments were noticed to be the most preferred strategy of improving ROSCAs’ abilities and capacities to handle future shocks. Also, land investment was highly lauded since it is a resource that keeps appreciating in terms of value. Some ROSCA explained how they are into



land buying and selling and intend to intensify the same in the near future for purposes of increasing their cushioning potential.

*“Currently we have some plots that we bought long before COVID -19 and we are selling them. We decided to sell them because currently we are struggling financially as a group. Since the prices have appreciated, we will make some good profit, after which we will then buy other plots which are going at lower prices for speculation purposes. We are hopeful that this kind of deal will enhance our Chama to make more money which will go into other investments and help us increase our cushioning potentials even in the future in case we face a crisis like Corona.”(KII 2)*

#### **4.6.3 Introducing SACCOs**

Savings and Credit Cooperative Organizations was found to be an alternative strategy that some ROSCAs in Ongata Rongai thought could facilitate capacity and ability boosting in relation to member cushioning during crises. Some ROSCAs have plans of expanding their ROSCAs into SACCOs, for what they thought will be more resilient institutions in providing social protection to their members during an intense crisis like COVID – 19 pandemic.

*“We have been thinking of transforming our group into a SACCO. The SACCO will provoke members to make more savings and register more members. With the SACCO we will be able to give loans to our members at reasonable interest rates, they will be easily accessible and even more reliable to our members unlike how banks treat us sometimes with huge loan interests and cumbersome processes. The interest rates that we shall charge on member loans will go into SACCO savings. SACCO will enable us to invest and save more with long-term plans beyond what we are doing right now as a Chama. In case another pandemic like Corona comes up, we will be stronger to continue cushioning our members.”(KII 1)*

#### **4.6.4 Extra Projects**

This research paper also found that in the urge to increase the capacities of ROSCAs to cushion during a serious crisis like COVID–19, they needed extra projects as a strategy for making money beyond relying on member contributions through savings. A strategy which the current paper found convincing is to improve the capacities and abilities of ROSCAs to provide social protection to their members during a crisis if well designed, implemented and managed.

*“For a long time, we have been thinking of starting a poultry-keeping project, as an income-generating project for our group. We have been slow in starting this initiative due to a few challenges here and there but COVID–19 has really taught us that we now need to take action on the same. As a group, we have learnt that the activities we do are not sustainable, but with an extra project, then we’re better placed to help ourselves during dire situations like the COVID–19 one.” (KII 3)*

## **CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Introduction**

The objective of this study was to understand ROSCAs' resilience in providing informal social protection amidst COVID -19 pandemic in Ongata Rongai ward Kajiado Kenya. In realisation of this general objective, the study sought to establish vulnerabilities ROSCA members in Ongata Rongai ward Kajiado encountered during COVID – 19 pandemic; to examine the challenges ROSCAs in Ongata Rongai encountered in providing informal social protection during COVID – 19 pandemic and to determine the exact strategies ROSCAs in Ongata Rongai ward Kajiado Kenya are adapting to improve their capacities amid covariate shocks.

### **5.2 Summary**

The overall research objective was to understand ROSCAs' resilience in providing informal social protection amidst the COVID-19 pandemic in Ongata Rongai ward Kajiado Kenya. This study sought to gain a better understanding of whether informal social protection mechanisms can withstand covariate shocks, exhibit resilience in cushioning their members and maintain their normal structures, therefore draw lessons that will see them offer better informal social protection in the future occurrences of similar intensity or even more. The study was conducted in Ongata Rongai ward Kajiado County in Kenya because COVID–19 affected ROSCAs in both urban and rural settings, apart from aiding to deconstruct the thinking that ROSCAs only exist in rural spaces and finally, recognising the researcher's accessibility to the selected study site. 57 respondents participated in this research through focus group discussions and key informant interviews. Findings were presented in the form of themes with direct excerpts. Thematic analysis was done manually.

The current study established vulnerabilities ROSCA members encountered that exposed them to harsh conditions. These made unable to continue making ROSCA contributions, leaving even the future of ROSCAs in limbo. The vulnerabilities included sickness, which was reported to affect ROSCA members directly and indirectly, thus inability to continue committing to ROSCA activities. This study found out that Corona virus and other associated diseases incapacitated ROSCA members in many ways, leaving them with no option particularly when it came to making group contributions which in turn were used to cushion them in such eventualities. Diseases being vulnerabilities in themselves, further exposed members since they diverted

resources which were meant for other purposes into treating diseases. The collapse of businesses owned by ROSCA members turned into vulnerability for this was the source of income. Business was reported to be the main source of living among many ROSCA members who participated in this research. The collapse meant that all activities that depended on support from the same source were incapacitated thus exposing ROSCA members to many difficulties. Essential goods prices were also reported to be hiked, a vulnerability that exposed ROSCA members to diverse insecurities. The food crisis was also reported in connection to essential goods price hike, a vulnerability that threatened to starve ROSCA members. Also, most members reported having job losses, a vulnerability that affected lives of ROSCA members and ROSCA operations due to cut incomes. As a result of the same, they expressed an increment of negative life impacts, for vulnerabilities reduced wellbeing of ROSCA members.

Most participating ROSCAs pointed out their challenges to be savings, for most ROSCAs were not able to continue saving. Group savings which were intended at enhancing long term group projects saw such kind of projects affected. For savings also determined the borrowings ROSCA members could make from groups. During the COVID – 19 period all these were affected completely. Most ROSCAs could not continue offering loans during COVID–19 as they used to before. The loans cushioned ROSCA members when faced with challenges. COVID – 19 altered this. The emergency fund for most ROSCAs was not functional during COVID – 19 since it was overwhelmed due to high demand from members who were in need yet no contributions were being made to groups as usual to make the fund functional. The common pot or lump sum amount that ROSCA members received on a rotational basis also became a challenge since members were financially constrained to the extent that they could not make contributions. Common pot was the most fundamental activity for most ROSCAs that participated in this research. For the common pot to be rendered vestigial, it meant that ROSCAs were negatively impacted since this was so common to most participating ROSCAs and was lauded as a quick way of cushioning members in difficult circumstances. ROSCAs were reported to have not received any support from external forces, thus their muscle to continue cushioning remained totally challenged. For those ROSCAs that reported to be engaging in table banking, it was constrained as well due to COVID – 19 pandemic effects on ROSCA members' sources of income, therefore making it unreal for the activity to operate during the Corona period.

The study realised that most participating ROSCAs had already come up with strategies that they thought would see them expand their abilities and capacities to cushion when hit by a covariate shock like COVID-19 in the future. Some increased their savings as a way of collecting more cash to enable them get better loans for better projects which would see them cushion themselves better in the event of a COVID-19 like occurrence. Some had opted to venture into land investments as a strategy that would increase their potentials to cushion better for they would have made enough investments. The returns from land investments were believed to boost financial status for ROSCAs through selling of plots, rental house building on Chama acquired plots and leasing of the plots, strategies that ROSCAs thought would expand their capacities to cushion members during covariate shocks. The introduction of SACCOs was also found to be a strategy that ROSCAs thought had abilities to overcome shock impacts, unlike their current structures. With SACCOs, Chamas thinking was that they would be able to get and offer loans in an easy manner unlike getting similar services from banks which were more demanding and un-favorable at their current capacities. ROSCAs transforming into SACCOs would totally change their operations to more diversified ways which would eventually see their cushioning abilities improved. ROSCAs also reported that they intended to launch other projects like poultry farming that would see them generate more resources to support themselves, particularly in the case of future occurrences like COVID-19. These kind of projects however depended on how best they would be received after the implementation. Despite ideally thinking that they would bring along benefits aimed at ability and capacity improvement, much would be expected in realisations of benefits out of the same.

### **5.3 Conclusions**

In conclusion, this study understands ROSCAs' resilience in providing informal social protection amidst the COVID-19 pandemic. Chambers (1986) states that livelihoods comprise capabilities, assets and activities that are chiefly essential for individuals' well-being. Moreover, livelihoods are sustainable if they exhibit coping abilities and recover from shock and stress while maintaining their capabilities (Chambers & Conway, 1992). Rotating Savings and Credit Associations were not inclusive in perspectives of offering financial support to their members as cushioning modality, thus not contributing to resilience of the institutions during the Corona Virus pandemic. However, some ROSCAs that participated in this study portrayed aspects of sustaining livelihoods in future shocks through set strategies aimed at expanding cushioning

abilities. ROSCAs did not support capabilities during COVID – 19 pandemic according to findings of this paper. Group members missed to take lead of their lives for they did not access the resources and assets they were supposed to as models of cushioning. Capabilities were disabled in several aspects like failure of translating capabilities into functionings through accessing resources like emergency fund believed to make ROSCA members better enabled, missing choices due to Chama limited cushioning powers among more dimensions that could not facilitate the human wellbeing during the pandemic. The objectives of the study presents the following conclusions;

The COVID – 19 pandemic came along with severe consequences, particularly vulnerabilities that impacted ROSCA members in various aspects. Findings of our study demonstrate a number of vulnerabilities ROSCA members in Ongata Rongai encountered during COVID – 19 pandemic. viz., sickness, collapse of businesses, hiking of essential goods' prices, loss of jobs and food crisis. COVID – 19 disease and other related health issues incapacitated some ROSCA members and even their families. In regard to future shocks ROSCA members will overcome this only if they secure health insurance schemes and also have in store contingency medical plans for emergencies. ROSCA members experienced the collapse of businesses as a result of lockdowns and reduced consumer spending rates. Easily available emergency funds and economic diversifications for small and medium business owners like ROSCA members can be handy in times of shocks. COVID - 19 pandemic caused supply disruptions in the market, bringing along hikes for essential goods products. ROSCA members in Ongata Rongai struggled meeting financial obligations as a result of hiked cost of living. During crises like COVID – 19, ROSCA members ought to have access to working and affordable credits aimed at relieving economic crises. COVID – 19 pandemic led to massive job losses, which for ROSCA members they relied on to make an income and participate in ROSCA activities. Income protection incentives like insurance schemes and savings intended for emergencies can lighten ROSCA members' burden in such covariate shocks. Food crisis was as result of inflations and shortages in food, which affected ROSCA members' ability in meeting basic essentials. Food sovereignty will be pertinent for ROSCA members and their communities during future crises or covariate shocks. The study uncovered that vulnerabilities subjected ROSCA members to difficulties at personal levels like, reducing their wellbeing, extending to incapacitation which adversely affected group contributions. This threw the future of the groups into a state of limbo. COVID –

19 Pandemic occasioned vulnerabilities among ROSCA members, highlighting the significance of financial preparedness, banking in health schemes, community supported initiatives and policies intended to protect economic stability of ROSCA members in times of crises. Citing such lessons as learning experiences, ROSCA members will develop resilience for future covariate shocks. Concluding on ROSCA members vulnerabilities, findings of this study agree with Otudor (2020) ROSCAs are affected during covariate shocks and so are their members who get exposed to an extent of not being able to make timely group contributions. Vulnerabilities incapacitated ROSCA members in making group contributions. According to Okello (2020) incapacitation of Chama groups in making contributions is likely to cause groups' disbandment.

In the epoch of COVID – 19, ROSCAs faced a multitude of challenges in the quest to provide their members with informal social protection. Concluding on the challenges ROSCAs in Ongata Rongai encountered in providing informal social protection during COVID – 19 pandemic, this study found the challenges to revolve on the group activities like savings, loans/credit disbursements, emergency fund, the common pot, external forces and table banking. Some ROSCAs were able to continue with savings while others weren't. ROSCAs that stressed on continued savings fared well amidst the pandemic. On the other hand some ROSCAs were unable to continue saving. Financial resilience can only be attained during a covariate shock if savings in ROSCAs are consistent. Loans and credit access was a challenge for many ROSCAs which took part in this research, for they could not cushion their members with loans. Many ROSCA members might have relied on such loans to sustain their livelihoods which did not work. COVID – 19 pandemic made it challenging for ROSCAs to continue distributing credit and loans due to increased uncertainties. This study notes that ROSCAs need clear credit and loan repayment terms and structures as well as risk mitigation measures intended to bring along continued access to credit and loans during shocks like COVID – 19 pandemic. Emergency funds for ROSCAs created before the pandemic proved insufficient during the real pandemic times. ROSCAs ought to stand out and cushion their members during crises. ROSCAs should increase emergency fund so as to act as safety nets for members during crises. Emergency funds should be compulsory for all ROSCA members for this will be crucial in providing instant support in times of shock. Increasing emergency fund will prevent insufficiency in future shocks. Common Pot was disrupted due to limited earnings of ROSCA members making cushioning a problem. For the common pot to be successful in future crises occurrences, ROSCA members

ought to be involved in multiple income making initiatives so as to ensure continued contribution intended to cushion group members during intense shocks. ROSCAs should foster intense common pot aimed at support of members amid crises. External forces in terms of interested institutions in assisting ROSCAs during crises, was absent in relation to the findings of this paper. ROSCAs should expand their networks to deal with uncertainties, whether private or public so that during the uncertainties they get rescued. Alternative methods of meeting their obligations will expand their cushioning muscles in times of crises like COVID – 19. Findings of this study in relation to challenges ROSCAs encountered in cushioning during COVID – 19 state that ROSCAs activities were not effective during the COVID – 19 pandemic period thus Chamas were not in a position to cushion their members as they cushioned them before the advent of the pandemic. ROSCAs encountered significant challenges during the Corona Virus period, uncovering pertinence in financial stability, community support as well as adaptability. To provide informal social protection during intense crises, ROSCAs ought to build intense and focused saving habits, access to credits, proper emergency fund kitty, networking with external forces and having innovative solutions. Such projections will enable ROSCAs to better cushion their members in case of future crises and challenges. Findings of this study agree with the previous reviewed topical literature that ROSCAs have minimal capacities to cushion their members during serious crises like COVID – 19 (Otudor, 2020). ROSCAs are threatened during intense shocks risking collapse. A belief that then leads to the conclusion that ROSCAs failed to lead to the attainment of sustainable livelihoods for they could not cushion members during the Corona virus crisis and instead they were more exposed to harsh conditions. Livelihoods would have been sustained through ROSCAs remaining unthreatened, maintaining their structures, continuing to cushion their members during COVID – 19 crises and going beyond to develop more abilities and capacities to cushion in future similar occurrences. According to Scoones (1998), access to multiple assets is crucial in meeting livelihood needs. ROSCA assets could not be accessed thus negatively impacting livelihoods of group members.

COVID – 19 pandemic stood out as a reminder that ancient ROSCAs need to evolve for them to be able to handle modern day crises. Enabling ROSCAs to cushion during the COVID – 19 pandemic underlines the salience of diversifying their activities. Findings of this study communicates that ROSCAs planned to improve their cushioning capacities and abilities through adaptation of different strategies, which they foresaw to elevate their capacities in future



cushioning methodologies amid covariate pandemics. The strategies included; increasing savings, land investments, introducing SACCOs and inventing extra group projects aimed at improving ROSCAs cushioning capacities. Such strategies demonstrate urge to widen the financial portfolios for ROSCAs thus ability to cushion amid covariate shocks. Increasing savings will see ROSCAs well equipped with contingent budgets to facilitate cushioning during future intense uncertainties. Investing in land will bring along sustainability, if well managed with the focus of benefiting members in the long term. ROSCAs embracing SACCOs will be successful in signifying potential bridges to formal financial mechanisms, creating more access to credit, insurance schemes and more financial tools that are pertinent during intense crises. Extra ROSCA projects will ensure financial resilience in an ever changing financial landscape among ROSCAs. In regard to this, our study concludes that strategies can only be relevant if well executed for cases that were yet to be implemented and for the already implemented, how well they were governed, perhaps could breathe life to ROSCAs' longevity and relevance. Concluding on this objective then, as earlier mentioned, this study agrees with Porter (1996), that strategy explains how different something is through deliberate set models aimed at attaining unique outcomes. Pearce & Robinson's (2007), strategies begin with situation critical analysis of the institution that is internal and external then rigorous tactics aimed at yielding long-term and short-term aims. Gichuru (2014), in different institutions and organisations, strategies are intended to provide roadmaps where institutions and organisations aim to get to, following clear and distinct channels that can propel them to reach there. ROSCAs that were unable to cushion members amid the COVID – 19 pandemic, and are now planning or implementing new strategies are good to go. Prioritisation of adaptability, diversities, financial trainings and community empowerments will serve ROSCAs with relevance during covariate shocks.

The capabilities of ROSCA members were negatively impacted, for they entirely depended on ROSCA's operations to properly function. ROSCAs are not in proper positions to support capabilities during a crisis like the COVID-19 pandemic. They get constrained, and capabilities cannot rely on ROSCAs during covariate shocks.

The study established that ROSCA members were not in positions to enjoy ROSCA operations as usual during COVID – 19 pandemic period in Ongata Rongai ward Kajiado Kenya. ROSCAs were totally threatened and could not provide informal social protection to their members, unlike

how they used to before. COVID – 19 pandemic presented uncertainties to different businesses, economies as well as to individuals in the world. As a result of these shortcomings, some financial institutions offering support have attracted scrutiny to conceptualise their abilities in cushioning during such intense covariate shocks. ROSCAs, as revealed from the findings of the current study, have limitations which make them unsuitable to cushion during covariate shocks such as the Corona Virus. ROSCAs by their formations as informal savings and credit offering groups are built by individuals of same financial capacities and goals, which could limit their cushioning capabilities and resilience during intense crisis. Current study findings show that the structures ROSCAs adopt restrain them from having enough to share with their members during times of shock. Insufficiency makes them unable to cushion members during pandemics like COVID – 19. While some ROSCAs could intend to cushion their members during such intense shocks, their abilities to offer credible support amid serious shocks are completely constrained. ROSCAs have always been known to be single edged, meaning missing out on diversifications. As a risk containing mechanism, ROSCAs need to diversify their models of operating, an idea that will maximise use of their resources instead of putting them in one source that ends up exposing them during intense crises exposing members. Tostensen (2008), argues that ROSCAs help their members from time to time to deal with situations that are contingent in nature, for instance diseases or even death, cushioning them from different vulnerabilities and risks. Contrary to thinkers like Tostensen, our study concludes that ROSCAs in Ongata Rongai ward Kajiado Kenya were not resilient for they lacked the ability to cushion during COVID-19. The conclusion agrees with Heltberg & Lunda (2009), and Zimmerman & Carter (2003) who also found that informal social institutions exhibited limited capacities and abilities to withstand covariate shocks and that some even collapsed completely after exposure to such intense shocks. Generally, in reference to the findings of our study, during the COVID – 19 pandemic period ROSCAs were disturbed in a number of ways, affecting their activities and modes of operation as well as the lives of the ROSCA members. Vulnerabilities encountered meant ROSCA members and the ROSCA operations were altered completely, an exposure that showed ROSCAs were ill prepared for intense shocks like Corona Virus, thus unable to cushion. Experiences of Rotating Savings and Credit Associations in this study inform the recommendations that our study make.

#### **5.4 Recommendations**

Rotating Savings and Credit Associations (ROSCAs) play a pertinent and significant role in the entire development discourse. Development wise, ROSCAs have been termed as institutions of hope, Kinyanjui (2012), due to strategies they apply to support the common individuals to develop themselves. ROSCAs as informal financial institutions, have seen many low – income earners worldwide get empowered and develop themselves (Zambrano *et al.*, 2023). In the strict sense of understanding development, realising transformation in livelihoods, particularly for those at the bottom of the pyramid connotes development. Chamas have been notable in development due to financial inclusion. ROSCAs act as alternatives to formal banking systems that aim to maximise on profits that benefit few people (Kinyanjui, 2012). As actors in development, ROSCAs start by pooling resources and distributing the same equally among all members (Kinyanjui, 2012). Nevertheless, development stands challenged during shocks like COVID – 19 and so it is to different developmental actors. Informal cushioning mechanisms are vulnerable to shocks and stress (Watson, 2016). Watson’s argument much agrees with the findings of our study. However, ROSCAs have potentials of developing resilience. Based on findings, the study would like to make the following recommendations that it thinks would lead to ROSCAs resilience amid covariate shocks like COVID – 19. Firstly, ROSCAs should have strategies intended for long term developments rather than the short- term plans of cushioning. Long term strategies will see ROSCAs well planned with all the activities they undertake, focused and well invested financially so as in the face of covariate shocks like COVID – 19 they are well prepared to cushion their members. Secondly, ROSCAs should diversify their memberships. Having ROSCA members of different economic status will enhance ROSCAs to spread the impacts of shocks like COVID – 19 amongst members. If some section of members are incapacitated in making group contributions, the less affected could continue contributing so that the contributions can be used to cushion as the rest regroup. Thirdly, ROSCAs should be trained in proper financial management skills. This should be done by the financial institutions where ROSCAs get their loans from like banks, micro-finance institutions or even SACCOs. Proper financial training for ROSCAs will sharpen ROSCA members on financial literacy, sustenance on financial behaviours, efficiency in utilising resources, reduced risks and financial planning that is long – term. Fourth, ROSCA meetings should involve social services officials on some occasions. Having these in some meetings, will enable ROSCAs understand avenues for

accessing other resources through connecting members to programs that are government supported or even charitable that can see them get assisted to improve economically and even socially. Social services officials can help ROSCAs understand financial management dynamics that are vital for ROSCAs in budgeting, borrowing and even financial management aimed at empowering ROSCA members to make decisions that are informed in relation to their finances.

It is recommended for future study area, an assessment of what strategies have worked for ROSCAs as a result of adopting them in relation to COVID – 19 pandemic. Other innovations that Chamas can adopt to make them resilient in upcoming shocks will provide useful insights within the ROSCAs' policy framework shaping the future of such groups for purposes of cushioning during covariate shocks.

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## APPENDICES

### APPENDIX I: INTERVIEW GUIDE FOR FOCUS GROUP DISCUSSIONS

#### Informed Consent Statement

Good Morning/ Afternoon. My name is..... I am a student at the Institute for Development Studies (IDS), University of Nairobi, pursuing a Master's degree in Development Studies.

I am conducting research for my project paper on Understanding ROSCAs' Resilience in Providing Informal Social Protection Amidst COVID – 19 Pandemic in Ongata Rongai Ward Kajiado Kenya. The Information that I need for my study is on how resilient are ROSCAs in providing informal social Protection amidst COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya.

Kindly I request for your permission to share with me your understanding, knowledge and experiences in rotating savings and credit associations to help me understand how that has translated into resilience among ROSCAs in the urge to provide informal social protection. Please note that your identity and all Information that you share with me will be held confidential and only be used for learning purposes for my project paper. I highly value your expertise, knowledge, views and opinions in this regard. Your Cooperation and participation will be highly appreciated. I am hopeful that the outcome of this study will contribute to betterment of social protection mechanisms in our country more especially in formulating social policies that guide the same mechanisms.

Now that I have made my purpose for coming clear, please allow me to proceed with the interview

Date: .....

Location:.....

Start time: .....

End time: .....

**Part A**

**Respondents Particulars**

1. Respondent’s name:.....
2. Name of ROSCA:.....
3. Respondent’s age:.....
4. Highest level of education attained:.....
5. Respondent’s marital status:.....
6. What is your occupation?.....

**OBJECTIVE 1: TO ESTABLISH THE VULNERABILITIES ROSCA MEMBERS IN ONGATA RONGAI WARD KAJIADO ENCOUNTERED DURING COVID – 19 PANDEMIC – FGD GUIDE FOR ROSCA MEMBERS**

1. Can you briefly share with me your understanding of vulnerability?
2. What are the vulnerabilities that you encountered as ROSCAs members during COVID – 19?
3. How did you work about these vulnerabilities?
4. Did your ROSCA help you solve these vulnerabilities that you have enlisted above? How or what kind of help did you receive?
5. What are the requirements for membership in your ROSCA group?
6. How do you conduct your ROSCA contributions and for after how long?
7. What can you describe as benefits of being a ROSCA member?
8. Are there challenges you encounter in doing your ROSCA contributions? What are they?
9. What do you know about social protection?
10. Are you a member of any social protection scheme? Yes/no, why?
11. Can you narrate your experience with the social protection scheme you are a member to?
12. What informed the startup of your ROSCA?
13. How have you benefited from your ROSCA since you joined?
14. How does your ROSCA conduct its business? How is it organized?
15. Speaking as a group, can you enlist and speak briefly of the challenges you encounter?
16. Can you consider your ROSCA as a successful one? Why and how?
17. Does your ROSCA have any emergency fund? If yes, how and when does it work?

18. Generally how would you explain COVID – 19 experience and ROSCA activities?

**Key Probing areas**

ROSCAs governance

ROSCAs programmes and how they operate

How ROSCAs savings and credit work

Member help/ assistance during crisis

Any external forces/assistance to ROSCA groups

Member vulnerabilities during COVID – 19 Pandemic

ROSCA savings during COVID – 19 pandemic

Access to ROSCA credits during COVID – 19 pandemic

Access to other ROSCA services during COVID – 19

Any other assistance from ROSCAs during COVID – 19 pandemic

Any set of plans posit COVID – 19 pandemic to improve ROSCA services

**APPENDIX II: INTERVIEW GUIDE FOR KEY INFORMANT (ROSCA LEADERS)**

**Informed Consent Statement**

Good Morning/ Afternoon. My name is..... I am a student at the Institute for Development Studies (IDS) University of Nairobi, pursuing a Master’s degree in Development Studies.

I am conducting research for my project paper on Understanding ROSCAs’ Resilience in Providing Informal Social Protection Amidst COVID – 19 Pandemic in Ongata Rongai Ward Kajiado Kenya. The Information that I need for my study is on how resilient are ROSCAs in providing informal social Protection amidst COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya.

Kindly I request for your permission to share with me your understanding, knowledge and experiences in rotating savings and credit associations to help me understand how that has translated into resilience among ROSCAs in the urge to provide informal social protection. Please note that your identity and all information that you share with me will be held confidential and only be used for learning purposes for my project paper. I highly value your expertise, knowledge, views and opinions in this regard. Your cooperation and participation will be highly appreciated. I am hopeful that the outcome of this study will contribute to betterment of social protection mechanisms in our country more especially in formulating social policies that guide the same mechanisms.

Now that I have made my purpose for coming clear, please allow me to proceed with the interview

Date .....

Location.....

Start time .....

End time.....

**OBJECTIVE 2: TO EXAMINE THE CHALLENGES ROSCAs IN ONGATA RONGAI ENCOUNTERED IN PROVIDING INFORMAL SOCIAL PROTECTION DURING COVID – 19 PANDEMIC – KIIs FOR ROSCA LEADERS AND SOCIAL SERVICES OFFICIALS.**

## **ROSCA LEADERS**

1. What is your ROSCA group name?
2. Briefly can you narrate your ROSCA group history?
3. Mainly, why did you start your ROSCA group?
4. What do you consider for membership in your ROSCA group?
5. How has your ROSCA benefitted its members?
6. What challenges do you face as a group? How do you solve the same as leaders?
7. How did COVID – 19 affect your group operations particularly the savings and credit aspects? What are the specific challenges can you point in relation to this?
8. How the challenges you have named above were solved?
9. As a group has you encountered any challenge that threatened the collapse of your ROSCA before COVID 19 pandemic? If any, what was it like?
10. Did you get any help from government agencies or any private entity during the COVID – 19 pandemic?
11. How are you planning to handle future challenges?

## **SOCIAL SERVICES OFFICIALS**

1. What would you highlight as ROSCA challenges?
2. How would you relate ROSCA challenges to COVID – 19 Pandemic?
3. Do you think ROSCA are sufficient enough to handle the challenges they encounter? What of COVID – 19 pandemic as a challenge?
4. Is there any way you assist ROSCAs in their operations? If any, how do you do that?
5. Did you offer ROSCAs any support during the COVID – 19 pandemic? What was the support?
6. In your opinion, what do you think would elevate ROSCAs potentials in handling shocks?

### **Key probing areas**

ROSCA experiences in the face of COVID – 19

Effects of COVID – 19 on main ROSCA operations – savings and credit



ROSCA operations during COVID – 19 pandemic / challenges

Any external assistance for ROSCAs during COVID – 19 pandemic

ROSCAs building back after COVID – 19

Future plans for ROSCAs responses to shocks such as COVID – 19

Any strategies in improving ROSCA operations particularly in the face of adversities

**APPENDIX III: INTERVIEW GUIDE FOR KEY INFORMANT (ROSCA LEADERS AND SOCIAL SERVICE LEADERS)**

**Informed Consent statement**

Good Morning/ Afternoon. My name is..... I am a student at the Institute for Development Studies (IDS) University of Nairobi, pursuing a Master’s degree in Development Studies. I am conducting research for my project paper on Understanding ROSCAs’ Resilience in Providing Informal Social Protection Amidst COVID – 19 Pandemic in Ongata Rongai Ward Kajiado Kenya. The information that I need for my study is on how resilient are ROSCAs in providing informal social Protection amidst COVID – 19 pandemic in Ongata Rongai ward Kajiado Kenya.

Kindly I request for your permission to share with me your understanding, knowledge and experiences in rotating savings and credit associations to help me understand how that has translated into resilience among ROSCAs in the urge to provide informal social protection. Please note that your identity and all Information that you share with me will be held confidential and only be used for learning purposes for my project paper. I highly value your expertise, knowledge, views and opinions in this regard. Your Cooperation and participation will be highly appreciated. I am hopeful that the outcome of this study will contribute to betterment of social protection mechanisms in our country more especially in formulating social policies that guide the same mechanisms.

Now that I have made my purpose for coming clear, please allow me to proceed with the interview

Date .....

Location.....

Start time .....

End time.....

**OBJECTIVE 3: TO DETERMINE THE STRATEGIES ROSCAs IN ONGATA RONGAI KAJIADO ARE ADAPTING TO IMPROVE THEIR CAPACITIES AMID COVARIATE SHOCKS – KIIs FOR ROSCA LEADERS AND SOCIAL SERVICES OFFICIALS**

## **ROSCAs LEADERS**

1. What do you understand by the term resilience?
2. In your own opinion, do you think ROSCAs in Ongata Rongai are resilient? If yes/no why?
3. How long has your ROSCA been in existence? In this period, what can you narrate has been challenging thus far?
4. How do you think resilience can be obtained in ROSCA groups?
5. What other issues do you think affect resilience of ROSCA groups?
6. Were ROSCA operations interrupted in any manner during COVID – 19 pandemic? Yes/no? If yes how did you get through the same?
7. As ROSCAs, are you having new modalities of operating post – COVID – 19 pandemic? If yes, what are the modalities?
8. Currently are you having any plans intended to boost your future ROSCA operations? What are they and how are you going about them?
9. Briefly can you explain how your ROSCA is settling/recovering from COVID – 19 shocks?

## **SOCIAL SERVICES OFFICIALS**

1. Briefly explain to me your understanding of social protection in relation to ROSCA groups.
2. Basically why do you register ROSCAs and what are the provisions for the same?
3. As a social service expert, what is your experience with ROSCA s during the COVID – 19 pandemic?
4. Were there any plans implemented to assist ROSCAs during the COVID – 19 pandemic? If yes, what were they?
5. What challenges do you think ROSCAs encounter? Is there any way you help ROSCAs overcome these challenges?
6. In your opinion, how do you think these challenges can be solved?
7. Considering your experiences with ROSCA groups, how do you think these groups have been of help to their members?

8. Do you think ROSCAs are efficient during crisis? How can you describe their potentials during such eventualities?
9. Can you suggest any measures you think can improve ROSCA operations?
10. As a department, did you assist ROSCAs in any manner during COVID – 19 Pandemic?
11. How do you think ROSCAs can respond best in the face of covariate shocks like COVID – 19 pandemic?

**Key probing areas**

ROSCA constitutions and operations (futuristic perspectives)

Any suggestions for ROSCAs to adopt in improving their operations

ROSCAs and social protection provision in times of dire crisis

The future of ROSCAs post COVID – 19 pandemic

## APPENDIX IV: INTRODUCTION LETTER



### UNIVERSITY OF NAIROBI DEPARTMENT OF ECONOMICS AND DEVELOPMENT STUDIES

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04 Harry Thuku Road  
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NAIROBI, KENYA

3<sup>rd</sup> November, 2022

TO WHOM IT MAY CONCERN

RE: DENNIS SIMBA RATEMO– T51/37780/2020.

This is to confirm that the above named is a Master of Arts in Development Studies student in the Department of Economics and Development Studies, University of Nairobi.


He is required as part of the study to write an independent research paper project. He has chosen to study “*Understanding Roscas’ Resilience in Providing Informal Social Protection Amidst Covid-19 Pandemic in Ongata Rongai Ward Kajiado Kenya.*”

In this respect, we request your kind consideration in providing the student with any assistance that he may require.




Department of Economics and Development Studies

**APPENDIX V: NACOSTI RESEARCH PERMIT**




REPUBLIC OF KENYA



**NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY & INNOVATION**

**Ref No: 106630** **Date of Issue: 15/December/2022**

**RESEARCH LICENSE**




**This is to Certify that Mr.. DENNIS SIMBA RATEMO of University of Nairobi, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Kajjado on the topic: UNDERSTANDING ROSCAS' RESILLIENCE IN PROVIDING INFORMAL SOCIAL PROTECTION AMIDST COVID -19 PANDEMIC IN ONGATA RONGAI WARD KAJIADO KENYA for the period ending : 15/December/2023.**

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**106630**

Applicant Identification Number



Director General  
**NATIONAL COMMISSION FOR  
SCIENCE, TECHNOLOGY &  
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Legal Notice No. 108: The Science, Technology and Innovation (Research Licensing) Regulations, 2014

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2. The research and its related activities as well as outcomes shall be beneficial to the country and shall not in any way;
  - i. Endanger national security
  - ii. Adversely affect the lives of Kenyans
  - iii. Be in contravention of Kenya's international obligations including Biological Weapons Convention (BWC), Comprehensive Nuclear-Test-Ban Treaty Organization (CTBTO), Chemical, Biological, Radiological and Nuclear (CBRN).
  - iv. Result in exploitation of intellectual property rights of communities in Kenya
  - v. Adversely affect the environment
  - vi. Adversely affect the rights of communities
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12. Research, findings and information regarding research systems shall be stored or disseminated, utilized or applied in such a manner as may be prescribed by the Commission from time to time.
13. The Licensee shall disclose to the Commission, the relevant Institutional Scientific and Ethical Review Committee, and the relevant national agencies any inventions and discoveries that are of National strategic importance.
14. The Commission shall have powers to acquire from any person the right in, or to, any scientific innovation, invention or patent of strategic importance to the country.
15. Relevant Institutional Scientific and Ethical Review Committee shall monitor and evaluate the research periodically, and make a report of its findings to the Commission for necessary action.

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