

**UNDERSTANDING THE RELATIONSHIP BETWEEN
PARTICIPATION AND SOCIAL CAPITAL FOR COLLECTIVE
ACTION OUTCOMES: A CASE STUDY OF MUUNGANO'S SELF
HELP SAVING GROUP SYSTEM**

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Abstract

This study is an attempt to provide a contextual analysis of the processes that link social capital and participation and examine how the processes that link the two are acting as enabling or constraining factors for collective action within the context of Kenya Slum Dwellers International's (Muungano) self-help saving groups system in Korogocho, Mathare and Mukuru. The four main conclusions that the study draws are: (1) a contextualized understanding of social capital demands social science research to examine the processes through which structural and cognitive social capital reinforce each other; (2) Capable agency is the missing ingredient that determines how and if existing stocks of social capital will be harnessed and activated for collective action; (3) A contextualized understanding of the processes that simultaneously link productive and perverse social capital, which are mutually reinforcing is important in designing participatory tools that are fair, inclusive and equitable, thus encourage collective action; and (4) When a participatory tool is more concerned with results as opposed to process, it creates or exacerbates existing divisions within the community, failing to achieve collective action.

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“Life is short, and Art long; opportunity fleeting, experience misleading, and decision difficult.” Hippocrates. This is the content anxiety that has defined the process of writing this thesis. It is astounding how deeply disengaged and isolated the experience is. If it were not for the relentless trust, guidance, support, and the occasional angry but paradoxically compassionate pressure from Prof. Fahim Quadir, I could perhaps have never completed this. I am also immensely grateful for my supervisor Prof. Pablo Idahosa, for never giving up on me and always believing in me, even when I doubted my own abilities. The patience, compassion and understanding shown to me by my two mentors are the foundational basis for this piece of work.

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List of Abbreviations

AMT	AKIBA MASHINANI TRUST
CA	COLLECTIVE ACTION
CDD	COMMUNITY DRIVEN DEVELOPMENT
LS	LIVELIHOOD SECURITY
MUST	MUUNGANO SUPPORT TRUST/ MUUNGANO WA WANAVIJJI
SDI	SLUM DWELLERS INTERNATIONAL
SG	SAVING GROUP
SC	SOCIAL CAPITAL

1 Chapter One: Introduction

The concept of ‘social capital’ predominantly understood by development practitioners as ‘features of social organization such as networks, norms and social trust that facilitate coordination and cooperation for mutual benefit’ (Putnam 1995: 67), has been present as early as 1993 and has been actively adopted by many proponents including international institutions and governments. It is the renewed interest of the World Bank in social capital over the past decade due to its empirically evidenced link to poverty reduction, which has manifested at the operational level through participatory approaches to development which forms the basis for the study’s concern with the processes that link participation and social capital (SC). Participatory development over the past decade in turn has increasingly taken the shape of Community Driven Development (CDD), examples of which include micro-credit and saving groups (SGs), which attempt to centralize local realities and context specific knowledge, and vitalize community empowerment and ownership of processes and outcomes of development through participatory approaches, in the process claiming to utilize and produce SC (Vajja and White 2008). However, the CDD model has had its share of criticisms. It has been problematized as de-contextualizing and depoliticizing social relations, ignoring underlying power structures that determine the production of SC and how its benefits are shared and utilized, creating a space where exploitation is operationalized, exacerbating differences, inequalities and conflicts (Molyneux 2002, Mosse 2006, Vajja and White 2008). Fine (1999) further claims that the model converges with the neo-liberal order,

as it creates an over-reliance on SC as a panacea for poverty reduction, assuming that it can alone substitute for economic resources and good economic policies, taking the responsibility of development off the state and market.

It is within this debate that the study is located in understanding the processes that link participation and SC. The importance that the study places on the empirical and theoretical analysis of the link between SC and participation is understood through the mechanism of *collective action* (CA), which takes into account the function of the link in both the economic and political performance of communities, through a sociological perspective. The central objective of the study is thus based on understanding the processes through which SC and participation influence each other to enable or hinder CA within the context of three poor urban communities in Nairobi's informal settlements- Korogocho, Mathare and Mukuru, making it a country-based case study. However, it was first imperative to have a contextualized understanding of what SC implied within the context of the sampled research communities, and to set precedent to investigate the central objective of the study. In order to do so, the first objective of the study investigated the causal processes through which the two main elements of SC- cognitive and structural are linked through participation in self-help SGs.

The introductory chapter sets out the context, the statement of the research problem and its rationale and significance. The methodology chapter analyses the qualitative and quantitative methods used to investigate the study objectives, the inherent limitations of these methods and how they were addressed. The literature review traces the historical evolution of SC and participation within the development

trajectory post World War II and then traces the most prominent causal relationships that have defined the link between participation and SC within the context of CA, using examples of various empirical studies in variegated contexts. The data analysis chapter examines and analyses the research evidence in respect to the two study objectives to draw four main conclusions, which form the basis for the final conclusion chapter linking the four conclusions to implications for development and specifically, CA. However, it should be noted here at the outset, that while I used quantitative data based on questionnaires, this is not methodologically quantitatively based research, in that it does not designate causality or isolate given variables through and from which one can test certain assumptions about what is produced. Rather, as a case study, my work is less defined by a particular method of data collection but rather by the aims of my research which are qualified by the scope my *area* of research. As we shall see, while the evidence adduced here is drawn from existing data, and preexisting literatures, it is primarily the outcome of my original research, which draws upon interviews and my interpretative inference from them (Gerring, 2006).

The four main research findings that the thesis draws are: (1) a contextualized understanding of SC demands social science research to understand and analyze the processes through which structural and cognitive SC reinforce each other; (2) Capable agency is the missing ingredient that determines how and if existing stocks of SC will be harnessed and activated for CA; (3) A contextualized understanding of the processes that simultaneously link productive and perverse SC, which are mutually reinforcing is important in designing participatory methods that are fair, inclusive and equitable, thus encourage CA; and (4) When a participatory methodology is more

concerned with results as opposed to process, it creates or exacerbates existing divisions within the community, failing to achieve CA. Overall, the study does not claim to pioneer these broad findings, it only reaffirms them whenever they have been drawn from other empirical research in diverse contexts. However, what makes these conclusions significant is the analysis and understanding of the contextualized causal processes from which they were drawn. The constraining and enabling factors for community participation that leads to CA through the activation and mobilization of SC differs significantly for diverse contexts, and the study has attempted to identify these factors empirically within the context of Slum Dwellers International's Kenyan Federation (Muungano) SGs in three informal settlements in Nairobi: Mukuru, Korogocho and Mathare.

1.1 Context and Muungano's Participatory Tool ¹

40% of all Kenyans live in urban settings, while 54.7% of these urban dwellers live in informal settlements (State of the World Cities 2013: 148). The informal settlement growth rate of Kenya of 6% is among the highest in the world (UNESCO, 2008). A combination of rural-urban migration, increasing urban poverty and inequality, high cost of living in urban areas, non-transparent urban land allocation systems, land grabbing and insufficient supply of low income housing especially in urban areas, are factors driving the growth of informal settlements in Kenya (Syrjanen, 2008). Attempts to address the conditions and growth of informal settlements have been thwarted mainly by landlord-tenant conflicts, evolving into ethnic conflicts, amongst many other issues

¹ The information was obtained from interviews with MUST director Jack Makau (28/5/2015)

The landlord-tenant conflict revolves around land tenure. Although, landlords have no secure land tenure, they own structures within informal settlements that they rent out to tenants, hence are often referred to as “structure owners”. Most structure owners are absentee landlords (do not live within informal settlements and have agents that represent them to tenants and guard their structures) who rent out large number of structures to tenant at uncontrolled prices to poor tenants. Tenants are most often, poor urban slum dwellers, working low-paying informal jobs and often, migrants from rural areas. What complicates the process of securing tenure, is that there is a choice to be made of whether securing tenure means granting structure owners full legal tenure of the land on which their structures are built or recognizing the right of tenants to live on the land they occupy, and the possibility of them becoming land and structure owners. These divergent interests between these two groups often result in landlord-tenant conflicts².

Tenant-landlord conflicts often become ethicized and politicized when the two groups are divided across ethnic lines. For example, for the slum communities studied in this research, Korogocho, Mathare and Mukuru, majority of the landlords belonged to the ethnic group, Kikuyu, while the tenants belonged to the ethnic group Luo. Usually, conflicts between the landlords and tenants are over rent or other minor socio-economic issues, however, during elections and political campaigns, these issues are politicized along ethnic divisions by politicians and local leaders to serve their vested interests. These urban elites therefore often misrepresent what are essentially socio-

² Interview with Joseph Mwendwa, Evaluation Officer for MUST (20/5/2015)

economic conflicts as political and ethnic, failing to acknowledge the underlying issue of socio-economic inequities (Ruteere, Mutahi, Mitchell and Lind, 2013).

The Kenyan government's response to the challenge of growing informal settlements since independence in 1963 up to the late 1970s had been demolitions. During the 1990s, government policy alternated between ignoring the problem and demolishing settlements. In 1990, two large settlements (Muoroto and Kibagare) were razed to the ground, and an estimated 30,000 people were made homeless or were displaced. The return of multi-party politics and local elections in 1992, reduced the incidences of demolitions. However, during President's Moi's tenure, the number of demolitions, evictions and violent conflicts continued. During 2001, in Kibera, the largest informal settlement in Nairobi, a rent strike precipitated violent clashes that led to many deaths, and left some 30,000 homeless. In the same year in Kariobangi, there were many deaths in violent clashes linked to the build-up to the election (ibid 2013).

There was much discussion and disagreement about the role that urban-based Kenyan NGOs should take. CBOs and local urban-based NGOs felt that their work should focus on protests and demands to change state policies. Though the networks of local NGOs and CBOs were successful in limiting the scale and scope of evictions, they were not developing alternative and sustainable models to address the issue at its roots. Constant interaction with the Indian and South African members of Slum/Shack Dwellers International (SDI) in the late 1990s inspired a different alternative. The methodology suggested was based on strengthening and developing representative community organizations through savings schemes and developing partnerships and working relationships between urban poor organizations and the state – which went

against the views of majority of the local NGOs and CBOs, who were reluctant to consider partnerships with a repressive and corrupt government. This approach implied a considerable change in strategy³.

This is the context within which Muungano wa Wanvijiji, currently the Kenyan Federation of SDI, emerged. It began as a committee of community organizers, steered by dialogues and workshops organized by a Nairobi-based NGO, the Mazingira Institute to oppose evictions through land rights campaigning, with support from local NGOs, Catholic priests and human rights activists. Inspired by the SDI methodology it has now evolved to become a facilitator of community-led planning solutions to the challenges of slum dwellers through a participatory tool that centralizes the role of voluntary SGs. It currently represents more than 64,000 members in 300 informal settlements in 15 counties of Kenya (Gibson 2013) and is alternatively known as Muungano Support Trust (MUST).

The core of Muungano of MUST's strategy and a foundational step towards producing bonding SC at the community level is the establishment of bottom-up Saving Groups (SGs) and more recently the community based enumerations. Individuals and families, predominantly women participate in collective savings schemes. There may be one or many such saving schemes in any single informal settlement. The SGs, in addition to developing a locally shared resource base- the savings, also develop relationships of trust and confidence amongst its members. Groups practice a range of activities that include table-banking, merry-go-rounds, social activities such as caring for disabled and autistic children, educating and

³ Interview with Jane, Director of Akiba Mashinani Trust (AMT) (finance branch of MUST) (17/6/2015)

counseling rape and HIV victims, voluntary cleaning up activities and advocacy work that most often relates to addressing evictions. Community based enumerations are also at the heart of the SDI strategy at the community level. The whole approach is an attempt to break away from the hegemonic knowledge production by professionals and make communities at the center of knowledge production, improving their organizational, managerial and planning capacities. Thus, there is a conscious building of bonding SC at the community level. The forms of SC at this level include, community capacity and skill in mobilizing, organizing, planning, negotiating, networking, resolving disputes, presenting proposals and budgeting; and bonds of trust and cooperation created between members of the community saving schemes.

The SC generated at the saving scheme level is then pooled to form a network at the informal settlement level, with each network represented by a field coordinator, who facilitates communication amongst the groups and between the groups and the national federation (Muungano). The networks make up the national federation. Various exchanges between community groups from different networks are carried out and representatives of the various networks meet weekly to encourage a shift in the community-based identity to a nation wide class identity of the urban poor, which makes it possible for the members of the saving schemes to look beyond individual needs of community saving schemes to the pressing needs of the urban poor at large and collectively manage the demands of being a national federation. There are several factors that sustain this collective class identity of the urban poor. One is the regular interaction of members within and between SGs, and their involvement at the network level through regular meetings. A second is through the national fund that leverages the savings of constituent savings groups to support larger slum upgrading initiatives.

Third, is when leaders groomed at the community level who have demonstrated capacity in community and resource mobilization, networking and negotiation, conflict resolution, planning, organizing and budgeting take up central positions at the network level, ensuring that the voices of the poor are informing the city wide agenda and policy. The existence and sustenance of this collective slum dweller identity at the national level is a fundamental step to address the multidimensional challenge of national urban development through relations of co-production between local authorities and local communities, with the enumeration process further strengthening this co-production. The enumeration process strengthens this co-production by feeding in the community-collected information into city-wide planning processes and thus enabling greater community leverage over decisions that guide city wide development planning.

This participatory tool presented many network/structural variables that could be studied in order to understand the causal mechanisms that lead to the production of attitudinal SC, thus address the first objective and more so within the context of informal settlements of Nairobi, where variegated socio-economic classes and ethnic groups are connected through dense interaction networks, thus also providing a good framework to address the second objective- to understand what values, attitudes and norms generated through informal socialization processes and interactions influence individual's and group's choice of participation/non-participation in networks and how they negotiate their position in networks to maximize their socio-economic benefits.

1.2 Statement of the Research Problem

In aiming to understand how attitudinal and structural components of SC interact, the first study objective intends to understand the processes of how participation in SGs as a prime example of structural SC influences attitudinal SC (values and norms of trust, reciprocity, concern for others) and vice versa. The study adopted a dynamic view of the relationship between attitudinal and structural SC. Structural SC was viewed not only as an influencer (cause) of attitudinal SC but also as the influenced (consequence). Similarly, attitudinal SC was viewed not only as being influenced (consequence) by structural SC but also as its influencer (cause). Thus, the first objective aims to present a more dynamic and nuanced definition of SC as understood contextually within the three urban poor communities, which set precedent to the second objective- - To understand how Muungano's participatory tool influences or is influenced by SC.

The self-help SG system of SDI's national federation in Kenya, Muungano and the diverse networks through which they are linked horizontally with each other and vertically with Muungano, provided a dynamic context to study the second objective- To understand how Muungano's participatory tool influences or is influenced by SC; the relationship between participation and SC was examined at three levels- the SG level, the network level and the federation level. At the SG level, the study explored the processes that link participation and SC. At the network level, the study sought to understand how Muungano's participatory tool affected how SC was mobilized between the SGs. The analysis at this stage was focused specifically on the role of

field coordinators who served as links between SGs, and the competitive context of limited access to loans and opportunities in which the SGs operated. At the federation level, the study examined Muungano's participatory tool in two key aspects: community satisfaction with its communication and coordination strategy and community's feeling of involvement in project identification, planning and implementation stages. It then linked these to how SC was being mobilized. The second objective, addressed at these three stages centralizes the link between participation and SC in order to understand the constraining and enabling factors for Muungano's participatory methods for CA through SC mobilization.

1.3 Rationale and Significance

Analyzing the processes that link participation and SC within variegated contexts provides numerous insights into the design of participation methodologies and opportunities for them to perform much better. Numerous studies (Mosse 2001; Mosse 2006; Vajja and White 2008; Morrow 1999; Small 2001; Schmid 2003; Turner 1999) point out that despite the efforts of development projects at integrating participation, there were numerous oversights or missed opportunities where the project and community could have benefited from variations to the participatory tools used. These studies also stress that any SC sensitive participatory tool is by definition local context specific and application of such methods require careful analysis of the local context in which it is being applied. All these empirical studies point out that research is required in this area to identify opportunities and pitfalls across the breadth of participation methodologies but more contextually. Thus, this study aims to identify both enabling and constraining factors for representative and inclusive

community participation, which will be vital in informing policy and programming of what forms of community associational life needs strengthening, which norms and principles of cooperation are to be upheld, discarded or transformed and how best all these is to be done and by whom in the context of urban poor communities.

2 Chapter Two: Methodology

The thesis is based on a context specific case study field research with a qualitative focus in three poor urban communities in Nairobi- Mukuru, Korogocho and Mathare. Since the two core concepts being studied- “social capital” and “participation” are conceptualized within this study as fluid processes rather than rigid categories with variables, a qualitative data collection and analysis was better justified. In addition, the study’s concern with interaction patterns between the two concepts could only be understood qualitatively, as it is based on what is subjectively observed by the researcher in the specific context of the researched communities and their respective subjective interpretation of the processes. Any attempts to categorize the variagated and dynamic nature of the processes into quatitative variables would risk misrepresentation, or loss of meaning. The context specific nature of the research also implied that the nature of processes is unique to the context in which they exist, and hence need for a qualitatively based study as the categories and variables that may have been used in previous quantitave researches may oversimplify or force artificial categories.

The methods of data collection used were interviews (31) and focus group discussions (7). My personal observations and inductions in the field were also a vital part of the qualitative data collection process. The research employed questionnaires too (45), but they were mainly used to access qualitative data and for facilitation of better quality interviews.

This chapter provides the context in which the two objectives of this research were studied, the analysis of methods used to study these, the inherent limitation of these measurements and how this was addressed.

2.1 Methods and Analysis

From 1st June 2015 to the end of August 2015, I conducted my fieldwork in three poor urban communities of Nairobi- Mukuru, Korogocho and Mathare. I was affiliated with both the national SDI federation of Kenya composed of community field workers and its technical support organization, Muungano. This research employed a qualitative methodology, involving questionnaires, interviews and focus group discussions to collect data and insights from the field.

The questionnaires were directed at representing SGs and not individual members of SGs. In total about 65 SGs based in Nairobi were assessed. Though, the questionnaire is a quantitative method of data collection, the analysis of the information obtained through this method in this research was qualitatively based. The questionnaire assessed generalized information about the constitution of groups (number and genders of active and inactive members), how long they have been in operation, savings, investments and loans assessed by the group, how often the groups meet, type of projects groups are involved in or have initiated, and the challenges they have. Hence, the information obtained, was used to make qualitative inferences of the SGs. The information obtained also served to get a general understanding of the wider context within which individual SGs are embedded and how they are either similar or variegated in their experiences.

The next stage of addressing the objectives of the study were interviews. Approximately 31 face-to-face and semi-structured interviews was carried be out in the local language, Kiswahil. Most of these interviews were group interviews of approximately 5 to 10 people, as I visited the SGs during their weekly meetings. Less than a half of the interviews were administered to individuals. I visited all the participants at their homes and businesses. No prior arrangements were made to schedule the interviews if a Muungano field coordinator was my guide. Prior arrangements by phone calls were only solicited when I independently sought out participants using the snowball technique in order to create a broader foundation for representation and seek hidden social networks. As a limitation of interviews, communication involved was highly depended on the time, location, the nature of questioning, the topics being discussed, perceptions and prejudices of the interviewee of the interviewer and vice versa and the personalities of those involved in the exchange. Local, concrete and immediate circumstances of a particular encounter always differed from another and subsequently influenced the nature of communication and the information obtained. Also, the respective personalities of each participant were depended on a variety of factors both external and internal including; class, ethnicity, culture, socialization, religion. In order to address this limitation, content analysis helped to analyze and interpret the information obtained in interviews in order to indicate and clarify how culture and situationality influence communication and responses and how different persons can respond differently. Content analysis helped to derive meaning, determine occurrences of certain concepts and key words from the interview exchange but also helped to interpret them contextually (time, location, environment, personality of participant) either in

isolation or in relation to other concepts⁵. Conceptual analysis was applied to establish the frequency of occurrence of certain concepts the participants associate with SC and participation and the consistency in meaning of these concepts. Relational analysis was applied to show both the shared meanings of the concepts and how they are related to one another with respect to the study objectives. For example, how shared meanings of SC relate to shared meanings of good community participation.

The final stage of addressing the study objective was focus group discussions FGDs. Approximately 5 unstructured FGDs each consisting of 7 to 9 participants was conducted in the local language, Kiswahili. The participants for the FGDs were subjectively selected from the interviewees because of their extensive knowledge and experience of working for their communities, their status in the communities as naturalized leaders, and their link with Muungano and other CBOs working in their respective slums. Since the participants were working class SG members and adults who hardly attend formal meetings at their workplaces and or even sit in a classroom setting for long, formal settings for the FGDs did not seem as a viable option. Hence, informal settings such as churches after service hours, community halls where community members frequently meet for recreation purposes and local cafes within or on the immediate outskirts of the slums, were selected to hold the FGDs. The participants felt comfortable in these settings and it did not cost them any more extra much time or money to travel back and forth the FGD locations. The FGDs were also mostly conducted after-working hours, 5pm to 7pm, in weekdays when most people relax in cafes and other informal places after work and in weekends after lunch hours.

⁵ Eric. T. Meyer. Ref: <http://microsites.oii.ox.ac.uk/tidsr/kb/54/what-content-analysis>

In many of the FGDs I found myself taking a back seat while the participants engaged autonomously in the controversial issues I brought up. There was fluidity between the participants, and the participants and me as the facilitator. I often found myself equally engaged in their conversations, giving my analysis of the findings of the interviews and questionnaires and allowing them to correct me, reinforce and add to my analysis, or just disagree with me. Thus the FGDs were a significantly important part of verifying and authenticating data collected and my own subjective interpretation of it. The study did not employ a structured methodology for analyzing data from the FGDs as Rose (1997) contends that even during the conduction of FGDs, data is continuously being analyzed and interpreted, and these interpretations are in turn guiding the flow of the FGD itself by influencing the prompts we use to continue the conversation, shaping the direction of the discussion. It is not only the researcher as the moderator who is involved in interpreting the data, but also participants, who listen, talk, challenge and interpret everyone else (ibid) Thus a structured methodology may have limited the amount of control participants had in the discussions and be less empowering for the participants. As the principal investigator, I thus focused on unexpected opinions and statements that lead to surprising turns in the FGDs. Analytically, it was important to focus on these unanticipated turns as one of the aims of FGDs in this particular study was too identifying areas of agreement, controversy, similarity and difference to understand interaction and power play in relationships between and amongst groups. Furthermore, on an analytical level both verbal and non-verbal forms of communication were continuously transcribed.

2.2 Context of Target Areas

This research employed a qualitative methodology, involving 45 questionnaires, 31 one-to-one and group face-to-face interviews and 7 focus group discussions to collect data and insights from the field. Most of the interviews were carried out in three informal settlements- Mukuru, Mathare and Korogocho. Mukuru was obviously the first choice as MUST has its most dense SG networks established there. Mathare was chosen as MUST has implemented a very successful housing project and facilitated various community-led projects to address sanitation and water accessibility there. Korogocho was chosen more as a control as MUST is in the process of establishing itself in the area, and hence finding SGs affiliated with MUST or finding any SGs at all was very difficult.

Mukuru is situated about 10 km to the east of the city centre. It is sub divided into eight areas and located in the middle of the main industrial area of the city. The place was an old quarry where most stones that built the factories were excavated leaving huge holes, which today have been converted to a dumping site by the city council of Nairobi. The three main villages of Mukuru are Kayaba, Lunga Lunga and Fuata Nyayo (Karanja and Makau 2009: 70-82).

Mathare is one of the oldest and largest informal settlements in Nairobi. It is home to nearly 200,000 people and sits within a valley of the Mathare and Gitathuru rivers. It lies approximately six kilometres to the northeast of Nairobi's central business district and is bordered by Thika road to the north and Juja road to the south. The area is comprised of 13 villages: Mashimoni, Mabatini, Village No. 10, Village 2, Kosovo 3A, 3B, 3C, 4A, 4B, Gitathuru, Kiamutisya, and Kwa Kariuki (Karanja and Makau 2009: 36-43).

Korogocho is in Kasarani area, and has varying estimates of its population – between 120,000 and 200,000, all crammed within one square kilometres of land. It is however believed to be the fourth biggest slum after Kibera, Mathare, and Mukuru kwa Njenga. It has seven villages – Highridge, Grogan, Ngomongo, Ngunyumu, Githaturu, Kisumu Ndogo/Nyayo, and Korogocho (Omenya and Lubaale 2012).

2.3 Limitations

A methodological dilemma of SC research can be well framed in analyzing the difference between accessed and mobilized SC. Accessed SC is an estimate of the degree to which actors within a network are able to generate returns from the embedded/accessible resources within that network. Embedded or accessible resources denote capacity and the basic assumption is that this capacity determines the degree of returns, omitting the analysis of the process through which the capacity is used relative to generating a particular return such as finding employment. This explanation gap is addressed by mobilized SC, which explains the actual use of a particular social tie or its resources in production or consumption in the marketplace. However, it is impossible to measure all the avenues and the entire process involved in using the embedded or accessible resources (capacity) within the network to generate returns or for consumption or production and to correlate the actual accessed resources to particular returns. This is not only due to the complexity of the variegated and dynamic relationships between people but also their differentiated motivations, attitudes and norms to engage in networks. The ‘invisible way’ is often an unacknowledged theoretical assumption in capital theories, whose focus is on accessible capital and not mobilized capital. For example, the emphasis for human

capital has been the development of capacity in terms of skills or knowledge through training and education but not how the capacity may be used to generate income (Becker 1993). Similarly, cultural capital relies on the demonstration and production of capacity (Bourdieu 1977). Most empirical studies on SC have also relied on measuring assessed SC, which is problematic in two-folds- firstly, because there is no reliable method to measure the reach or extent of the entire network and therefore the pool of its embedded resources, overstating or understating assessed SC, and thus overstating or understating the returns from these resources; secondly, focus on measuring assessed SC is also based on the unacknowledged theoretical assumption of the 'invisible way' which assumes that the embedded resources within the network will automatically generate positive returns or will be used at all. As, elaborated earlier, the complexity and dynamism of the variegated forms of relationship embedded within networks and the differentiated motivations, norm, attitudes and values of those who engage in networks makes it difficult to pinpoint a particular causal mechanism that relates to the conversion of embedded resources to particular returns, and thus makes measuring mobilized SC very difficult.

3 Chapter Three: Social Capital and Participation for Collective Action

The chapter traces the key theoretical debates that form the basis for the historical underpinnings and evolution of the concepts of social capital (SC) and participation, in order to define the theoretical framework that was used to address the study objectives. It then examines and analyzes the main discussions concerning the relationship between social capital and participation from a collective action (CA) perspective.

3.1 Social Capital

The concept of SC has its roots in the writings of a diversity of earlier authors such as Karl Marx, Adam Smith, David Hume, Antonio Genovesi, Emile Durkheim and Thorsten Veblen, who have emphasized the values of social networks, social interactions, trust, and community. There has been a recent mushrooming of literature that applies various conceptualizations of SC to analyze a range of socio-political and socio-economic issues; from the growth tragedy in Africa (Easterly and Levine 1997), the mortality crisis in Russia (Kennedy, et al. 1998), successful lending programs in Peru (Karlan 2003), to the success of small- scale village entrepreneurships in People's Republic of China (Weitzman and Xu 1994).

The core of the concept and its re-emergence in the framework of the Post-Washington Consensus, is related to its importance of filling up a lacuna in the traditional neo-classical economic framework as it highlights the role of non-market social interactions and thus its most prominent applications so far have been in the analysis of its role in promoting democratic politics and economic development. The

general interpretation of the role of SC for democracy is based on the assumption that participation in voluntary associations/organizations creates mutual trust and norms of reciprocity to reduce the transaction cost of cooperation and solve the free rider problem; and develops capacity, skill and attitudes necessary to mobilize for political goals; both of which ensure a more engaged citizenry in democratic decision making processes (Putnam 2000). The role for SC in economic development is explained using the theory of transaction costs and incomplete contracts (Wolleb: 376). A more complete contract is less risky but costs too much. A less complete contract is more risky but costs less. SC provides the contractual safeguards needed to ensure a more complete, less risky contract cost effectively. This link has been widely explained in the promotion of micro-credit where group solidarity as a source of SC reduces information asymmetry, and provides collateral for credit (Laura Foschi).

This study, however, aims to study SC from a collective action (CA) perspective, which takes into account functions of SC both in the economic and political performances of communities. The chief concern for CA theory is the social dilemma between the common interest of a group of individuals and their own individual interests (Ostrom 2008: 75). The problem is one of overcoming short-term selfish incentives to achieve mutually beneficial long-term goals, and where, therefore, cooperation always comes at a socio-economic cost to the individual. From an economic perspective, even the simplest market transaction involves a certain level of trust. From a democratic political perspective too, citizens must overcome individual self-interest to achieve mutually beneficial goals. Thus both involve CA problems. SC's role in solving these CA problems, according to the perspective of CA theorists, is based on the assumption that the stable and positive social interaction patterns

within communities are useful for sustaining mutually beneficial CA. Communities which possess large stocks of SC are able to engage in mutually beneficial cooperation necessary for more successful development projects for general community welfare encompassing the social, cultural, economic and political aspects (Krishna 2002; Meinzen-Dick, Raju and Gulati 2002; Uphoff and Wijayaratra 2000). However, a distinction should be made between the first generation and second-generation theories of CA, which reflects the distinction between structural and cognitive forms of SC respectively.

The first generation theories of CA are based on the universal selfishness assumption of individuals, where individuals would benefit regardless of whether they contributed their efforts to cooperate or not, and where they are more concerned with relative gains than absolute gains. Hence, the need for some form of external carrots, and sticks incentive, such as the formal rules guiding participation in formal associations, external forms of authority or privatization (Olson 1965 and Hardin 1968 as cited by Ostrom 2008: 78). The first generation of CA theories in placing more emphasis on the function of networks thus frames the neo-Tocquevillian, neo-classical approach or the network approach to SC. This approach variously defines SC as: ‘the aggregate of potential resources which are linked to the possession of a durable network of more or less institutionalized relationships of mutual acquaintance or recognition-- in other words, to membership in a group’ Bourdieu (1986: 248); as “the cooperation enhancing effects of repeated interactions and networks’ (Ostrom 2008: 71); or “resources embedded in one’s social networks...that can be assessed or mobilized through ties in the networks” (Lin 2008: 510). The approach highlights the network or structural aspects of SC, based on observable and extrinsic, roles, rules, precedents

and procedures. Scholars in this camp include Bourdieu (1980, 1983/1986), Lin (1982), Coleman (1988, 1999), Flap (1991, 2001), Burt (1992), Putnam (1993, 1995, 2000) and Erickson (1995, 1996). Despite their differences of approaches to the idea of SC, all are united about the either individual or aggregative or collective nature of SC being embedded in networks. For these scholars, whether cognitive or attitudinal forms of SC- individual preferences, dispositions, norms and attitudes such as trust, reciprocity, concern for others, willingness to live by shared communal norms and the punishment of those who don't, all are generated, activated and affected by repeated interactions and social exchange that networks stimulate for CA. They can only be assessed by linkages to the network (Warren 2008: 125), and thus, cognitive or attitudinal elements of SC such as trust, reciprocity, etc. are epiphenomenal to structural incentives.

However, the second-generation theories of CA place greater emphasis on the intrinsic motivations or endogenous preferences of individuals and thus recognize the cognitive or attitudinal components of SC- intrinsic mental processes and the resulting norms, values, beliefs and attitudes, which facilitate cooperative behavior and thus CA. Scholars in this camp such as Loury (2000) and Glaeser, Laibson and Sacerdote (2002) view the individual as being embedded in a complex network of informal affiliations- religious and linguistic groupings, members of extended families, neighborhoods and localities, age groups, gender based groups, peer groups, and racial [in Loury's case], which determine how cognitive SC is generated and internalized and thus affect not only the choice of participation or non-participation in networks but also how one's position in a network is negotiated (structural SC) (Loury 2000: 233). The approach is supportive of the self-selection hypothesis, which

in acknowledging the heterogeneity of multiple types of individual norms/values/attitudes/beliefs, states that individuals who already possess positive forms of cognitive SC are more likely to engage constructively in formal associations than misanthropes who don't (Newton 1999), and that because of the differentiated stock of cognitive SC amongst individuals and groups, not all participants of networks can equally benefit from them (Ostrom 2000, Stolle 2003). Hence, unlike the network approach or first generation theories of CA, the second-generation theories of CA view cognitive/attitudinal forms of SC as being central to or immanent in the functioning of structural SC, and not vice versa.

The debate between the two camps frames the logical circularity of the definition of SC, or the complexity involved in distinguishing between consequences and causes. Are cognitive forms of SC-- norms /attitudes/beliefs-- exogenous sources and enhancers of social networks (structural SC) as the second camp suggest? Or are they the consequences over time of the function of social networks (structural SC), and can only be assessed by linkage to the network as proposed by network theorists or the neo-classical/neo-Tocquevillian version? Normatively, in addressing this dilemma this study adopts a dynamic framework as opposed to a static one, where one variable cannot be a cause and effect simultaneously. Such rigid theoretical categorizations cannot capture the complexity of all endogenous and exogenous motivations for cooperation. As such, the study adopts the broad consensus that SC encompasses both the structural and attitudinal/cognitive components. Structural in the context of this study refers to rules, precedents, procedures that characterize networks as well as the wide variety of processes within the frame of networks that contribute to CA (Uphoff 1999: 218). Attitudinal or cognitive components derived from the mental processes

encompass the social attitudes, norms and beliefs that contribute to cooperative behavior such as generalized trust, reciprocity, tolerance, etc. that contribute to CA (ibid.). The two components of SC are intrinsically linked as structural SC or networks, composed of roles, rules, precedents and procedures, although extrinsic and observable are ultimately derived from intrinsic cognitive forms of SC, which are simultaneously affected by structural SC. Uphoff (1999: 219) argues that structural and cognitive forms of SC are linked in practice by the subjective behavioral phenomena known as expectations.

Roles generate expectations, as expectations generate roles simultaneously not only for people who act according to the established expected roles (which now become rules), but also for those with whom these role incumbents interact with. Both roles and rules are objective components of networks, accompanied by secondary precedents and procedures, which are all reinforced by sanctions and incentives. However, the effectiveness of sanctions and incentives relies on the norms of reciprocity of mutual expectations. Hence, objective factors/structural SC has immanent subjective properties- cognitive SC. Similarly, norms, values, beliefs and attitudes in creating expectations of how one should act, create expectations of how one will act- cooperative or uncooperative behavior. Thus subjective impetuses or cognitive SC have objective consequences in structural SC (Uphoff 1999: 218-220).

This logical circularity of the conceptualization of SC, presents an interesting case for the empirical study of how structural and attitudinal elements of SC link together in diversified contexts—that is, the causal mechanism in which they are linked. It is within this framework, the first objective of the research is framed, which is to

understand how structural and attitudinal components of SC are linked through participation in self-help SGs.

The study simultaneously adopts both the network and communitarian perspectives, or first and second-generation theories of CA. One cannot attempt to understand how attitudinal components of SC are affected through participation in formal voluntary associations. SGs (structural SC) independent of the informal socialization processes and interaction patterns that determine the already existing stocks of attitudinal SC influence which groups or individuals have more or less privileged access to networks and the hierarchy through which they negotiate their position in the networks to maximize their benefits. One way to understand these issues is by addressing the concept of participation.

3.2 Participation

Participation has been a concern for a number of different development approaches since the early 1940 to the present, and each development approach to participation, with its own trajectory, is characterized by particular debates and empirical research. While some participatory approaches to development are still in existence, others have spread out with the changing politics, agencies in power and the political economic environment providing contexts for each of the approaches. The first approach to participation emerged during the colonial period of 1940s to 50s and the post-colonial period of 1960s to 70s based on community development; its locus was the community; its immanent processes linked to development theory were to reproduce stable rural communities, counteract urbanization and sociopolitical change such as radical nationalist and leftist movements; and its imminent interventions

advocated for adult literacy, self-reliance, cost-sharing, institution building and development projects. The second approach that emerged during the 1960s was political participation; its locus was the political system and citizens; its immanent processes to development theory was to secure stability and legitimacy for new states and strengthen the political system through participation based on the political development dimension of modernization theory; and its imminent interventions were voter education and support for political parties. During the same time, the Emancipatory Participation (EP) also emerged; its locus was economic and civic spheres encompassing both communities and citizens; its development theory was guided by the immanent processes to analyze and confront “structures of oppression” within existing forms of economic development, state formation, political rule and social differentiation. Its imminent interventions also included participatory action research, conscientization, popular education and support for civil society organization. During the 1970s to the 1990s, ‘alternative development’ approach to participation inspired by the Dag Hammarskjold conference emerged; its locus initially focused on communities and civic societies, but evolved to encompass the state through inclusive governance; its link to development theory was based on the critique of ‘mainstream development’ as being homogenizing, exclusionary and impoverishing, and thus led by the immanent processes of constructing alternatives based around cultural pluralism and sustainability; and its imminent interventions were to strengthen social movements and self-help groups and advocate for popular education. During the 1980s the populist, or the participation in development approach, emerged and which is somewhat still in existence. Its locus is development professionals/agencies and local participants; its link to development theory is based on an implicit critique of modernization theory, hence its imminent interventions are

based on bottom-up approaches, participation as empowerment, participation as ensuring sustainability and efficiency of interventions, capturing and valuing indigenous knowledge, participatory rural/urban appraisals, learning and action, focus on monitoring and evaluation. From the mid 1990s to present, the SC approach to participation emerged led by the World Bank SC and Civil Society Working Group whose locus or level of engagement is civic associations; it is linked to development theory as SC is seen as the basis for economic growth hence the imminent interventions include support for participation in networks or associations and local institution building. The most recent approach to participation is the participatory governance and citizenship participation that emerged in the late 1990s; its locus is citizens, civil society, state agencies and institutions; it links to development theory in the immanent process that advocates for liberal and social democracy, responsive state and civil society for development thus its imminent interventions are based on the convergence of social and political participation, decentralization, PRSP consultations, scaling up state-civic partnerships, participatory poverty assessments and participatory budgeting (Hickey and Mohan 2007: 3-20).

A fundamental concern for development studies is the divide between imminent intervention or developmental interventions and immanent process or development as a historical process of social change related to development theory. Hickey and Mohan (2007:10) argue that the contemporary pattern within development studies focuses on imminent interventions rather than immanent processes. The trend seems to have been consolidated by the failure of 'classic development theory' to adequately capture and predict the historical process of development (Broth 1994) and the need for development research to become more relevant in informing intervention

(Edwards 1994). However, Hickey and Mohan (2007:10-11) argue that this trend distracts from engaging with the underlying forces of socio-economic and political change and depoliticizes development by making it a technocratic process to be administered and planned by development agents, which does not allow for it to be contested with its subjects. Thus, it hinders the process of constructing 'Alternatives to development' or small 'd' development, or attempts to make systematic changes to the underlying process of capitalist development or the deep rooted structures that perpetuate poverty, inequality and human right abuses (Bebbington et al 2008: 5). Instead, development agents become closer to big 'D' Development or Development alternatives, which include alternative ways to arrange micro-finance, be more effective in service delivery or project planning (ibid), funded by IFIs and donors to promote self-help mechanisms and community participation to legitimize the retrenchment of the welfare state and advance capital accumulating markets (Cammack 2004).

The 'populist' or 'participation in development' of the 1980s onwards and the recent 'Social Capital approach' to participation claimed to address these various issues. These approaches asserted the importance of placing local knowledge and realities at the heart of development interventions and the need to transform agents of development to become facilitators of the collection of local knowledge. Furthermore, these approaches advocated for the participatory roles for subjects as being central for each stage of development interventions to address power hierarchies.

It is within these recent approaches to participation that the study adopts the definition of participation as an active process by which beneficiary or client groups influence

the direction and execution of a development project, which includes: increased involvement in decision making processes, evaluations, monitoring and in implementation of projects and sharing equitably in benefits of development projects with a view to enhancing their well-being in terms of income, personal growth, self-reliance and control over resources and regulative institutions in a given social situation (Cohen and Uphoff 1977; Paul 1987; Pearse and Stiefel 1979). The second objective of the study thus framed within this understanding of participation, aims to understand to what extent Muungano's participatory tool lives up to this ideal definition by observing to what effect it influences SC or is influenced by SC.

3.3 Discussion of Link between Participation and Social Capital

The first objective attempts to focus on how attitudinal and structural components of SC interact through participation, in an attempt to present the complexity of how SC is understood in the context of SGs within the the selected communities. This sets the precedent for the second objective, to understand how Muungano's participatory tool influences or is influenced by SC as understood through the first objective. Hence at the core of each objective is the relationship between SC and participation.

At the upper level of participation, attitudinal SC- feelings of belonging, reciprocity, and obligation -- are likely to be generated as a result of positive social interactions and more efficient information flows as suggested by network theorists. Participatory methods that involve repeated interaction of the same individuals result in the formation of stronger ties and norms of reciprocity. However, the productive SC produced can simultaneously result in perverse externalities of exclusion when viewed from a communitarian perspective. For example, traditional networks of

social interaction in some communities are critical determinants of norms/values/attitudes that often result in exclusion of some social groups (Small 2002). These traditional networks of social interactions, which could be based on ethnicity, religion, language, social class or profession, can constitute substantive barriers to entry. Portes (1998) cites Waldinger (1996) in his study of immigrant labor in New York, where poor blacks could not easily find jobs in the construction and service industries due to their inaccessibility to ethnic networks that control the recruiting process. Similarly, Smith (1976) in studying networks of merchants, stated that often their meetings although informal, result in contrivance to raise prices and help the groups to perpetuate monopolies and safeguard their economic interest to the detriment of the society.

Attitudinal SC could also be developed at the lower end of the participation continuum. For example, group dynamics theory suggests that where groups form in response to adversity, group function is generally highly effective. This generates motivation for strong ties with strong norms of reciprocity. However, these processes do not result in benefits to all types of SC and there are possible negative impacts from this kind of SC interaction. For example, vertical networks are likely to be weakened through distrust and skepticism and future participation in formal networks impaired (Burt 2000: 355-360).

Thirdly, as suggested by Quibria (2008), participation in formal networks and associations can often lead to bad equilibrium of norms and values. Such equilibrium is individually rationalized as maximizing benefits, as any deviation would cause group retribution and compromise individual welfare. From a communitarian

perspective, often, role models and peer groups or other informal socialization processes influence and sustain this equilibrium. However, the group and the community in which the groups is based is left worse off as the group may be engaging in destructive attitudes and behaviors. For example, groups engaged in drugs or crime, which are established and sustained through peer pressure or role models (ibid).

Fourthly, participation in informal associations, especially saving schemes and micro-lending groups can help sustain the indolence and economic impoverishment of free riders using the resources and hard work of those who genuinely participate. Thus, structural SC can act as a safety net that penalizes hard work and resourcefulness and rewards laziness, indolence and impoverishment (Quibria 2008: 8). Geertz (1963) for example in his anthropological study in Bali notes that successful entrepreneurs were constantly being taxed by money seeking kinsmen. I guess the question is whether or not this is SC at all.

Another round of discussion on participation is based on the distinction between participations as means or end. Cleaver (1999) associated participation as means with efficiency for achieving better project outcomes, and participation as end for empowerment and equity to enhance the capacity of individuals to improve their own lives and facilitate social change for the advantage of disadvantaged or marginalized groups (which could be equated to high level participation). This distinction is also important in understanding how the two sets of participation influence attitudinal SC differently.

Participation as means is reflective of the increasing dominance of results and evidence-based management systems in current development practice that emphasize measurable outcomes as opposed to process related immeasurable ones such as changes to SC (both attitudinal and structural). An overemphasis on results may result in less attention being paid to the nature of the process- equitable, fair or inclusive, which could lead to poor community penetration by development agencies resulting in selective participation of privileged and more vocal interest groups and failing to accurately represent the views and perspectives of the wider community. For example, two empirical studies of World Bank funded Community Driven Development (CDD) projects in Zambia and Malawi carried out by Vajja and White (2008) indicate that CDD projects have limited influence on SC production mainly due to the nature of community participation they encourage. The identification stage of the projects did not involve broad community participation or consensus, contribution to the projects was enforced and not done voluntarily, and capacity building was limited to a few privileged and well-connected individuals. Thus, selective participation of local elites and more vocal and privileged groups could reinforce the prevailing inequality of social structures when these groups monopolize information and resource channels between development agencies and community to serve their interests, intensifying competition between various interest groups in the community over resource allocation and access, and prioritization of needs, resulting in dwindling attitudinal SC- trust, norms of reciprocity, attitudes of cooperation and concern (Botes and Rensburg 2000: 44).

In addition to highlighting the network perspective of how structural SC affects attitudinal SC, the study by Vajja and White (2008) also highlighted the

communitarian perspective of how existing power relations and hierarchies within the communities inform the nature of community participation. For example, in the identification stage of CDD projects in Zambia and Malawi, a ‘prime mover’ using their privileged position is able to mobilize community support for their priority project; in mobilizing community contributions, authoritative social structures are used and only a few well connected people in the community became part of the project committee and receive skills to mobilize community contribution (ibid: 1145-1160). Another internal community dynamic that affects participation and ultimately SC structure is gatekeeping by local elites. Some Community Based Organizations (CBOs) may interpose between the development agency and end beneficiaries, and resist all attempts to engage with the latter as this threatens their control, reinforcing the prevailing inequality of the social structure (Botes and Rensburg 2000: 49-50). These internal power dynamics and hierarchies within communities cause further exploitation of marginalized groups, and exacerbate differences, inequalities and conflicts, hence reducing attitudinal SC.

The success or failure and nature of past participatory interventions can also have significant impacts on SC present in the community. Success is associated with good feelings of achievement and therefore the positive emotion associated with high levels of SC. Networks, norms and trust are simply mobilized for future participation, resulting in further building of SC – a virtuous cycle (Burt 200: 350). Failure on the other hand can lead to feelings of betrayal, loss of trust and cynicism. Participation is likely to be lower and more ineffective reinforcing the negative feelings resulting in a vicious cycle (ibid: 350-355). It is also important to highlight the impact of specific events in these cycles. SC built over time can be lost from a simple action such as

change of government policy or the decision not to go ahead with a planned project (ibid).

From the discussion, it can be noted that generally the processes that link attitudinal and structural SC in the generation or enhancement of either productive or perverse forms of SC are highly context specific and are influenced by a multitude of both external factors such as the nature of participation development agencies want to encourage- low level or high level, as means or ends and internal community socialization and interaction process such as existing hierarchies within communities. This study is an attempt to gain a greater understanding of the processes discussed above, taking into account the local differences and similarities of community self-help groups in poor urban slum communities in Nairobi.

4 Chapter Four: Interaction of Cognitive and Structural Social Capital for Collective Action

The chapter attempts to present and analyze the evidence as it relates to the two study objectives. The first study objective in attempting to understand what SC implied within the context of Muungan's SGs, empirically analyzed the processes that link attitudinal and structural SC to provide a more nuanced and dynamic view of SC. To address the first objective, the study adopted both the network and communitarian approaches to analyze the process of how participation in SGs as a prime example of structural SC influences attitudinal SC (values and norms of trust, reciprocity, concern for others) and vice versa. Structural SC is viewed not only as an influencer (cause) of attitudinal SC but also as the influenced (consequence). Similarly, attitudinal SC is viewed not only as being influenced (consequence) by structural SC but also as its influencer (cause). Thus, in aiming to present a more dynamic and nuanced definition of SC as understood contextually with the three urban poor communities it set precedent to the second objective- - To understand how Muungano's participatory tool influences or is influenced by SC.

The self-help saving group system of SDI's national federation in Kenya, Muungano and the diverse networks through which they are linked horizontally with each other and vertically with Muungano, provided a dynamic context to study the second objective- To understand how Muungano's participatory tool influences or is influenced by SC. Hence, the relationship between participation and SC was examined at three levels- the saving group level, the network level and the federation level. At the saving group level, the study in attempting to understand the processes that link participation and SC, first attempted to understand the community

motivations for participation in SGs and how these motivations were addressed through mobilized and tapped SC. At the network level, the study attempted to understand how Muungano's participatory tool, specifically the role of field coordinators who served as links between SGs and the competitive context of limited access to loans and opportunities in which the SGs operated affected how SC was mobilized between the SGs. At the federation level, the study examined Muungano's participatory tool in two key aspects: community satisfaction with its communication and coordination strategy and community's feeling of involvement in project identification, planning and implementation stages and then linked these to how SC was being mobilized. The second objective, addressed at these three stages centralizes the link between participation and SC in order to understand the constraining and enabling factors for Muungano's participatory methods for CA through SC mobilization.

4.1 Interaction of Structural and Cognitive Social Capital Within Saving Groups

The first objective of the study, to understand how structural and attitudinal components of SC interact through participation within SGs, had its theoretical basis both within the first generation and second generation theories of CA.

According to the network theory, networks or structural SC are likely to be strengthened through observable and extrinsic processes of social exchange, interaction and information flow. These processes vary in terms of reciprocity and intensity (Lin 1986). The innermost layer is composed of intimate social relations that are engaged in strong ties in dense networks, which are forms of intense and

reciprocal interactions. These ties are ‘binding’ in that they obligate reciprocation. The community level bottom-up SGs is representative of this layer, where individuals and families, predominantly women participate in collective SGs. As highlighted earlier, the SGs, in addition to developing a locally shared resource base- the savings, practice a range of activities that include table-banking, merry-go-rounds, social activities such as caring for disabled and autistic children, educating and counseling rape and HIV victims, voluntary cleaning up activities and advocacy work that most often relates to addressing evictions. Members of SGs enthusiastically expressed their solidarity for other members within their SGs, and the various activities they participated in together that enhanced their solidarity:

“...and it is at this point that we formed savings groups which we later organized into networks and begun the culture of savings. I remember at that time community members would save as little as Ksh. 5, then, it may not have been sufficient but it created a bond between our members and extended communities”⁹

“We visit each other’s parents every Christmas and each Christmas we contribute about 50000 to a member in rotation”¹⁰

“We clean the local hospital here every weekend. It is really fun doing something together which is also helping our village.”¹¹

⁹ Interviewee 5

¹⁰ Interviewee 12

¹¹ Interviewee 12

“What made us come together is the threat of eviction, we all faced the same enemy and we knew we had to have a unified voice to face it”¹²

“Being a member of the group has helped me as whenever I am in debt in my business or need to pay my child's school fees, I can borrow from the group at very low interest, no questions asked and pay back within three months. Participating in the saving group has also helped me know so many people in the community and it is only because we were organized as a group that we got to know of Muungano and get to be visited by someone like you”¹³

These statements in support of the network/neo-Tocquevillian approach, highlight the function of networks in facilitating access and the sharing of embedded resources collectively. This happens whether it is through saving in a common revolving fund, organizing collectively to address common problems such as eviction, helping each other out financially whenever a member is in need, doing charity work for their community together, through the development of cognitive SC such as feelings of belonging. Common sentiments that were expressed were *“we were facing a common threat of eviction and we needed an unified voice”*; ones of reciprocity- *“we contribute to each other’s need through the common revolving fund”*; and obligation- *“I know I always have my group to fall back to”*. The theory gives precedent to the function of networks in enhancing mutually beneficial outcomes through CA by enhancing cognitive SC such as trust by increasing likelihood of reciprocation. When members of SGs decide to save together in a common fund, or internally loan out each other, what they are essentially engaging in is a game of trust. So the ‘truster’

¹² Interviewee 3

¹³ Interviewee 9

would generally decide whether to entrust a ‘trustee, that is any member of the group they save and loan together with. The ‘truster’ can decide not to entrust, hence not participate or contribute actively to the SG; or trust, participate actively in SG decisions to loan out to members or save together in a common fund. The ‘trustee’, any other member of the SG or someone who has received an internal loan or benefitted from the common fund, may choose to reciprocate or exploit. Reciprocating or entrusting would mean that the member also contributes actively to the group’s common fund, and returns the loans as per the given schedule. Exploiting would mean that the trustee does not return the loan or does not contribute regularly to the common fund. Reciprocating would result in mutually beneficial outcomes for the entire group, but exploiting would result in a better pay off for the exploiter than if he/she reciprocated and a less pay off for the entire group. Network theorists such as Granovetter (1973) and Axelrod (1981) have argued that trust situations when embedded and repeated in a social networks composed of potential future patterns of transactions, the trustee is more likely to reciprocate. This is because the trustee knows that while exploiting may reap better short term pay offs, in order to continue benefitting long term from the access to resources and opportunities, participation in the SG or networks allows, there is need to reciprocate. However, several respondents stated factors exogenous to the function of networks that were related to the likelihood of reciprocation and thus enhanced trust. For example:

“The long term success of an SG depends on how consistent and responsible members are, in terms of regularly attending the weekly group meetings, contributing the required amount regularly to our savings. We start small, with little contributions, and then we just remain with those who are serious,

as others drop out, and we then grow to larger contributions and larger savings, loans and investments.”¹⁴

This account illustrates that the consistency and responsibility of the SG member in the long-term in adhering to the rules of SG in terms of whether he/she attends meetings regularly and contributes regularly are determinants of who the SG will continue to trust, thus stick with, or who they will not trust, thus drop out on as their savings increase and as they move on to bigger investments. This is representative of the second generation of CA, where trust is depended on the intrinsic personal dispositions of individuals, and not the extrinsic processes induced by networks such as social exchanges, regular interactions and information flow (Coleman 1988, Putnam, Leonardi, and Nanetti 1993). The intrinsic personal disposition of individuals determine the nature of interactions, social exchange and information flow according to the second generation of CA and not the other way round as supported by network theories. As reiterated by the chair of Mukuru Youth Empowerment, *“We have to be careful who we collaborate and cooperate with in order to ensure we achieve our goal. Not every youth is able to attend regular weekly meetings, save and contribute to the welfare of the group.”* Thus, personal dispositions of individuals in terms of how consistent and responsible they are in adhering to the rules of networks are a key determinant of who to trust and thus a key determinant of how the SG or network functions.

The intrinsic personal disposition of particularly men was the reasons stated by two of the all-women’s SGs interviewed of why they formed SGs with fellow women only.

¹⁴ Interviewee 2

According to a representative of H-Town Ladies, *“Men will decide one day when their pockets are full, lets all contribute 200 each, instead of 100 and next week lets skip the contribution. They are never responsible. They think they know too much, and are not willing to follow the rules.”* According to the chair of House of God, *“Men seem to make the rules as they go, they can never stick to anything”*. For this women, consistency and responsibility of members in adhering to the rules of the SGs was an important consideration for them to decide who to share membership with in an SG, hence trust. They generally thought men’s behavior and attitude were too irresponsible and inconsistent for them to trust and thus allow them membership to their SGs. According to the director of Muungano, Jack Makau, *“Women SGs have a better loan repayment rate, and are more involved in communitarian and altruistic projects and hence a more smart investment choice for the organization,”* confirming that perhaps men’s attitudes and behavior as stated by the all-women’s SGs is perhaps intrinsically ambivalent and hence difficult to trust, which could imply why women’s SGs have greater reach and success rates.

The questionnaires confirmed the view that low consistency and irresponsibility of adhering to the rules of SGs as one of the most stated challenges faced by almost all SGs (except 5) that made it difficult for them to grow as SGs and the leading cause of the widespread disintegration of SGs¹⁵. Respondents used phrases such as *“lack of cooperation”*, *“poor attendance”*, *“lack of commitment”*, *“low repayment rate”*, *“lack of trust in loaning out”* and *“inactive members”* to describe this phenomenon.

¹⁵ Since I had been working on the project of documenting Muungano’s SGs in Kenya I was able to analyze the numbers of active and inactive SGs on the ground, the projects they are involved in and the challenges they are facing. Initially by the beginning of this year, the field coordinators (federation) reported more than 875 groups that were active, but surprisingly the support organization (Muungano) only had the documentation of 271 groups.

During my field work in Mukuru, I also noted that all the ten SG representatives that I spoke to had experienced an initial spat of stolen SG funds by irresponsible leaders (usually the chair and treasurer) and had to disband and restart their SGs on a fresh start. This phenomenon of disbanded SGs reforming, was however not observed in SGs in Mathare and Korogocho, perhaps because Muungano are only beginning to venture into these slums, building from their extensive experience in Mukuru. These were some of the selected responses of the SG representative of Mukuru:

“Initially our group lost all its savings when the irresponsible leadership stole all the money, but we got together again”¹⁶

“They (chair and treasurer) stole all our money and migrated to other parts of the slum. People lost trust in the whole process.”¹⁷

“We were being led by fraudsters, they stole everything we ever had and migrated. Now we have more responsible people leading us, we know them.”¹⁸

“The problem is always when our savings become too big, people are more willing to steal and migrate rather than stick with us. Our leaders were greedy”¹⁹

¹⁶ Interviewee 14

¹⁷ Interviewee 5

¹⁸ Interviewee 7

¹⁹ Interviewee 3

These statements confirm that the phenomenon of stolen funds, a determining factor of the embedded trust within each SG, was widely being associated with poor leadership; and as many of these statements also confirm, poor leadership is viewed as a personal intrinsic trait- *“we were being led by fraudsters” “our leaders were greedy”*, and not a function of networks as such or a quality that was perceived to be associated with better network rules and processes. This could also be confirmed by the fact that Muungano, had not changed much of its strategy of engaging with SGs over the last ten years. Very few rules were only beginning to be implemented, such as the “Tracking Tool” in response to the widespread problem of stolen funds, which would enable better monitoring of SGs and individuals within the SGs on a quarterly basis. I was part of the team that was developing this ‘Tracking Tool’ which had only been tested with a couple of the top-notch SGs. Hence, as the rules and processes of how the network engaged with the SGs remained more or less the same over the last ten years, and yet individuals in SGs re-formed with renewed trust after their disbandment after the stolen group funds, it implies that trust is a quality that is perceived as an intrinsic quality of individuals. The representatives of the SGs in Mukuru were willing to restart their SGs with a new leadership in place and new members in place, based on their collective and individual assessment of whether or not to trust the new members and leaders, but the rules of engagement with the SG and with Muungano remained the same. There was still no guarantee provided by the network that the exploiters would be tracked down and punished.

Rules as hallmarks of networks create mechanisms that generate information and punish non-reciprocation in a trust situation, increasing likelihood of CA through enhanced trust (Calvert 1995). For example, not delivering a good purchased may get

one reported to relevant authorities and punished thus a deterrent. Or it may generate information of one's fraudulent behavior, causing one's clients to lose trust. However, in the case for participation in SG in the context of urban slum communities, rules function a little differently. Punishment for breaking rules is not as severe, as there is no authoritative body or individual that would punish non-repayment of an internal loan or dropping out or stealing from the SG; state of anarchy. Muungano only operates as a support organization to the needs of the SGs, equipping them with necessary skills to manage their savings and activities, mobilizing support for them in terms of resources, connecting them with appropriate micro-credit organizations. However, it is not involved in the internal dynamics of embedded trust within the SGs, which is a function of the personal relationships that members of the SGs share with each other. These personal relationships could be affected by participation in SGs, a function of networks or structural SC, the responsibility of which, Muungano of course shoulders (which will be explored further in another section), but other factors outside participation or structural SC also play a role as illustrated, such as the personal characteristic of individuals. For example, the consistency of members of SGs in attending meetings and savings, age in terms of not engaging youth in SGs, or gender in terms of men being perceived as less trustworthy due to their ambivalence.

Further examples illustrating that trust was perceived as an exogenous factor to the function of networks include accounts of respondents who answered the question of how they made the decision of whom to trust enough to include as a member in their SGs, and whom to continue with. These were some of their responses:

“When we started our group, we were only three, so we brought in our friends, and each one of us took responsibility for whoever we brought in.”²⁰

“I have known her for so long and all the activities she was involved in with the women in our community, so I decided to be part of the group”²¹

“I heard they were forming a group to purchase land from a friend, and I asked him to introduce me to the group.”²²

These statements illustrate the importance of informal networks one is embedded within or the social ties one owns outside formal networks, as not only facilitators of information and knowledge sharing of available opportunities but also of provision of collateral needed to participate collectively in SGs. Thus, the decision of the SG of whether or not to include an individual as member of SG is highly depended on whether the individual who introduced the new individual as a member to the SG is trustworthy enough and willing to take responsibility of the new member.

While it does hold true as illustrated, that networks or structural SC has the potential to enhance cognitive forms of SC such as trust by inducing likelihood of reciprocation through extrinsic processes of social exchange, interaction, and rules, these processes are sustained through intrinsic/ subjective cognitive forms of SC that derive from mental processes, such as trust. It is a cyclical argument in that foundational forms of cognitive SC such as trust are necessary to build and initiate networks, or structural

²⁰ Interviewee 8

²¹ Interviewee 12

²² Interviewee 21

SC, but at the same time, these cognitive forms of SC are sustained and enhanced through participation in these networks. Thus, what can be concluded, in response to the first study objective is that there is an essential intrinsic cognitive dimension to networks in addition to the extrinsic processes of exchange and interaction, which strengthens cooperative behavior and thus strengthens the functioning of networks. Hence, cognitive forms of SC are part and parcel of structural SC because as illustrated even though roles and rules that define networks may be objective, the sanctions or incentives exercised by role incumbents and invoked by rules, depend on their effectiveness on cognitive SC- trust- depended on the intrinsic perceived character of the role incumbents for example. This trust as illustrated is not only depended on the function of networks but also on exogenous processes occurring outside networks such as general perception of men being ambivalent hence less trustworthy, or of the youth being irresponsible thus less trustworthy, the informal networks one is embedded within that position them to access group membership by winning trust more easily, or just how consistent and responsible a member is in following rules of the SG (not the rules of SG parse).

4.2 Muungano's Participatory Tool and Social Capital

After an attempt to understand what SC implies within the context of Muungano's SGs, the next study objective was to understand how Muungano's participatory tool influences SC within the three tiers- saving group level, network level and federation level. It was therefore imperative to first understand how respondents conceptualized the role of participation in SGs. There, were two distinct categories that emerged from the interviewees as motives or incentives for participation. One category were SG representatives who associated participation in SGs in one way or another with

“access to resources” or more specifically “livelihood security” exclusively for themselves and the members of their respective SGs. The second category, were SG representatives who not only associated participation in SGs to “livelihood security” for themselves and of their members exclusively, but also to communitarian and altruistic purposes for the benefit of their respective communities. The next section attempts to analyze these two categories and how SC as a process is influenced and influences.

4.2.1 Participation for Livelihood Security at the Saving Group Level

Within the first category, almost unanimously, ‘access to resources’ was associated with ‘livelihood security’ by representatives of the SGs interviewed. All representatives of the 45 SGs interviewed, mentioned various elements of ‘livelihood security’ as motivation to join SGs, with S&L being the foundational activity of every group in the form of revolving funds, merry-go-rounds, table-banking, internal loaning, etc. While the Livelihood Security (LS) approach has evolved from Sen’s (1981) theory of entitlement to a broader concept of Household Livelihood Security (HSL), there are still many diverging definitions of HSL but most derive from the work of Chambers and Conway (1992). According to them, a livelihood "comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living; a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation". Keeping this definition as a frame of reference, the study found it important to analyze the factors that poor slum dwellers participating in SGs associated with LS, LS being a key motivation for participation in SGs.

Grace Kang'ethe a member of the Kiandutu North Savings scheme, shared her perspective on the S&L component and its role in facilitating LS:

“Savings has a direct linkage to community projects; personally I believe that through our group shares, members are able to access loans for project development at settlement or group level. For instance, the youth came up with a concept of developing a community car wash, with this business plan the youth were able to access loan from the CBO shares account to set up the project, which will be repaid back with interest. In our group structure we have a CBO bank account, which holds the share worth of all members; one share is equivalent of Ksh 100. At the group level we have a separate account where we deposit our weekly savings. For groups to access loans from the CBO share account, groups make a formal loan application whereby the requested amount is sub-loaned to individual group members with a subsidised interest of 1 per cent a month. Savings has instilled personal discipline among community members, who are practicing the art of savings, initially I would find myself buying fries or lolly pops, but today I have learnt that I did not even need the “sweet things of Life” if I do not think of my future, this discipline of saving has enabled me access what really is of great importance to me and my family. Am not ashamed to say that through my little savings I am a beneficiary of the SELAVIP house improvement project, courtesy of Muungano wa Wanavijiji and the SELAVIP foundation, which am currently repaying at Ksh 500 weekly. To benefit from the project, savings was a priority; members with huge savings were given first priority in the house

improvement project. My family and I used to be rained on, and through this project I am perfectly sheltered from the extreme weather patterns. Currently as a community we have embarked on a twin sanitation project in Kiandutu; an Ablution block in Molo village and a bio centre in Biashara Village, this is as a result of the synergy build through the savings groups at the grassroots.”

S&L as per the accounts of all the participants was mentioned as key component of SGs related to LS. According to Grace, in her account above, it facilitates access to loans for startup income-generating projects such as car washes and investments into improving housing or purchasing land. *“S&L not only enables SGs to access financing to deliver on their income generating projects, it also makes them credit worthy, as group records can enable them to access loans from formal banking institutions,”* according to Joseph Mwendwa, a member of the federation who is in charge of documenting SGs across Kenya. *“The more consistent and responsible a SG is in managing their savings, and following up on the loans, the greater its chances of receiving donor subsidies from donor agencies or governments,”* he adds. The various aspects of LS that S&L facilitates as reiterated by the participants were: securing tenure; investment for better housing; investment for income generating start-ups like biogas centers, bio-centers, jewelry making, jua kali²³, kiosks²⁴ soap making and selling, to access loans for entrepreneurial training programs such as film production, graphic designing, hair-dressing, and generally to have some sort of back up plan when one is unable to pay school fees for their child in a particular term, or

²³ Jua Kali industry is based on the collection and transformation of scrap metal to functional objects for small-scale domestic and industrial usage, done by local artisans who have learnt this skill through their ancestors.

²⁴ Small-holder shops that sell basic, required on a more day to day basis packaged commodities such as bread, soap, detergent, mobile credit, flour, etc

unable to afford medical service in a particular month, or unable to afford their rent or basic living expenses due to some form of emergency at a certain time.

Table 1.1: Saving Group Finances and Projects

NAME OF GROUP	TOTAL AMOUNT OF SAVINGS	EXISTING PROJECTS THE GROUP UNDERTAKES
MUKURU KWA RUBEN SAVING S.H.G	25000	RENTING HOUSE
KAKIMEKI WOMEN S.H.G	23200	N/A
HOUSE OF GOD PRAYER	10000	RUN SCHOOL FOR HOMELESS AND ABANDONED CHILDREN
MORNING DEW	87755	BEAD WORK,SOAP MAKING.
MUKURU YOUTH EMPOERMENT	0	GARBAGE COLLECTION ,ART, FRESH LIFE TOILET,POUTRY KEEPING
MUUNGANO WA BONDENI	600000	KATANI GREEN FIELD,SANTATION BLOCK,WATER PROJECT,HOUSE I
GOSPEL STRETCHERS PERFORMING ARTIST	0	FARMING,GRAPHICS AND DESIGN,PHOTOGRAPHING
RAUKA YOUTH GROUP	20000	SENSIZATION,GARBAGE COLLECTION,DRUGS ABUSE CAMPAING,SP
PAMOJA NI SISI GROUP	0	GARBAGE COLLECTION
AMSHA YOUTH OGANIZATION	30000	WATER AND SANITATION AWERNESS,COMMUNITY MOBILIZATION
RIVERSIDE SELF YOUTH GROUP	20000	GARBAGE COLLECTION,WASTE MANAGEMENT
UPGRANDING SISTER'S SELF HELP GROUP	12450	N/A
JOSOKO SELF HELP GROUP	700000	N/A
SIXTEEN PLUS SELF HELP GROUP	1040000	N/A
KAHAWA SOWETO DISABILITY GROUP	45000	BEADING
MUK HOOD	7000	VIDEO EDITORS,GRAPHIC DESIGN.WEB DISGNS,PHOTOGRAPHER
YOUTH BUNGE	15000	FARMING/CAR WASH
KASARANI FREINDS	25000	FEEDING PROGAMME
WAMAMA SOWETO WOMEN GROUP	50000	BUYING SUFURIAS
DOGORETTI DRAMA YOUTH ASSOCIATION	20000	THEATRE,ENTERTINMENT,P.A FOR HIRE
GOLF COUSE	250000	RENTAL HOUSE,GREEN,HOUSE PROJECT(MUKURU)
ABAGUSII NAIROBI UNITY		PLOT BUYING
MULT VISION S.H.G	180000	WATER/SANTATION/HALL
THE PAMOJA OPEN S.H.G	100000	MISSING
NURU SUPPORT GROUP	20000	MAKING WASHING SOAP/KITCHEN GARDEN
SOWETO HIGHRISE S.H.G	400000	BIO-CENTRE ,HOUSE FOR RENT MPESA
JASHO LETU	100000	BIO-CENTRE,WATER KIOSK,HOUSES
MWANZO MPYA	0	BIO-CENTRE,WATER
PILLAR	15000	BIOGAS ENTERGY,METAL WORK
GATWEKERA RAILWAY ZONE	500000	N/A
KATWEKERA SAVINGS SCHEME	25000	N/A
DAGORETT FILM ASSOCIATION	0	FILM TRAINING,FILM PRODUCTIONGRAPHICS DESIGNA,PHOTOGRAP
YOUNG WOMEN INICIATIVE	0	WOMEN EMPOWERMENT,G.B.V,PEACE AMONG WOMEN
NEEMA	393972	NA/
CLIFMO O.R.G	1000	SMALL SACLE BUSINESS
BEAUTIFUL BEGINNING SELF HELP GROUP	13000	COMMUNITY CLEANUPS,MOBILIZATION
H-TOWN ELEGANT LADIES	22000	MENTERSHIP OF YOUNG GIRL
MAHIIRA FOOD VENDORS	50000	FOOD VENDING

The table (1.1), “Saving Group Finances and Projects”, shows the various SGs and the sort of income generating projects they run. N/A indicates that the group does not have any active projects and its main activity is S&L. Some representatives of the SGs declined to state their amount of savings or could not provide an accurate estimate, hence their savings are not indicated.

From an analysis of the respondent accounts and table 1.1, it could be inducted that participants associated LS to access to income and assets to meet socio-economic needs such as food, nutrition, education, health facilities, shelter, water, sanitation, and secure tenure. In addition, these accounts suggest that members of SGs associate participation in SGs, as a means to secure LS, and thus an important motivation for their participation.

The second step after deciphering the respondents understanding of access to resources as LS, was to understand how the respondents conceptualized the link between LS as a motive for participation and SC. Many of the interviewees described the various ways through which the stock of their attitudinal SC within groups had enabled them to access various forms of LS. One such success story, was from the cooperative, “Muungano wa Ghetto”, which, initially began as a self-help group known as “Upendo Wa Muungano Wa Ghetto” currently leading the ongoing Ghetto land and housing project. Their main objective as a cooperative has been to strengthen their bargaining power with regards to security of tenure, borrowing & investments. Currently they have over three hundred registered members, and other two hundred or so residents that they envisage to register soon. They have a gender composition of a 3:1 ratio of women to men. One of the project leaders of this group related their

experience growing from a saving group to a cooperative and the various means through which their growing stock of cognitive SC in the form of trust, cooperative attitude, capacity and knowledge, facilitated greater risk taking in the form of growing investments and savings, which enabled them to strengthen their bargaining power within the community, to win more members and become a cooperative which could access loans on favorable terms from micro-finance institutions.

“We later on Joined Muungano wa Wanavijiji, the Federation of Slum Dwellers-Kenya, where we learnt a lot to do with our rights as slum dwellers.

Our strengths through community organization improved, and it is at this point that we formed savings groups which we later organized into networks and begun the culture of savings. I remember at that time community members would save as little as Ksh. 5, then, it may not have been sufficient but it created a bond between our members and extended communities.

It is then that savings gave us a purpose, and the purpose was to have access to secure tenure and better housing. We begun realizing this purpose, and with the support of Muungano wa Wanavijiji we did a settlement enumeration and mapping exercise, whose aim was to ascertain the number of households within Ghetto. This was then preceded by a house dreaming process, which again was actualized into drawings by our able architects provided by Akiba Mashinani Trust.

As savings groups, now under the framework of the Ghetto Land and Housing Cooperative, each beneficiary on our records raised 20 per cent of the total construction cost, so that we may be able to access low interest loans from Akiba Mashinani Trust a financing facility of Muungano wa Wanavijiji) to build our dream homes.

In the early 2000s, we had begun to pursue security of tenure and just as a mere group it was difficult for us to pursue this line of advocacy, owing to the legal obstacles that stood before us. We then did our research and found it worthy that we register as a cooperative, that would stand us a chance of advocating for tenure rights as residents of Ghetto.

Just recently, we underwent training as members, with the department of Cooperative development and we felt empowered to proceed with our advocacy initiatives. We developed our own by-laws that would guide us as a people. We then elected interim office holders to steer the agenda of the members.

On an economic perspective, the cooperative has empowered us in a good way, initially we had no borrowing powers as a group and now with the cooperative in place we have gotten loan offers from mainstream banks and micro-credit institutions owing to our huge savings. This has empowered us in terms of access to funds and investments.

We have about 300 members who are in the housing project and another 200 who are residents of Ghetto, most of them are small scale business people. Savings as a group has been beneficial to us.

Members subscribe to the proverb that says, where you money is your heart is there too. Savings has brought us on the same page on matters of development, and this has enhanced our borrowing capacity, just like in the ongoing construction project most of our members were able to raise the 20 per cent required to access the remaining loan balance for the individual house units.

Other than housing, we have various structures such as the Muungano development fund and welfare kitties to sustain our livelihood needs.”

This account illustrates how the initial trust amongst the group members in terms of saving together in a common fund, facilitated greater risk taking by members within the group, in enabling the growth of savings within the common fund, and developing willingness of members to invest in bigger housing projects. In addition, as suggested by network theories, participation in the form of a network- Ghetto Land and Housing cooperative, made the members less concerned with relative gains and more concerned with their individual absolute gains from the process of cooperation. Suffice it to say, of course some members of the cooperative stood more to gain from cooperating than others, or had more or less technical and financial resources to share than others. But either way, as long as they stood to benefit individually from the process of cooperation to whatever degree, they were willing to invest in the process.

This had a facilitating role for knowledge sharing within the group whereby the group members collectively conducted enumerations and attended trainings on how to carry out advocacy work and gain knowledge on legal processes to secure tenure. The outcome of the process of knowledge sharing led to development of cognitive forms of SC such as organizational, advocacy and mobilization skills, situating the group at an advantageous position to maximize their bargaining power with external agencies to advocate for land tenure and facilitate access to loans, thus facilitating LS. Overall, illustrating how roles, rules, processes and precedents related to networks (structural SC) in facilitating the development of cognitive forms of SC such as trust facilitates access to resources in terms of guaranteeing various forms of LS as advocated by network theory. This also illustrates that the inner layer of binding social reciprocal relations are quite capable of providing individual and collective instrumental goals. The binding relations as facilitated by networks perform the function of mobilizing group cognitive resources to promote access to resources.

The study also encountered SGs whose motivations for participating in SGs was not purely for the members' LS but also had varying degrees of altruism, represented through SG projects that were not for self-interested income generation but for communitarian purposes. There are a few examples:

H-Town Elegant Ladies group being one. H-town is a young women's based group, started in 2014 to address high rates of gender-based violence (GBV) in Huruma in Mathare constituency through creating more awareness of GBV amongst women in their community. One of the founder's of the group that I luckily bumped into while I

was at the Muungano office, had this to say about the main motivation for forming the group:

“As we grew up, gender based violence has been a way of life among young women, but we as h-town we would like to change this belief and help reduce cases of rape and violence women.”

According to the field representative of Muungano in Mathare:

“H-town is the leading model within Huruma in curbing incidences of sexual violence against young women. In fact, some members of this group have been sponsored to attend specialized courses such as driving, home economics, and mentorship among others.”

The second example was “Kasarani Friends” which has been active for three years now. I was lucky to meet one of its representatives, an inspirational, kind and humble lady. When I arrived at her door, she lit up and informed me that she was expecting me. It was a tiny shack, mud and sticks for wall, and a tin thatch, barely enough room for three, but the reception was so warm and welcoming that the nauseating smell of raw sewage didn't even bother me. She had this to say about what inspired her to start the group:

“Three of my friends took the initiative to begin the group, and back then our main purpose was to sustain our livelihoods through table-banking and gradually as our membership increased with every new member inviting in

friends from their individual networks, we ventured into S&L. But as we grew as a group, we felt obligated towards our community's suffering. We have all been through what they were experiencing and having overcome our suffering, and feeling empowered now, we felt obligated toward our community. We wanted to address the problem of drug addiction and particularly of changaa²⁵, create more awareness of HIV and offer counseling to HIV/Aids victims. We thought of what we could do with the little skills, knowledge and resources we had and counseling, sharing with others some good thoughts, some good words, reaching out to them was already so much that we could do. We have also been very consistent in maintaining a monthly fund to contribute towards food needs of the elderly in our community who cannot work or afford food.”

When Lisa Wanjiru, the coordinator of all the women's SGs in Mukuru, a woman full of life and energy and the chairlady of 'House of God', heard I was in Mukuru, she tracked me down and requested me to visit the school her SG was running for abandoned and homeless children. I had spent the entire day walking through the nooks and crannies of Mukuru under the scorching sun, and was very exhausted, but she came back for me a second time and insisted I visit her. The school was on the far end of Mukuru, right beside a dumpsite on a slopping plane, balancing its weight like a seesaw . The building was nothing more than mud and sticks for walls, crackling tin for roofing, compartmentalized into about 7 tiny 4 meter by 4 meter classrooms. The classrooms had rusty broken benches for chairs and tables. But the energy and enthusiasm of the students of receiving a visitor was in utter contrast to the languid

²⁵ Local beer

and melancholy embedded in the walls of the school. They were clearly expecting me and had prepared several dance and poetry recital performances for me in advance. This is what Lisa had to say about her motivations for participating in SGs and eventually starting the school:

“We started our group by saving Ksh 10 weekly with Muungano, until it reached 200,000. We wanted to ensure that we would always have a financial backing in times of need. But then the treasurer and chairman of our group stole the whole amount. But now we have restarted our group on a new footing, keeping track of all our savings more carefully, and ensuring all members are involved fully in all decisions pertaining our savings. I felt the need to start this school for homeless and abandoned children because I felt the need to help the children of my community, I couldn’t just leave them out there! I picked them up from that dustbin. I wonder if you can see that dustbin? (She asks with a look of concern, while pointing at the dumpsite just outside the school). Most of them are not even paying. For so many of these children, I provide their food and uniform. I have even counseled and continue to do so for many of their parents, who have refused to take their responsibility because of drug addiction.”

These accounts suggest that although the initial motivation for people to cooperate may be selfish self-interest in terms of securing their own livelihoods, this selfish self-interest often evolves towards a concern for the community, and subsequent actions to address the needs of the community. These SGs were vital examples of success of SGs leading to positive instrumental outcomes for the community as a whole. It was

important to understand the cognitive process related to how self-interest evolves to communal-interest and why it occurred in some SGs and not others. Was it the function of rules, roles, precedents and processes related to networks? Or was it because some individuals possess certain intrinsic qualities that make them more altruistic and pro-active towards the needs of their community than the rest of the community, and thus more prone to participate in networks for communitarian purposes. The function of roles, rules, precedents and processes related to networks is important to understand how participation in SGs is facilitating communal and altruistic concerns and actions. But the answer clearly goes beyond the explanation of the function of networks, as not all members of savings groups and not all SGs evolve to become communitarian or altruistic or engaged in addressing the needs of the community. Thus, the research attempted to compare and contrast the elements of communal or altruistic SGs and SGs functioning for the sole purpose of their member's LS needs.

The study thus attempted to assess whether the amount of cash savings of a SG could be used to predict the likelihood of whether a SG had the potential for altruistic or communitarian action. In this case, the amount of saving of respective SGs was viewed as a proxy indicator for the success of SGs in terms of fulfilling its role of guaranteeing LS for its members through the processes of effective organization, consistency and responsibility of members following the rules of the SGs, proper record keeping and effective leadership. While it is difficult to measure the outcome of these processes in terms of how successful they are in guaranteeing LS, amount of group saving as an outcome of these processes is a good measurable proxy indicator. Amongst the 45 group representatives documented only 31 stated their group savings

(see table 1.1), the rest of the representatives claimed to not know or did not have any savings. Amongst the groups with the highest savings, none of them had an altruistic component to the activities of their SGs. All their core activities were related to sustaining individual livelihoods and needs, as table 1.1 indicates. This can be compared with the groups whose core activities included altruistic projects geared to address community needs, whose savings were zero, or below Ksh 20000. It can thus be inferred that the amount of savings or how successful the SG is does not affect a groups decisions to include altruistic projects within its core activities. If anything, it was the groups with the lowest savings or financial security that tended to be more altruistic according the data. In addition, all the 11 interviewees located in Mukuru stated that large amount of group savings added to the possibility of funds being stolen or mismanaged, and thus ultimately the group disbanding. For example, interviewee 7 stated, *“The problem arose when our savings increased. The treasurer and president found it more profitable to eat our money than stick around with us.”* This finding raises several counter-arguments as pertaining the basic tenets of the neo-Tocquevillian network theory. According to network theory, as group functions evolve to become more effective, the stock of SC increases within the group, and is then transferrable to the society or community within which the group is embedded. However, what the evidence seems to suggest is that as group functions evolve to become more effective, increasing stocks of both structural SC and cognitive SC leading to increased group savings and higher investment projects, these SGs become more closed up and self-interested. This confirms the argument by Small (2002) that at the upper level of participation, SC building is likely to occur as a result of achievement, interaction, membership and group identity leading to feelings of belonging, obligation and reciprocity. However, the productive SC produced can

simultaneously result in perverse externalities where the strong cooperative norms generated at the group level often result in exclusion of some social groups. For example there is a high registration fee to gain membership in high functioning SGs with big investments and good savings. Not all sectors of the slum population, especially the youth mostly unemployed or informally employed, who can afford membership. One of the reasons stated by the youth representative of Korogocho for majority of the youth not participating in SGs was high registration fees, and a regular weekly saving which is very difficult for most youth to afford, as “*most of them do not have a regular income.*” Thus, freedom of association inherently also implies the freedom to exclude, which in itself is not a social bad, as it enables individuals and groups to underwrite their own identities and choose who to associate with, however, it does contribute to various forms of negative externalities as will be explored further at the network level of association.

However, it still remained to analyze what made some SGs altruistic as opposed to others. One significant similarity between the altruistic SGs is the fact all of them are either women or youth groups, as opposed to being mixed groups. From accessing the livelihoods of the women who ran these groups, the reasons could be inferred why they felt the connection with their community and hence felt a direct responsibility for their communities as stated by their accounts above. Most of these women ran local informal businesses from the comfort of their houses, or from the street corners located within their neighborhoods. They did not move out of their neighbourhoods to find employment elsewhere, as maids or factory workers. Their work was based within the informal settlements within which they were located. For example, the forerunner of Kasarani Friends ran a poultry farm from the comfort of her house. The

forerunner of H-town ran a small kiosk within the neighbourhood. As such these women are frequently interacting with the people in their community, which enabled them to extend their networks within their neighbourhoods. These informal networks did not only provide them all the necessary news, gossip, updates, information about opportunities, but also connected them intrinsically to the people of their neighborhoods in such a way that places them as gatekeepers and powerful mobilizers.

In contrast, when I asked interviewee 17, who worked as a cleaner at a NGO located within the city centre, why his group did not participate in alternative projects beyond its self-interested income generating project, he had this to say:

“I leave home by 8am and I am back at 9pm. On weekends, I have to visit my parents back home. I hardly spend much time at my place. I don’t have the time to know my neighbours. All our group members are working in factories or in neighbouring estates as gardeners, cleaners, maids. We don’t get to spend enough time in our neighbourhoods.”

In addition, what was particularly interesting was how he did not mention ‘community’ but ‘neighborhood’, in contrast to the accounts of the representatives of groups that had altruistic components, who overwhelmingly mention ‘community’, as observed from the statements of the representatives of H-Town, House of God, and Kasarani Friends respectively.

The explanation for the differences between SGs who are communitarian and those that are formed purely for the purpose of members' LS re-positions the theoretical debate between network theory and 2nd generation of CA. While it may be induced from the illustrations of SGs that are purely based on LS that rules, roles, processes and precedents of networks facilitate access to resources, this access is clearly limited to only the participants embedded within these networks. The 2nd generation theories of CA, however give eminence to the function of individual personalities and social relations in relation to how the roles, rules, processes and precedents of networks play out as illustrated by the altruistic SGs. It is because of key individuals who not only possess altruistic and cooperative values, but who are also strategic gatekeepers of informal networks and have community acceptance, who amplify the stock of resources within their respective SGs or formal networks and move the SGs beyond their self-interested roles to more communitarian functions, as illustrated by the leaders of H-Town, Kasarani Friends and House of God. They act as agents who activate and mobilize dormant cooperative and altruistic values and attitudes through the structure of rules, roles, processes and precedents that networks provide. They are agents who facilitate organization of SGs that enable better and more effective CA to address the needs of the community. This has an important implication for the success of participatory interventions at the community or local level that seek to promote CA, in that even more important to the methodology and process of these respective interventions that involve how networks are organized, is the presence of pre-existing popular agency of or on behalf of the community.

As the inner layer of binding social relations between the members of respective SGs extend outwards to an intermediary 'bonding' layer where SGs become the unit of

analysis that interact within extended networks, the intensity of relationships decreases, resources embedded within the network become more heterophilous and diverse. New dynamics that operate at the bonding network level are introduced that have different effects on SC, which the next section explores.

4.2.2 Participation At The Network Level (Bonding Social Relations)

Ties that generally share information and resources, and where all members do not necessarily interact with one another or have obligatory reciprocal relations with each other, typifies the intermediary layer. This layer is composed of both weak and strong ties, direct and indirect ties between diverse groups with network closures (SGs)-these ties are said to be ‘bonding’. Networks are representative of this layer, whereby the ‘binding’ social relations generated at the SG level is pooled to form a network at the informal settlement level, with each network represented by a field coordinator, who is located at a structural hole or is the weak link between various closed networks or SGs, who facilitates communication amongst SGs, and between SGs and the national federation (Muungano). Sometimes, in situations where the participation of representatives or role incumbents of various SGs is sort, they may find themselves located at structural holes between SGs with network closure (SGs). Participatory methodologies that involve repeated interaction of the these role incumbents and field coordinators are supposed to result in the formation of stronger ties and norms of reciprocity between the SGs due to better information flow. Muungano networks within Mathare and Korogocho were not as established, since these target areas were fairly recent ventures, hence in order to gather sufficient information on how ‘bonding’ SC plays out at the network level, the focus was on SGs and the networks

that connect them in Mukuru, where Muungano had established itself firmly over the last decade.

As evidenced and as illustrated in the previous section, reciprocal and binding social relations at the SG level were strengthened through roles, rules, processes and precedents associated with networks, activated and facilitated by key agents and gate keepers. Hence, if there was a conscious building of productive SC at the SG 'binding' level, this is however, very productive SC, which led to various negative externalities at the 'bonding' network level. These externalities played out in various forms especially through competition between SGs as confirmed by the director of Munngano, Jack Makau who stated, *"We did not foresee this kind of competition between the groups. Our goal was really to create a sense of belonging to a community, a sharing of resources and skills amongst them for communal self-empowerment"*. 12 of the 15 SG representatives in Mukuru also felt that their SGs were being sidelined from various development projects and were not being sufficiently invested in. For example one of the representatives of the oldest SGs in Mukuru Kwa Reuben stated,

*"At a time we were taken to see the activities of Muungano in Kalimoto, where they had built people new homes, but it seems that the concerns of other villages like ours have been sidelined, and we have not been included in the process. They are not concerned with Mukuru kwa Ruben. They are only concerned with what happens on the 'other' side. That is the problem we have now"*²⁶

²⁶ Interviewee 13

This evidenced competition could be related to the fact that SGs have to be sufficiently organized and effective in their functions in terms of good record keeping, good communication with the federation (Muungano), good history of internal loaning, effective and responsible leadership, etc. in order to access scarce and competitive loans from a good bargaining position. Access to loans and opportunities to invest in income generating projects at low interests are means to guarantee LS as has been previously established in the last section, and also indirectly determines the economic power position of the SG relative to other SGs within the network. As such, information of availability of new opportunities for investments and how to access loans at better interest rates is a very important determinant of how that economic power is distributed, or how resources within that network is distributed. As the chair of Ghetto Community SG pointed out “All initiatives boil down to access to information and the opportunity for Muungano members to learn from one another, through sharing of information via learning exchanges, interlinks between other savings groups networks in Nairobi and other counties, partnerships and collaborations and most importantly access to affordable loans for the urban poor.” What the study, however, noted was that the competition between SGs played out through various means of information monopolization.

Firstly, the evidenced accounts suggest that even SGs within the same informal settlements are unaware of each other’s activities, suggesting a lack of collaborative and cooperative ties between these SGs, which allow for sharing of information. The 15 SG representative in Mukuru, suggested that though they could estimate how many Muungano SGs were functioning within their settlement; they had minimal contact

with any of them and were unaware of the activities they were involved in. One of the SG representative in Mukuru stated:

“there are about 4 or 5 groups I know who are now with Muungano. I don’t know who they all are but I know the oldest one is the one near the railway line. We have never been on any exchange or networking event with any one of them. We are not a very favoured group (laughs)”²⁷

There were several accounts that suggested the extent of this lack of cooperation and coordination between the SGs in Mukuru, which was illustrative of how dysfunctional the network within Mukuru was:

“After a while the network lost momentum and became dysfunctional but we continued to survive as a group”²⁸

“The networks cannot survive. No one is willing to remove 50 bob from their pocket every week to hire a venue for the meeting and spend another 20 bob for matatu. The venue should be Muungano’s responsibility”²⁹

“It has been quite a while, perhaps six years since anything was organized at the network level”³⁰

²⁷ Interviewee 11

²⁸ Interviewee 5

²⁹ Interviewee 7

³⁰ Interviewee 3

“Whatever is discussed at the network never reaches us (Do you try and find out?) From who?”³¹

One factor that was pointed out by all representatives of the 15 SGs in Mukuru, as explanation for the lack of collaborative and cooperative ties between SGs resulting from poor information sharing was the ineffective role of field coordinators who function at structural holes or as weak links between SGs.

“perhaps Muungano should organize community workshops and seminars so access to information becomes easy for all instead of relying in field coordinators who only visit those who they know”³²

“the only reason we got to know of Muungano and the opportunities it offers is because I knew Doris (field coordinator of Mukuru) from before, but there are many youth group like ours who are struggling on their own”³³

“You should not only rely on your field coordinators to send us your information we never get, you have our numbers, just call us and let us know”³⁴

‘She (field coordinator of Mukuru) does not want to tell us anything. She is too afraid of how strong we are’³⁵

³¹ Interviewee 12

³² Interviewee 2

³³ Interviewee 6

³⁴ Interviewee 10

³⁵ Interviewee 11

These accounts suggest that the field coordinators are likely to share information with those within their informal networks, and often do not venture outside of these networks to reach out to other SGs within the informal settlement. In addition, there was a huge sense of dissatisfaction amongst Muungano's staff of the field coordinators' roles in engaging with and monitoring newly formed SGs. Which was also related to the fact that by the beginning of 2015, the field coordinators reported more than 875 SGs that were active, but surprisingly Muungano only had the documentation of 271 SGs. Some of the SGs documented were missing inventories, or registration certificates. But as part of the monitoring team, we keyed in all the groups as long as we had even one form of documentation to prove their existence, which suggested that the missing SGs had broken up. When this issue was brought up at the Focus Group Discussion with 12 field coordinators within Nairobi, some of the challenges they stated were related to the fact that the target areas under their respective jurisdictions were too large to monitor effectively. In addition, the field coordinator of Kibera in a personal interview stated, *"It is not enough to only mobilize a group, keeping track of how it is doing, helping it resolve challenges, keeping it involved in new activities and trainings. This is where many of us fail."* Thus he acknowledged that the part of the reason for the disintegration of the SGs, was the ineffective role of field coordinators too. Limited financial resources were not mentioned as a factor for ineffective monitoring. The study later established through Muungano's director, Jack Makau, that the field coordinators are directly paid by the SDI federation and not the support organization- Muungano, which could explain why.

What this illustrates is that whether productive SC at the ‘binding’ level of SGs is transferred as either productive or perverse SC at the ‘bonding’ level of networks, is highly depended on individuals or field coordinators who function at structural holes or as weak links between SGs. The context in which SGs relate with each other inherently antagonizes them from each other due to the limited access to competitive loans and opportunities, and scarce and competitive development projects, thus, information is viewed as power as it facilitates access to these resources. As such, if field coordinators, further skew the inherent competitive dynamic by monopolizing information sharing channels between SGs at the network level, the antagonism between the SGs worsens, leading to perverse SC at the network level, but at the same time strengthening productive SC at the SG level due to competition. Hence, productive SC at the ‘binding’ level reinforces perverse SC at the ‘bonding’ level and vice versa.

4.2.3 Participation at the Federation Level

Both binding and bonding ties share certain common interests that situate them in a ‘social circle’. This outer layer is characterized by a shared membership and identity, even though all the members within it may or may not interact with each other. In the case of Muungano’s participatory tool, there are several factors that sustain this collective membership and identity. One is the regular interaction of members within and between SGs, and their involvement at the network level through regular meetings. A second is through the national fund that leverages the savings of constituent savings groups to support larger slum upgrading initiatives. Third, is when leaders groomed at the community level who have demonstrated capacity in community and resource mobilization, networking and negotiation, conflict

resolution, planning, organizing and budgeting take up central positions at the network level, ensuring that the voices of the poor are informing the city wide agenda and policy. Muungano in this case is the institution responsible for providing the backdrop for this collective membership and identity, understood as being the outcome of the work done by Muungano to produce a shared understanding of the issues at stake, the terms under which different actors, either individuals, groups or networks might work together, and the actions required to effect change. This segment of the study analyzes the research findings on the nature of the participatory tool Muungano is utilizing in its engagements with SGs in order to create a backdrop for this collective membership and identity.

Thus the first fundamental guiding theme in evaluating Muungano's participatory tool was the SGs' satisfaction with Muungano's communication and coordination process. Amongst the 45 SG representatives interviewed 41 SGs reported being unsatisfied with Muungano's communication and coordination system in place. As the following respondent accounts suggest:

“But a time came when there was a widespread breakdown of these groups, widespread money laundering, and miscommunication or lack of communication from Muungano's side. We were left in the dark, with no one to address our concerns.”³⁶

³⁶ Interviewee 10

“The coordination between the saving groups and Muungano has been disappointing for us. This is one of the reasons why many saving groups have disintegrated”³⁷

“I went to their offices myself sometime last year to find out if they were still with us and why no one had come to check up on us”³⁸

Much of this dissatisfaction was related to lack of information or misinformation from Muungano’s end, as these accounts illustrate:

“the biggest challenge really is the fact that these micro-credit organizations such as Tufaulu or AMT do not stick to the pre-conditions of loaning and always change their conditions with the process. It is as if they are lying.”³⁹

“We then aligned ourselves with MUST as we were promised a loan of one million with a down payment of ten thousand. However, after we made the down payment we were told that we were initially misinformed about the amount of down-payment needed. We don’t know who to believe any more”⁴⁰

“There seemed to be a confusion amongst us who all these organizations were and what they were doing. There was Umande Trust, Pamoja trust and MUST. We did not know when they split and became different organizations and who we were now under. We did not know who to approach to address our

³⁷ Interviewee 7

³⁸ Interviewee 11

³⁹ Interviewee 7

⁴⁰ Interviewee 4

problem of evictions near the railway-line. After long we came to know that MUST was now handling micro-finance, Pamoja was handling social and civic education and Umande was handling sanitation services. For long we had been aligned to Pamoja, but we realized it was not specialized to deal with the specific challenge we were facing of evictions, and of getting better loans.”⁴¹

These accounts suggest that SG members did not have complete and accurate information on the process of loan application. They were often misinformed about the amount of down payment to be made, or did not know of the pre-conditions of receiving the loans. Furthermore, with the mushrooming of various micro-credit organizations, which provided very little information as to their specializations, and specifics of their loaning conditionality, SGs were left confused as to which one/s to align with to best address their needs. In fact, amongst the 63 SG representatives who had completed the questionnaires, only about 15 had applied for and 12 successfully received loans. Furthermore, according to AMT’s field coordinator in Mathare:

“AMT has lost almost 30 million since last year in defaulted loans, and thus we have made our loaning process stricter with more conditions and higher interests. We are also developing a system, which can track down individual responsibility for the loans, thus very few groups actually take loans. For the more than 10 groups I am overseeing only five have applied and only three received loans.”

⁴¹ Interviewee 6

The account explains that the inherent complicated process of loan application could partly explain why SG's were dissatisfied with Muungano's and AMT's communication and coordination process as regards to the process of loaning.

Other respondents stated the complicated process of registering their SGs, as causal factors for their dissatisfaction with Muungano's communication and coordination process. In fact, as part of the monitoring and tracking team of SGs, amongst the 271 SGs that we had documented, only 120 had registration certificates. When representatives of unregistered SGs, about 22 amongst the 45 interviewed, were questioned about their status of registration, almost all claimed to not understand the specific benefit of going through the cumbersome process of registration, when they did not seek to apply for loans in the future or invest in any housing project. For example:

“... and then there is so much paper-work and processes to register our group, we rather leave it to Dorris (field coordinator of Mukuru), very complicated.”

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“I run this business alone, I don't have the time to go through all the processes of registering this group.”⁴³

“We are doing well ourselves, when we want to apply for a loan we will think about registering,”⁴⁴

⁴² Interviewee 9

⁴³ Interviewee 14

⁴⁴ interviewee 10

The general dissatisfaction with Muungano's communication and coordination process, does not only serve as explanation for the low registration of SGs, the widespread disintegration of SGs, and the decreasing number of SGs applying for loans, but also seeped down to affecting decision-making processes through which Muungano engaged with beneficiary communities, especially in relation to housing projects.

Thus the second guiding theme that was used to analyze the nature of Muungano's participatory tool was the community's feeling of involvement in the decision-making process at the project identification stage, planning stage and implementation stage. Only three of 45 SGs interviewed were involved in Muungano's development projects, which were mainly centered around housing projects in Mukuru, as Muungano had yet to venture into housing projects in Mathare and Korogocho. These three SG representatives were part of the Greenfields housing development for 2000 slum dwellers, which involved the development of a market subsidy for construction of slum dweller housing. Loan financing was accessed from African Investment Bank and Shelter Afrique by AMT on behalf of the SGs. This meant that the repayment risk of mortgage financing was not borne by the SGs. The first phase of the project of constructing 500 unites was completed. However, an organisation called Makao Bora Trust, formed by community leaders who were involved in developing the project and who retain project bank accounts was contesting the housing project. Makao Bora's plan was to build a school on part of the land that was to be used for the housing project using the funds it had secured through a Norwegian non-profit. Muungano's official stance on the issue was that it felt that Makao Bora

was unable to demonstrate that they represent the wishes of the 2300 community members who had contributed to the project and as they are not a legally recognized entity of the project, land titles could not be transferred. Furthermore, beneficiaries of the housing project still had US\$20,000 outstanding in repayments to AMT⁴⁵. When I met Interviewee 21, a water vendor and community leader, who had lived in Mukuru for the past 15 years, he had more questions for me than I had for him, to confirm that what I had gathered from my previous interviews reflected his truth. I sat next to him at his tiny water-vending stall, with a falling tin- thatched roof, sheltering a water pipe that was being waited on by a long queue of women to fill their jerry cans in the scorching sun. In relating his views of Makao Bora he stated:

“They (Muungano) did not involve us in planning how the upgrading was to be done and discussing how people who would be displaced due to the construction would be compensated. They gave us no information, they just came and did their thing. They did not even ask us what we needed, and just started doing the upgrading. Same with Muungano, they come here with a package of what they can do, but do not try to address our problems. I can tell you this community has a real sanitation and water problem, see the long-line of women standing here for water and our youth are dying. But that is not important for them”⁴⁶

He was very bitter of the housing projects that were in the process of being implemented, but left halfway as his account illustrates. He felt that while housing

⁴⁵ UPFI Fund: <http://upfi.info/projects/mukuru-cross-subsidised-housing-contract-176/>

⁴⁶ Interviewee 21

projects only benefited the few within the informal settlements who could afford the loans, investing in sanitation and water projects, would have been more beneficial for the community as a whole. His account suggested an inherent bias of the housing project that seemed to favor the more socio-economically stable of the poor, and failed to address and further alienated the needs of the poorest. Respondent 31, in affirming the views of respondent 21 stated, *“they do not even think of how their projects are affecting the community. Do you even think, the people living in those stone houses, surrounded by shacks are living a normal life? We don’t need houses”*. Respondent 21 was referring the alienation the sudden change of status from living in a shack to a “stone house” that the housing projects were creating for those who could afford the loans and invest. Both the accounts are indicative of the fact that community opinions of their preferences were not being democratically determined. The two accounts suggest that Muungano’s participatory tool was failing at facilitating democratic decision making at the project identification stage illustrating poor community penetration, which highlights the needs of the more vocal and more socio-economic stable segments of the community at the expense of sidelining the more pressing needs of the entire community. The conflict between the interest between Makao Bora’s initiative to build a school and Muungano’s securing houses for their individual beneficiaries who can afford the loans is also illustrative of the dilemma to democratically determine and understand community needs and interests. While a leader 47 of Makao Bora claimed that Makao Bora *“represented the real Mukuru community and have the legitimacy of majority of the community”* Muungano claims otherwise, and still has high stakes in the project, almost \$20000 in credit from the beneficiaries of the housing project who have refused to make further payments

⁴⁷ Interviewee 27

until their status of their land titles is clear. What serves the community best- school or individual house or a public washroom? How is that decided and by whom? Has Muugano's participatory tool been able to engage the community inclusively or is there still a selective participation of certain groups and individuals? These limited accounts cannot be sufficient to answer these questions, but they do raise important critical questions on Muugano's participatory tool.

Respondent 25, a woman in her late 50s, home-maker and running her own home-day care in Mukuru, further highlighted how the participatory tool of Muugano seemed to have sidelined her preferences for the kind of house she was saving up for:

“Look at the house they built me? I run a home day care, how am I supposed to do this in this space? This is not the house I paid for’ (Weren’t you involved in deciding what kind of house you wanted and where?) ‘ No, they were constructing new houses in greenfield, and we had to save to get a loan to pay for the houses, so we did.”

Her account illustrates that the opinions of beneficiaries of the housing project regarding what type of housing they preferred was never prioritized, in fact the beneficiaries according to her account had no information of what type of houses and on which locations they were saving up for.

These accounts suggest that Muugano's participatory tool in terms of communication and coordination with SGs, and engagement in decision making processes with SGs involved in housing projects, while seemingly achieving results

based outcomes from an outsider's perspective, were unsatisfactory at the process level. This seems to confirm the assertion of critics of participatory approaches such as Trevor (2004), Botes and Rensburg (2000) that participation is increasingly being used means to achieve measurable project related outcomes as opposed to process-related immeasurable one such as changes to how community members relate with each other and to development agencies. This is reflective of the increasing dominance of results and evidence-based management systems in current development practice. An overemphasis on results in these cases resulted in less attention being paid to the nature of the process- equitable, fair or inclusive and poor community penetration by Muungano. This resulted, as these accounts suggest, to a form of selective participation of more privileged socio-economic groups that could afford loans, invest in the housing projects or even participate in daily savings. Furthermore, even the participants, as illustrated were overwhelmingly dissatisfied with Muungano's communication and coordination process and the disengaging process through which their involvement was sought in the housing projects.

5 Conclusion

The conclusion chapter aims to present a summary of the four main conclusions drawn in the data analysis chapter and what they imply within the broader development debate.

5.1 Contextual Understanding of Social Capital

The first objective utilized a holistic theoretical framework that incorporated elements of both the first generation and second-generation theories of CA or network and communitarian theories of SC, in analyzing the empirical data to demonstrate the interaction between cognitive and structural SC through participation in SGs. What the evidence concluded is that cognitive and structural SC simultaneously enhance or retrograde each other. For example, structural SC enhances cognitive SC such as trust by inducing the likelihood of reciprocation through extrinsic processes of social exchange, interaction, and rules, but at the same time, these processes are sustained through intrinsic/ subjective cognitive forms of SC that derive from mental processes, such as trust. While, cognitive SC such as trust are necessary to build and initiate networks, or structural SC, at the same time, these cognitive forms of SC are sustained and enhanced through participation in these networks. Thus, there is an essential intrinsic cognitive dimension to networks in addition to the extrinsic processes of exchange and interaction, which strengthens cooperative behavior and thus strengthens the functioning of networks. Hence, cognitive forms of SC are part and parcel of structural SC because as evidenced in the study, even though roles and rules that define networks may be objective, the sanctions or incentives exercised by role incumbents and invoked by rules, depend on their effectiveness on cognitive SC-trust- depended on the intrinsic perceived character of the role incumbents for

example. This trust as illustrated is not only depended on the function of networks but also on exogenous processes occurring outside networks such as general perception of men being ambivalent hence less trustworthy, or of the youth being irresponsible thus less trustworthy, the informal networks one is embedded within that position them to access group membership by winning trust more easily, or just how consistent and responsible a member is in following rules of the SG (not the rules of SG parse).

The broader implication of this conclusion for development is that since existing stocks of SC influenced through community socialization processes and attitudes is not only a pre-requisite for the success of networks and associations, but is also simultaneously affected by the processes induced by networks, the success of participatory approaches is depended on their comprehensive understanding of the way structural (networks) and attitudinal SC interact in the variegated contexts of their implementation. A contextualized understanding of the intrinsic and extrinsic informal socialization process, attitudes and behavior of communities, which form the bulk of its attitudinal SC is essential in adapting participatory methodologies accordingly to become more of a situated practice. The conclusion reiterates and supports the case for ‘populist’ and ‘participation in development’ approaches to participation as highlighted in the literature review, which advocate for participation as situated practice and for the placing of local knowledge and realities at the center of development interventions. Hence, it also serves as critique to participatory approaches which tend to treat the “local’ and “community’ as self-evident and unproblematic social categories, by demonstrating that the ‘community’ is a site where complex social worlds are situated, whose interaction can be understood by analyzing the interplay between structural and cognitive SC.

5.2 Linking Participation to Social Capital

For the purpose of the study, the first objective in attempting to provide an understanding of the interplay between cognitive and attitudinal SC helped demonstrate the dynamism and complexity of what SC implied and set the basis for the second objective- “to understand how Muungano’s participatory tool influences SC”. This was studied within three tiers - the SG level representing the binding social relations, the network level representing the bonding social relations and the federation level representing social circle that encompass both the binding and bonding social relations.

5.2.1 Saving Group Level

In order to understand the processes that link Muungano’s participatory tool and SC at the SG level, the study first attempted to understand the motivation of the study communities’ participation, and the vital link between participation and SC was LS and more generally access to resources. Participation at the SG level served to guarantee LS or some form of access to resource through SC mobilization as the study evidenced and demonstrated. However, even though LS was the foundational motive for participating in SGs, some SGs evolved to function beyond their individualistic LS needs to communitarian and altruistic purposes as the study further evidenced. The important difference why some SGs evolved to serve more communitarian purposes while others remained to serve their individualistic LS needs was the process through which SC was mobilized in each respective scenario. The initial process for all SGs through which participation affected SC to guarantee LS was the same. Participation in SGs (structural SC encompassing rules, roles,

processes and precedents as first study objective illustrates) meant that initial trust (attitudinal SC) amongst SG members (e.g., saving together in a common fund), facilitated greater risk taking (attitudinal SC) (e.g. Investing together in housing projects), which facilitated knowledge sharing leading to development of further cognitive SC such as organizational, advocacy and mobilization skills. The development of these forms of attitudinal SC through participation (structural SC), situated the SGs at advantageous positions to maximize their bargaining power to access cheaper loans or advocate for land tenure, hence facilitating LS. What determined if and how these SGs evolved to become altruistic or to move beyond addressing of individual LS needs to communitarian needs was the presence of agents who could activate and mobilize dormant altruistic values (attitudinal SC) within the SGs through the structure of rules, roles, processes and precedents (structural SC).

The conclusion reiterates the research findings of Anirudh Krishna. In examining the link between SC and CA in 69 village communities in Rajasthan and Madhya Pradesh, Krishna concluded that although the presence of SC is important, strategies that are capable of harnessing and directing it towards higher outputs of CA is vital, as undirected SC might end up achieving nothing more than a lot of collective inputs (2002:165). Thus capable agency is the missing ingredient to SC. The implication for this conclusion on how participation influences SC at the SG level for both individualistic LS needs and the more altruistic communitarian needs for the success of participatory approaches to development at the community level, is that even more important than the design of the tool and process of respective interventions, is the presence of pre-existing popular and capable agency of or on

behalf of the community in order to address the broader communitarian needs collectively- CA.

5.2.2 Network Level

At the network level, a different set of dynamics operate between Muungano's participatory tool and SC as the study evidenced. One factor is that bonding social relations at the SG level are pooled to form networks of SGs at the informal settlement level, representative of bonding social relations, which are more heterophilous and diverse. Second factor is the presence of field coordinators or network representatives, located at structural holes or operating as weak links between SGs. A third important contextual factor is the limited access to competitive loans and opportunities, and scarce and competitive development projects generating antagonism and competition between SGs at the network level where access to information becomes power and thus not easily shared. Due to these factors, the productive SC generated at the SG level is often transformed to various negative externalities at the 'bonding' network level. This is because the competitive context within which SGs relate to one another inherently antagonizes them from each other making information (viewed as power) sharing more difficult. Field coordinators, further negatively skew the inherent competitive dynamic by monopolizing information channels between SGs, worsening the already weak, heterophilous and diverse bonding social relations. Paradoxically, however, these dynamics between participation and SC at the network level reinforced or encouraged the creation of productive SC at the SG level as evidenced.

This conclusion and its respective evidence illustrates the causal mechanism of how productive and perverse SC can be simultaneously reinforcing, reiterating the claims of Aldridge et al. (2002), Carroll and Stanfield (2003), Fine (1999), Torpe (2003) Erickson (2002) as highlighted in the literature. According to these scholars, the same characteristics of SC that enable productive benefits have the potential to induce negative externalities that could act as barriers to social inclusion and mobility, and divide rather than unite communities as groupings, discouraging CA. Thus, a stock of SC can be said to be simultaneously productive and perverse, and only contextualized research to studying the causal mechanisms involved can enable an understanding of the realization of productive or perverse SC. The conclusion and its respective evidence attempts to illustrate these causal mechanisms within the context of the three urban poor communities studied. In terms of its broader significance for development, it highlights the importance of a contextual understanding of the causal processes that link perverse and productive SC, which are simultaneously reinforcing, in order to design participatory methodologies which are fair, inclusive and equitable, thus encouraging of CA.

5.2.3 Federation Level

At the federation level, the study attempted to understand how Muungano was utilizing its participatory tool in engaging with SGs to create a backdrop for a collective membership and identity encompassing all the binding and bonding social relations. With respect to this objective, the two main elements of the participatory tool being studied were community satisfaction with the communication and coordination process and the community's feeling of involvement in the project identification, planning and implementation stage. For the first element, as evidenced, 41 out of 45 SG representatives reported a dissatisfaction with the communication and

coordination process related to the lack of information and misinformation from Muungano's end. Respondents reported do have incomplete and inaccurate information on the processes of loan application, amount of down payments to be made, complicated process of registering SGs and the pre-conditions of receiving loans. This dissatisfaction seeped into the second element used to evaluate Muungano's participatory tool at the federation level- community's feeling of involvement in project decisions. Interestingly, only three SG representative out of 45 interviewed were involved in housing projects initiated by Muungano, who were all part of the same project- Greenfields housing development for 2000 slum dwellers in Mukuru. The project as evidenced had created a division in the community in that a certain group of community leaders who had organized themselves into a trust- Makao Bora, felt that the land being utilized for personal housing for individuals who could afford loans, could be utilized more productively for building a school which would benefit the community as a whole. This conflict of interest in the community hinted at the fact that Muungano's participatory tool had failed to utilize a democratic decision-making practice to mobilize community consensus and acceptance at the project identification stage. The respondents' further dissatisfaction with how they were not involved in planning the design of their houses, and deciding the ideal locations for their houses as evidenced also hints at the failure of Muungano's participatory tool in encouraging community involvement at the planning and implementation project stages.

Thus, while Muungano seemed to be achieving satisfactory results from an outsiders or donor perspective due to the spreading presence and networking of their SGs, from

a closer look though, their participatory tool was creating divisions and conflict of interests within the Mukuru community and was failing to involve the community through democratic decision making processes at the project identification, planning and implementation stages, discouraging long term CA. This conclusion confirms the assertion as highlighted in the literature that participatory development practice is increasingly being dominated by results and evidence-based management systems which places a greater emphasis on results and less on nature of the process of whether it is equitable, fair and inclusive (Trevor 2004, Botes and Rensburb 2000).

These were the four main conclusions that the study drew from the field research and their implications for development respectively- (1) A contextualized understanding of SC demands social science research to understand and analyze the processes through which structural and cognitive SC reinforce each other; (2) Capable agency is the missing ingredient that determines how and if existing stocks of SC will be harnessed and activated for broader communitarian needs or CA; (3) A contextualized understanding of the processes that simultaneously link productive and perverse SC, which are mutually reinforcing is important in designing participatory methods that are fair, inclusive and equitable, thus encourage CA; and (4) When a participatory tool is more concerned with results as opposed to process, it creates or exacerbates existing divisions within the community, failing to achieve CA

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7 Appendices

7.1 Appendix A: Reflexivity in the Field

From 1st June 2015 to the end of August 2015, I conducted my fieldwork in three major slums of Nairobi- Mukuru, Korogocho and Kibera. I was affiliated with both the national SDI federation of Kenya composed of community field workers and its technical support organization, Muungano. Throughout the process, I maintained a self-reflexive blog in which I reflected on the dilemmas I faced in negotiating my place in the dynamic and controversial 'field' and how my presence constructed it in *conscious and sometimes sub-conscious ways*.

Sunday, 7 June 2015

"Every portrait that is painted with feeling is a portrait of the artist, not of the sitter. The sitter is merely the accident, the occasion. It is not he who is revealed by the painter; it is rather the painter, who on the coloured canvas reveals himself." Basil, my favorite Oscar Wilde character said in 'The Picture of Dorian Gray'. Truly, I cannot agree more, the gift of expression is reserved for the artist and not the subject of study, no matter how much social research or art claims to give voice to the voiceless.

Art is an outpouring of passion, unexplored inhibited desires, but a form of expression that annihilates the need to act; takes the burden of action off our conscience by allowing it to express itself cowardly, either through attempts at

representation or imitation. However, the inherent problem with imitation or representation is the dilemma between subjectivity and objectivity, suffice to say constructivism and positivism. How can we claim to represent something we have never felt or experienced wholly? How can a scientist who has never dived into the depths of the ocean or felt its waves with his heart but spends his whole life analyzing and studying its movements truly understand the ocean? Only a child whose vulnerability fully immerses him into the experience can understand it. How can one be objective in the field where one is embedded in the multiplicity of human emotions, prejudices, relationships, motivations, and vulnerabilities? And whose reality are we really representing, as there are multiple realities as there are people. These questions and dilemmas greatly concern me as I embark on my fieldwork...

This was my first journal entry as I embarked on my fieldwork. The overwhelming ethical dilemma I recognized was the limitation of keeping an open mind, or rather being objective. I felt that both at an individual level and as a professional researcher in the specific context of my fieldwork, I was embedded in larger processes and structures, which highly influenced by presuppositions, frames of reference or in general the categories I use to generalize and make sense of the world.

Firstly, the nature of the feat I was about to embark on required a certain scientific rigour that simultaneously limited my ability to truly understand the nature of what I intended to study. My training as a social scientist made me internalize processes such as theorizing, abstract thinking, analytic categorization, and general scientific rigour that I constantly employ, sometimes subconsciously in constructing meaning.

However, ironically, these same processes separated and distanced me from the practical human society I intended to study. Thus I posed the question of truly representing something, which I had no way of feeling as a researcher in my blog post. Bourdieu (1984) and Funder (2005) refer to this as the ‘academic bias’. Funder (2005:4) points out that only if we were to shed our academic agendas fully and become involved in the field or rather go native, that we may hope to really learn another culture, but that would mean forgoing our role as researchers.

However, even beyond this ‘academic bias’ I have been deeply conflicted by the question of my legitimacy of representing the concerns of my researched group not due to the fact that we do not share essential and natural categories of say race, age, gender, but perhaps because I have not experienced life in the manner they have, and have developed very different ways of seeing life and constructing meanings that they have. Even though I have grown up in the place where I went back to do my research and have also conducted previous research in the same areas, I have had the privilege of living my life in a sort of comfort that the people I was to research had not experienced. We had not shared in the same life struggles, we did not have the same opportunities and choices, and neither did we have the same structural constraints imposed on us by the society we lived in. I felt very much an outsider trying to impose my prejudiced categories in trying to understand their struggles. I saw poverty where they saw opportunity. I saw disempowerment where they saw choice. Kobayashi (1994) advises that in order to circumvent this dilemma, the researcher needs to focus on commonality and not difference; recognizing that commonality is always partial and difference is the historical condition that results from racism and sexism. After reflection, I do reckon that some experiences as humans are very similar

no matter what race, gender, ethnic group or social class you may be from, such as love, fear, sense of belonging, trust. All human beings experience these things and respond in their own respective unique ways, the experience cannot be limited within the boundaries of rigid categories of gender, social class or ethnicity. In categorizing we are essentializing on the basis of race, gender or class. I realized in doing so we tend to mask the difficult challenge of understanding social group formation and thus she advises on a 'politics of difference' to transcend these essential categories and disrupt their means of power, but at the same time appreciate them as the historical basis upon which present day change occurs. I thought that this was an innovative and revolutionary thought and had indeed solved the internal conflicts I had of my legitimacy to represent the group I was researching. I also felt that establishing my relationship with my research participants of mutual concern and trust, where there was mutual involvement and shared responsibility did address some of my concerns.

For the data analysis process, I subconsciously found myself interpreting underlying meanings of words, body language and the general interactions and actions of my participants. I have grown up in Kenya for the larger part of my life, worked in slums for more than three years and thus there are codes of conduct or presumed general knowledge about the context that I am familiar with, and this knowledge somehow influences the way I interpret the actions and words of my participants and compartmentalize the data collected through my own subjective lens. For example, most of my research participants during the interview said that ethnicity was not a factor influencing the formation of SGs, but in my questionnaires I find that many SGs are composed of people from the same ethnic group. Due to my previous knowledge of the context, I knew that people are likely to lie if asked directly about

ethnicity as a consideration for formation of SGs, because after the 2007 post-election violence there has been intense nationalization campaigns and people have become afraid to discuss familiarity based on ethnicity more openly, even if there are no negative connotations to it which explains my participants' responses during the interviews. Secondly, since I have worked in slums before, I understand that people from rural areas from the same extended families or same ethnicities tend to settle near each other in slums when they migrate to urban centers and since proximity has such a great influence in the formation of SGs, it explains why most SGs are composed of people from the same ethnicity, which explains my questionnaire responses. Thus, my subjective knowledge is highly involved in interpreting meanings and making sense of data collected.

Do these experiences then suggest that one should do away with objectivity altogether? Funder (2005) advises not, but to be aware of its limitations and suggests reflexivity of two forms to manage this:

First is paying attention to the role and implication of power relations and associated world views and epistemologies the researcher forms part at home and in the field: -

During much of my field-work, I maintained a self-reflexive blog, where I critically reflected on how my frames of references shaped the data collection, selection and interpretation process, which also accounted for Bourdieu's and Wacquant's (1992) advice on how to manage 'academic bias' by referring more to our non-academic experiences rather than academic experiences. For example, in my self-reflexive blog, I documented how specifically my paradoxical socialization as a woman growing up

in a conservative family but educated in a multicultural setting that supports critical thought helped me dig up an underlying problem that had a major influence on how my data collection and analysis process would unfold.

Saturday, 11th July 2015

I have always been a skeptic, especially of human societies that appear too well functioning and happy, perhaps my experience of growing up as a girl in a conservative family could explain it. The ways I was consciously and unconsciously treated at home made the art of compromising a necessary coping mechanism; whether it was my dreams, my words, or my time. I learnt how to speak to not offend. I learnt how to reserve the best for others. I gave up my dream to be a bio-medical engineer and took the safer and more convenient option for my family. It is the internalization of one's inferiority and the acceptance of the superiority of those you depend on that is at the heart of the art of compromising. It is this happy slave philosophy that gives the impression of a happy, well functioning and peaceful family and community and it is so internalized that very many women will subconsciously be enforcers of this culture of subjugation, unless they find opportunity for critical thought, which I fortunately did.

I believe it was this very paradoxical socialization that made me see through the overwhelming success stories of community organizing. I knew how to frame my questions to detect forced participation; because I have personally felt it and I found alternative ways of approaching my research topic. It is this turn of events that led me

to discover that more than 700 saving groups had disintegrated within a year due to the failed and mismanaged projects of Muungano.

I feel that this exercise in journaling was what Finlay (2002) referred to as reflexivity as introspection, which captures the process of becoming self-aware and describes the process of internal search through which meaning is discovered. This personal introspection, I feel goes beyond assigning personal meanings to one's experiences, to also understanding how one's experiences have affected their subconscious ways of assigning meanings. This process is thus integral for ensuring a balance between objectivity and subjectivity in social research.

The second form of reflexivity that Funder (2005) suggests is a dedicated effort to engage other actor's perceptions of the researcher's biases and interpretations: -

Even before I chose the specific topic I wanted to research, I was involved in consultations over phone and email with the director of Muungano, some of the field workers, and some of the previous researchers who worked with Muungano in deciding how relevant my research questions were, what adjustments were to be made to my methodology, and how best to frame my questions. This process was very vital in putting checks and balances on my own subjective categories and frames of references, which made the data collection process more relevant and well-informed. It also made conscious my sub-conscious biases such as the ways I always over-assume the role of key informants, which at many times as one of my colleagues pointed out further marginalizes the voiceless.

Secondly, one of the most important purposes of my Focus Group Discussions (FGDs) was verifying my initial interpretations of the data collected through the interviews and questionnaires. I held these discussions with my key informants and key officials within Muungano and the SDI federation. I presented them my initial findings of my interviews and questionnaires highlighted the inconsistencies, the anomalies and general patterns and what meanings I constructed from the data collected. For example one observation I made from my general experience in the field and in the office was a tension between the SDI federation or the field coordinators and Muungano, its technical support organization. In the first day of my research in Mukuru, when I had a member of Muungano accompany me to the field, the Mukuru field coordinator immediately called the chair and secretary of the national federation to complain of the presence of Muungano. The research was called off immediately. After five days, after the federation warned Muungano to keep off the research process, and after I negotiated my place again and apologized, I was allowed to start the research again but independently. From my own interpretation, the tension was caused by a number of factors but amongst the most obvious was that the field coordinators were community members who felt they had the final say on everything, while Muungano, the technical support organization of the federation, composed of experts and academics felt otherwise. However, I needed to confirm my interpretation of this tension and find out why it existed. This is an account from my journal of how I engaged other actors' perceptions in verifying my own interpretation:

28th July 2015

One of my major finding was that by the beginning of this year, the field coordinators (federation) reported more that 875 groups that were active, but

surprisingly the support organization (Muungano) only had the documentation of 271 groups. Some of the groups documented were missing inventories, or registration certificates, but I had keyed in all the groups as long as I had even one form of documentation to prove their existence.

I presented this finding to the field coordinators or the SDI federation, and there was a complete denial of my findings. I also observed a certain discomfort with the discussion of the issue. I was directly asked to leave the discussion I was facilitating so that the field coordinators could discuss this matter in private. After their private discussion, one of the field coordinators approached me in private and informed me that I had the wrong information. But I explained to him that this could not be so, as my report was confirmed by the director of Muungano and the monitoring and evaluation team of Muungano. When I related these events to the director of Muungano, he said, “I believe that the problem lies with the federation, that the field coordinators are doing a shabby job- patrimony, not dedicating enough time for mobilization and sensitization, and thus the communities feel isolated from the whole process.” I discussed the same issue with the secretary of the federation and he said that the number of groups on paper did not matter, because Muungano’s documenting tools did not account for the thousands of other groups, which were not based on savings but were purely advocacy related, so the problem had to be the poor documentation tools of Muungano. When I related these events to another independent researcher who had been working in the organization for two years he said that there is a power conflict between the field coordinators and the national support organization Muungano. It was clear to Muungano’s monitoring and evaluation team that the field coordinators were not doing their job, but Muungano

could not directly point these out to the federation as the relevance of Muungano as a support organization depended on the good evaluation of the federation- field coordinators. The tension as he described was also caused by the fact that the field coordinators are powerful gate-keepers in their communities who control access to their communities and influence their actions, thus they shape community organizing in powerful ways, beyond the control of Muungano.

This journal entry highlighted what Finlay (2002: 218) was referring to as reflexivity as mutual collaboration, which recognizes research as co-constituted accounts of participants who are also assumed to be self-reflexive.

Beyond these forms of reflexivity, analytic induction was a vital part during the data collection process, with the constant reformulation and redefinition of my hypothesis with the ongoing examination of cases. As for grounded theory, during my fieldwork, many of the indicators for the standardized codes were constantly being changed, as I was discovering indicators for the codes as an ongoing process. I began with certain presumed indicators of SC and participation but the more I interacted with my participants I realized their irrelevance and had to change them accordingly.