

# Manifestations of Deprivation and Self-Help Coping Strategies to Urban Poverty in Eldoret Municipality, Kenya

Joram N. Kareithi

Department of Anthropology and Human Ecology, Moi University, P.O Box 3900 Eldoret, Kenya  
jnkareithi@gmail.com

## Abstract

The preoccupation with rural development and poverty alleviation in Kenya has obscured the plight of the urban poor. The assumption has been that poverty is a rural phenomenon. Although this may appear true given the high incidences of rural poverty the rapid urbanization coupled with economic factors have led to increased concentration of poverty in urban centres in Africa in recent years. Yet, the analysis of the dynamics of urban poverty and alleviation measures continues to be given little attention at the policy level. Consequently, while rural poverty is well understood, information on urban poverty dynamics is largely not understood and at best speculative. Hence, the qualitative nature of urban poverty largely remains unknown and its dimensions unclear. There is now a growing recognition that poverty is multidimensional and has many faces, and that poverty and deprivation results from processes and interactions between social, economic, cultural and political dynamics of a society. A comprehensive understanding of the many faces of poverty and poverty alleviation measures need to extend beyond income to include the way the poor perceive their situation, its causes and remedial measures. This paper discusses the findings of a household study on the perceptions of poverty conducted in Eldoret Municipality Kenya. The study adopted a wide view of urban poverty that focuses on what people see as the causes of their poverty, its various manifestations and the way people respond to their depressed circumstances.

**Keywords:** Urban poverty, self-help groups, Eldoret municipality

## 1. Background: The Faces of Urban Poverty

The assessment of poverty in Kenya (Government of Kenya 1998a) suggested that poverty is largely a rural phenomenon. The report showed that incidence of poverty was 47 per cent in rural areas as compared to 29 per cent in the urban population. The statistics for urban poverty were based on a limited cluster of urban centers and as the report points out, the “magnitude of urban poverty should be regarded with a good deal of precaution” (Government of Kenya, 1998a: 33). This is hardly surprising given that overall, urban poverty has received little attention in Africa generally as it is assumed to be a temporary phenomenon. The assumption is that Africans who become destitute in urban centers have the option to repatriate to rural homes where they have a piece of land and relatives to take care of their social security needs (Dhemba 1999:8). This masks the extent and nature of urban poverty. While there are strong linkages and relationships between the urban and rural residents in Africa, presently, urban residents do not necessarily have claims to land and property in a rural home although they may have relatives there. In addition, the poor performance of the agricultural sector and the increased subdivision of land into small parcels have led to a weak rural economy. Poverty bred in rural areas is pushed to the urban centers through rural-urban migration as people move to look for better opportunities.

Projections show that the urban poor will exceed the rural poor in the 21<sup>st</sup> century, leading to ‘urbanization of poverty’ (World Bank 1996a; Wratten 1995:11). In Kenya projections indicate that urban poverty may represent almost 50% of the total poverty by 2020 (Oxfam 2009). Evidence of extreme urban poverty is visible in the cities of the developing countries manifested in increased number of people sleeping in the open pavements, beggars, street children and street families all driven to the streets by poverty. The concern for urban poverty is therefore an urgent matter given that more people will be living in cities than in rural areas in the 21<sup>st</sup> century (Habitat 1996), which will compound the problem in the absence of policies to tackle the issue.

Urban poverty has afflicted people in Africa for many centuries but little has been done to mitigate the problem. The view of the African elites and the authorities has been that such people should return to the rural areas where they will be gainfully employed in farming. These perceptions are tied to the historical evolution of urbanization in Africa. The African cities were historically regarded as bases for administrative and commercial activities rather than places for permanent settlement (Obudho and Obudho 1992:153), hence, were viewed as places where people go to work temporarily and return to the rural place of permanent residence and comfort. This view still persists today. This unsympathetic reaction is driven by an underlying attitude that poverty is a result of people’s failure to ‘work’ and therefore is responsible for their own misfortunes. This disregard of the urban poor is to be found in many parts of Africa. In particular, street children, street families and beggars are occasionally cleared off the streets into police cells because they are viewed as public nuisance, while informal dwellings for the poor are demolished to create room for development of housing for the better-off. The 1980’s/1990’s were a period of ‘urban crisis’ in which the general quality of urban life in Africa declined significantly and poverty deepened (Moser 1997, Moser and Holland 1997, Habitat 1996, Dhemba 1999). The

major forces behind the deterioration of urban life and the rise in urban poverty have been the general poor economic performance of African economies and the impact of the structural adjustment programmes. The structural adjustment programmes in particular led to the creation of the ‘new poor’ whose poverty and deterioration of standards of living are directly associated with the austerity measures implemented as part of the adjustment (Habitat 1996). Real urban wages have declined a cross Sub-Sahara Africa (Amis 1989), while unemployment has gone up by as much as 22 percent in Kenya (World Bank 1994:1). Retrenchment and redundancies have occurred in the public sector, a major employer for the urban population as part of the austerity measures to reduce public sector expenditure. These measures have led to the disbanding or privatization of parastatals as well as cutting back on employees. In the new county government structure in place since the elections in March 2013, the county government in Eldoret has engaged street hawkers and vendors in running battles in an attempt to clear them off the streets. The trade sheds off some streets used by the poor for businesses have also been demolished leading to loss of livelihoods at a time when unemployment has continued to grow and the absorbent capacity of the formal sector has stagnated. Indeed recent studies in Eldoret municipality indicate a growing urban population that is food insecure (Owino et al 2013).

The loss of employment has gone hand in hand with loss of subsidized housing or house allowance, which has accentuated the problem of housing for urban population. In some cases parastatals or government owned houses have been privatized, while the remaining is in a state of neglect, disrepair and decay. The municipalities, which have largely offered subsidized low cost housing for the urban poor in Kenya, have not kept the rate of demand. In attempts to cut back on expenditure, the more economically powerful groups earmark some municipality housing schemes for privatization exposing the long-term poor current residents to potential displacement. The self-build shanty settlements, which provided housing for the urban poor have significantly declined (Amis 1989:384), as the commercialization of the low-income informal settlements has accelerated. This alternative housing for the urban poor has become difficult because of the increased “grabbing” by the rich of public space on which such settlements were developed.

The policy to support agricultural development in Kenya in the face of severe economic constraints has seen the emphasis on rural areas and less investment in urban infrastructure and services leading to deterioration in the standards of urban services, environmental health and the general well being of urban population (Obudho 1995). The problem is especially acute in low-income settlements where garbage collection is further hindered by the poor infrastructure, which makes it difficult for collection trucks to have access. Where garbage disposal pits are dug, the limited space in the settlements makes their effective use difficult.

The problem of environmental health especially for the poor has been aggravated by the horizontal expansion of cities pushing the low-income settlements towards areas of poor quality land which is prone to environmental hazards and risks (Obudho 1995). These settlements often located close to garbage dumpsites, marshes or river valleys and sewerage lines, are precarious environments prone to flooding and animal and insect pests. Although land and housing may be cheap in some areas, provision of services, including piped water, garbage collection, electricity, road network and police patrol is poor, making it a hazardous environment. The inadequate provision of services by the formal providers of services such as water creates opportunities for informal suppliers at an exploitative price.

Although there is now a wide recognition that poverty has had many dimensions and definitions over time (Misturelli and Heffernan 2012), there are some subjective ones that cannot be captured through a measure that views poverty in terms of income only (Moser 1995, Chambers, 1995). The meaning and qualitative manifestations of poverty become clear by taking the peoples’ own perception of poverty and the context specific identification of aspects of deprivation and their priorities. This is critical not only in understanding people’s well being but also in the design of practical poverty reduction interventions. This study focused on the urban poor’s lived experiences, their perceptions of poverty and its causes and self help strategies used to cope with the conditions using a mixed methods approach in Eldoret Municipality.

### **1.1 Methodology**

The research was conducted in Eldoret town, the fifth largest town in Kenya. The research sample was drawn from the population of two low-income settlements – Huruma and Langas within Eldoret municipality. The socio-economic characteristics of these settlements, environmental conditions and housing are typical of low-income settlements in Kenya. Langas estate is located in the Southern part of Eldoret municipality, while Huruma is located in the Western part. The present location of Langas was formerly a White settler’s farm, which was purchased by a land buying company. Due to proximity to Eldoret town and demand for low cost housing, the original shareholders sub-divided the land and sold plots for residential development. With the extension of the municipality boundaries in 1988, Langas became incorporated into the municipality (Eldoret Municipal Council 1989). The two settlements were a horizontal expansion towards the peri-urban areas to accommodate the growing population. The study population was composed largely of low-income earners, who are either employed in the formal or informal sector or are self-employed.

### 1.1.1 Methods of data Collection

A combination of methods of data collection was employed. First, a household questionnaire was administered to 300 households sampled from the two settlements, using area cluster sampling method. The clusters followed the local distinctions for different sections of the settlements as reflected through local names. In each cluster, a number of compounds (plots) were picked at random, and one household was picked for the administration of the questionnaire.

Key informant and in-depth interviews were carried out among selected community leaders, officials of self-help organizations, ordinary members of self-help groups, social service workers and ordinary residents in the settlements. Informal and formal interviews were carried out with residents on issues of poverty, environmental health, provision of services, and the historical trends in the social life of the settlements.

Observation was also used to collect data. In particular, transect walks were made in the settlements to observe social dynamics, economic activities, physical environment and housing. Participant observation was carried out to gain insights into the actual dynamics in the operation of self-help groups during normal periods, and crisis situations (eg sickness of a member, funeral arrangements) in the study area.

#### 1.1.1.1 Objectives of the Study

The study had two main objectives as follows:

- (1) To investigate the people's own perceptions of the nature, manifestations and causes of urban poverty.
- (2) To investigate the actual coping strategies used by the urban poor to cope with the adversity and their effectiveness.

## 2. Study Findings and Discussion

### 2.1 Socio-demographic characteristics of households

The socio-demographic characteristics of the households give insights into important dimensions and trends in the internal organization of the households that have implications for their well being (Table 1).

Table 1: Social and demographic characteristics of study households

N0.	Gender of household head	Percentage of households (N=300)
1.	Male	90
2.	Female	10
	<b>Educational level of household head</b>	
3.	No formal education	2
4.	Primary education	38
5.	Secondary education	57.3
6.	Tertiary education	2.3
7.	University	0.3
	<b>Education Level of Spouse</b>	
8.	No formal education	7
9.	Primary education	45.7
10.	Secondary education	28.7
11.	Tertiary education	3
12.	University	1
13.	undisclosed	14
	<b>Marital status of household head</b>	
14.	Married	84
15.	Single	13.3
16.	Widowed	1.7
17.	Divorced	1

The survey results indicate that only 10 % cent of the households were female headed, while 90% were male headed. The head of the household is the main economic provider and at the center of decision making in the household. This is especially significant in the urban context, where the household is dependent on the occupation of the breadwinner for survival. The education level of the household is a key aspect due to its implications on the entry into the formal job market. Many household heads (57.3%) reported to have had secondary school level of education, while 38 per cent had primary education. However, the data did not desegregate whether or not the individual had actually completed primary school level or secondary school level. It is therefore, possible that some heads who had attended either primary or secondary school did not actually complete that level of education. Household heads with only primary school level of education or with incomplete secondary school education are at a disadvantage in the formal sector job market either in the public

or private sector. Only an insignificant number of household heads did not have an education at all (2%) and an equally small number (2.6%) had a post secondary school education.

Educational level of a spouse is significant in the welfare of the household. The household survey indicated that majority of the spouses (93%) had at least some formal education. Fewer spouses had secondary school education (28.7%) compared to the household heads (57.3%), while more spouses had primary level education (45.7%) compared to household heads (38%). A spouse who has at least completed secondary school education is more likely to secure a job and therefore supplement the income of the main breadwinner, hence a better economic base for the household. This is especially important where wages are generally low like in Kenya, and therefore the need to have multiple earners for the survival of the household.

Educational level however, has a low effect on employment in the informal sector, which does not require high levels of education for entry. The informal sector accounts for almost 1/3 of the entire urban population activities in Kenya (Government of Kenya 1999:72). In Eldoret municipality in particular, the sector absorbs about 60% of the potential workers who can not get formal jobs (Nyakana 1996:192). The jobs in this sector are, however, not well paying. Attaining secondary education is therefore not a guarantee to escape poverty in Kenya today (Government of Kenya 1998b:33), particularly because of the low absorptive capacity in the formal employment sector, and the low wages in the more expansive informal sector. Hence, although education attainment for the household heads is reasonably good, this is not necessarily a reflection of a higher level of earning and households well being for the study population. Although the data indicates that only a few household heads and spouses have post secondary education training, this should not be taken to mean a lack of work skills. Informal interviews indicated that people had job skills acquired through experiential learning and apprenticeships. Such skills although functional may not be recognized in the formal sector where a certificate is required.

Marital status of the household heads and the size of the household have effects on the welfare of the households. Single parent households have a weak socio-economic position, whether male or female headed. Female-headed households are at a more precarious position due to gender discrimination of women in many facets of life. A large household with more dependents than producers is at a disadvantage. In large households, where there is economic contribution of other household members, either directly or indirectly, improves the overall situation of the household. In this study, the mean household size was 5.7 persons, which is slightly higher than the national average for urban population, 4.2 persons (CBS 1994), but is in line with the findings of Mutunga (1996) of five persons per household for Langas estate. 22% of the households had residents who were strictly not members of the immediate family, but who were relatives of the household heads or spouse. Although the household questionnaire in this study did not disaggregate between working and non-working persons in this category, focused group discussions suggested that most were dependants, either in school or looking for a job in Eldoret.

### **2.1.1 Quality of the conditions of living**

Table 2 gives some selected indicators of the living conditions of the households. These conditions reflect the level of comfort and well being of the households.

Table 2: Selected indicators of household living conditions

N0.	Type of Housing	Percentage of households (N=300)
	Single room	69.7
	Two rooms	29.0
	Three rooms	1.0
	Four rooms	0.3
<b>1.</b>	<b>House ownership</b>	
	Owns the house	23.7
	Does not own the house	76.3
<b>2.</b>	<b>Lighting used</b>	
	Kerosene lamp	63.3
	Electricity	36.7
<b>3.</b>	<b>Fuel used</b>	
	Charcoal	35
	Charcoal and firewood	36.3
	Charcoal and kerosene	15.3
	Kerosene	8.0
	Firewood	1.3
	Electricity	1.3
	Gas	1.7
	*Other	1.0
<b>4.</b>	<b>Source of cooking water</b>	
	Outdoor tap water	34.3
	Indoor tap water	8.0
	Water kiosk/vendor	40.7
	Well	17.0
<b>5.</b>	<b>Type of toilet</b>	
	Pit latrine	91.3
	Flush toilet	4.7
	No toilet	4.0
<b>6.</b>	<b>Who uses toilet</b>	
	Shared by all tenants	88.0
	Household use only	8.0
	No toilet available	4.0
<b>7.</b>	<b>Sources of Laundry water</b>	
	Water well	66.7
	Out door tap	26.0
	Indoor tap	11.0
	Water kiosk	0.7
	Water vendor	0.7
	**Other	2.3
<b>8.</b>	<b>Garbage disposal</b>	
	Collected by municipality truck	16
	Dumped in the open spaces	52.3
	Disposed in a garbage pit	31.7
<b>9.</b>	<b>Presence of filth in compound</b>	
	Scattered litter	67
	Fecal material	1.7
	Water logging	8.6
	Domestic animals	2.3
	Clean compound	20.4
	*Other – includes maize cobs, saw dust	
	** Other – includes river water, rain water	

The type of housing available for the households gives an indication of the level of crowding in the dwellings and the comfort it affords to the residents. Majority of the households (69.7%) were accommodated in a single room house. Some of the houses are made of mud walls with a corrugated iron sheet roof, and earth

floor. In terms of surface area, a single room translates into 16 square meters. Given that the average household had 5 persons, each resident occupies 3.2 square meters which shows the dwellings are overcrowded. This condition is uncomfortable for the whole household, but it is especially inconvenient and not conducive for school age children who need space and quiet to do school work in the house.

Crowded living space facilitates the spread of diseases, especially respiratory and other communicable diseases. Outbreaks of communicable diseases are recorded in the study area (Eldoret Municipal Council 1987:37), which is partly attributable to over crowding. The problem is made worse due to exposure to cooking smoke, which increases susceptibility to infections as charcoal and firewood are the most common type of fuel used. When cooking is done in the living space, as is the case for the majority of households in the study, it further exposes children to fire accidents, which was mentioned as a major concern by the respondents. The option to utilize the common space in the compound for cooking is used by just a few households. This is due partly to limited space available, the need for privacy and unsanitary conditions in some cases.

Overcrowding is also manifested at the level of the compound. Many of the compounds (46.3%) had between 10-20 single room houses on 1/8 of an acre. Since the average household size in the households was 5.7 persons, this means that between 57-114 people were accommodated in the 1/8 acre of land. Besides the houses, the compounds also have a toilet(s) and a bathroom(s) and a water well, which leaves little unbuild space. In some compounds (6.7%), the presence of a trade shed (furniture workshop, grocery stand, animal pen etc) further limits the unbuild environment. This environment is particularly hostile for children who lack playing space, both in the house and in the immediate compound. At the level of the community, there is no provision for recreation facilities such as playing grounds for children, which presents a stressful environment for them. Such congested environments have potential health risks including accidents. For the women, the risks due to immediate environmental conditions, keeps them constantly monitoring their children's movements which makes demand on time that could be used for other purposes.

Water is a crucial resource for human survival, and well being. The quality and quantity of water available for use by households can predispose them to health problems. Many of the households in this study (40.7%) got their cooking/drinking water from water kiosks and/or water vendors. The price of water from kiosks ranged between Kshs.5 to Kshs10 per twenty-litre container. This is considerably higher than the officially recommended price of 50 cents (Mutunga 1996). This means those residents of the low-income settlements in this study, using water from water kiosks paid between 4-6 times higher for same services than those in middle and high-income areas with water connections in the house which is consistent with other findings (Metcalfe and paranello 2011; Oxfam 2009). The inadequate supply of water services by the municipality has created an opportunity for intermediaries and brokers who exploit the residents. In some cases artificial water shortages are created by water vendors to drive the prices up. In addition, provision of water supply through water kiosks is inadequate as only a few functions regularly. Studies indicate that water quantity rather than quality *per se* is a major problem in peri-urban areas in Eldoret (Cairncross 1996) where water scarcity leads to health related problems when people have to recycle water, undercook food, or ignore basic hygiene practices such as hand washing after the use of a toilet.

In the compounds where households fetched water from a communal tap (34.35%) the water bills were either shared by all the tenants or paid by the landlords. Where the landlords paid for water, there was a tendency by the landlord or his/her agent to restrict the usage of water by locking taps and controlling access to water at specific times. In such cases, the residents may be prone to water scarcity health related problems even when they have access to tap water, which is considered 'good quality water'. Some households (17.0%) used well water for cooking and drinking. This water source is considered to be unsafe for drinking as the water is not treated and some of the wells are not properly protected exposing water to contamination. Cases of outbreaks of water borne diseases such as typhoid are regularly recorded in the study area, and this can be attributed to use of unsafe water (Eldoret Municipal Council 1987:37).

The contamination of well water in the study area is linked to the unsanitary conditions of the compounds, which poses potential risks of well water contamination. In this study, observations in compounds where the sample households were drawn indicated that 67% had litter scattered in the compounds, 1.7% had fecal material, 8.6% were water-logged and 2.3% had domestic animals (see table 2). Only 20.4% were rated as 'clean compounds' in the sense that they did not have traces of the above.

Investigations on the provision of toilet facilities showed that majority of households (91.3%) used pit latrines, while a few (4.7%) used flush (WC) toilets. The study further revealed that some households (4%) did not have access to toilet facilities in the compound. In such cases the residents had to negotiate for use of toilet facilities in the neighbouring compound or make use of the open grounds especially at night.

### **Box 1: Poverty and humiliation**

It is understandable if I beg for salt from a neighbour..... Having to beg for toilet facilities is humiliating. Our landlords treat us like animals to defecate in the open fields. It is tolerable for young children but it is shameful for adults..... But when you are poor and this is the only place you can afford..... you live with the indignity. Poverty denies you the mobility. Male respondent King'ong'o-Huruma.

Most of the households (88%) shared the available toilet(s) with all the other tenants. The communal use of facilities has an implication for the maintenance and inevitably for the living conditions and well being of the households. First, since only one or two toilets and bathrooms are available for all the households in the compound, residents are greatly inconvenienced, leading to stressful conditions. Although people are aware of the importance of hygienic conditions in their surroundings, the prevailing circumstances often lead to situations where children are allowed to defecate in the open due to congestion in the toilet facilities. Children's feces is either left uncollected in the open or disposed off together with household garbage.

Second, communal usage of the facilities often leads to instances of misuse. In most of the compounds in the survey, there was nobody employed to clean and maintain the communal facilities in sanitary conditions. Residents indicated that some of their neighbours sometimes take initiative to clean the facilities. However, due to scarcity of water, (where there are no wells or taps) there are few volunteers. Part of the problem is that the landlords do not themselves reside in these compounds and are therefore not concerned to engage a caretaker for the compounds. In general, the primary motivation of the landlords in their investments is profit. They do not therefore want to incur extra expenses in the provision of basic services to their tenants, such as cleaning communal facilities. The tenants on their part are in a weak position to demand provision of basic services as the power and self interest of the landlords exerts considerable influence over their tenants, including intimidation and threats of eviction. This vulnerability of low-income tenants has been noted as a key aspect that inhibits ability to organize and demand better services from landlords (Pryer and Cook 1988:40). The depressing condition of living in the study area is also partly a result of the ambiguous status of these settlements in the urban physical planning of Eldoret Municipality.

Historically, Langas was formerly a white-settlers farm, which was purchased by a land buying company. It was later sub-divided and its proximity to Eldoret town encouraged the development of low cost housing. The settlement therefore developed without the formal adherence to the municipality building regulations for residential areas. When the boundaries of the municipality were expanded in 1988, the area fell under the municipality. In the case of Huruma, the residential houses were developed prior to the formal planning and therefore without defined standards to guide residential development in the area. In the circumstances, the enforcement of municipality regulations in regard to residential buildings has lacked, and public health regulations have often been compromised. This has led to living conditions that do not meet the minimum living environmental standards, which poses risk to the residents.

The Eldoret Municipality has tried to improve living conditions in the study area through settlement upgrading schemes funded under the Government of Kenya and the World Bank. The projects have involved the provision of infrastructural facilities (roads), provision of basic standards for housing development, water and provision of controls and guidelines for the various land uses (Eldoret Municipal Council 1989). The dilemma of upgrading schemes is that, while the living conditions get improved, the poor get displaced as the economically better off get attracted to the region with the improvements in the infrastructure and provision of services. The landlords take advantage of the improvement put in place by other agencies to increase rents, even when they have not actually made improvements in their own specific compounds (Kariuki, et al. 1994:3, Pryer and Cook 1988). The poor are therefore displaced to regions where improvements have not been effected. In the study area, sections where infrastructure has been improved through the upgrading schemes have higher rents on average than areas which are less accessible and therefore not well served by municipality garbage collection services.

#### **2.1.1.1 Household economic well being**

Income is an important determinant of the well being of the households, particularly in the urban context. To gain insights into the economic situation of the households, respondents were asked about their income (and income proxies) as in table 3.

Table 3: Selected aspects of household economic well being

<b>N0.1.</b>	<b>Main sources of livelihood</b>	<b>% of Households (N=300)</b>
	Self-employment	39.0
	Private sector employment	39.0
	Casual labour	4.3
	Other (undisclosed)	8.3
<b>2.</b>	<b>Total monthly income from main source (K.shs)*</b>	<b>7.7</b>
	<500	1.7
	500-1000	7.7
	1100-1500	17.3
	1600-2000	4.7
	2100-2500	4.7
	2600-3000	0.7
	3100-3500	0.0
	4000-5000	1.7
	5100-6000	1.3
	6100-7000	0.7
	>7000	3.0
	Undisclosed income	53.0
<b>3.</b>	<b>Spouse engagement in income generation</b>	
	Spouse generates income	30.3
	Spouse does not generate income	69.7
<b>4.</b>	<b>Children dropping out of school</b>	
	Had children dropping out	10.3
	No children dropping out	89.7
<b>5.</b>	<b>Reasons for dropping out</b>	
	Lack of school fees	70.9
	Pregnancy	19.4
	Deviance	9.7
<b>6.</b>	<b>Main sources of food</b>	
	Buying	93
	Cultivating	7
<b>7.</b>	<b>Is food adequate for the whole month?</b>	
	Household with adequate food	89
	Household with inadequate food	11

\*Us\$=Ksh.85 (Exchange rate in 2013)

Majority of the households depend on either self-employment (39%) or private sector employment (39%). Most of the self-employed were engaged in small businesses in the informal sector including, carpentry, hawking, transport business, (mainly taxis), sale of illicit liquor, roadside sale of foods (cooked and uncooked), pavement sale of small commodities (sweets, cigarettes, snacks, etc), among other engagements. Majority of those employed in the private sector work for small informal sector enterprises, mainly in the service sector.

Overall most of the respondents earned their livelihood in the informal sector enterprises (78%) either self-employed or as employees. A lot of hope and expectation has been placed on the informal sector in job creation and alleviation of urban poverty in Kenya (see Government of Kenya 1999) and elsewhere in Africa (see Dhemba 1999). This optimism is not borne by the dynamics in the informal sector and indeed, the absorbent capacity of the sector may be overestimated (Amis: 1995:147). The absorbent capacity in the more lucrative activities is limited, and more economically powerful informal sector operators fiercely control this market niche (Amis, 1989:383). The poor are pushed into the least lucrative "survival activities", which do not guarantee adequate livelihood, creating a big pool of working poor. The rise in unemployment resulting from job cuts and retrenchment in both the public and private sector has pushed the 'new poor' into this sector. Survival activities are operated on shop pavements, roadsides, and small kiosks and have little capacity to accumulate capital for expansion due to competition.

The study showed that 30.3% of the households have earnings of Kshs.1400 and below per month. This population falls below the absolute poverty line of Kshs1490 per month as defined by the government for urban population (government of Kenya 1998b).



Table 4: Household coping strategies against food/income insecurity

	Coping Strategies	% of households (N=300)
<b>1.</b>	<b>Engagement in urban farming</b>	
	Households practicing urban farming	40.7
	Households not involved in urban farming	59.3
<b>2.</b>	<b>Use of the urban farm yields</b>	
	Commercial use	20.4
	Subsistence use	57.6
	Commercial and subsistence	22.0
<b>3.</b>	<b>Livestock keeping</b>	
	Households keeping animals	14.0
	Household without livestock	86.0
<b>4.</b>	<b>Who keep animals?</b>	
	Landlords	25.3
	Tenants	74.7
<b>5.</b>	<b>Utilization of animals kept</b>	
	For sale	9.1
	For household use	81.8
	Both household use and sale	9.1
<b>6.</b>	<b>Use of home as business premises</b>	
	Household using home as business premises	9.0
	Household not using homes as business premises	91.0
<b>7.</b>	<b>Type of home business</b>	
	Grocery	34
	Sale of traditional brew	8.7
	Retail shop	13.0
	Manufacturing	4.3
	Tailoring	17.4
	Hair saloon	4.3
	Selling of cooking fuel	13.0
	Poultry keeping	4.3

To supplement income and food sources some households engage in urban farming and livestock keeping. Majority (57.6%) of the households used urban farm yields for subsistence. The animals are left to roam free in the settlements, except for the cattle. Some households use the home as a business premise to save on the rent for an independent premise or operate on a stand in the compound. In some households home business was the main source of livelihood.

### 3.1 Local perceptions of poverty and priorities in poverty alleviation

Poverty at the level of the individual and household was described in terms such as walking bare feet, having tattered clothes, lack of food (going hungry), scavenging in dustbins, lack of shelter, living in crumpled structures and inability to send children to school. The causes of poverty were attributed to factors such as, having a large family, the poor state of the economy, laziness, sickness and the incapacity to work, death of a spouse, lack of education and work skills, and loss of employment. Other factors seen to be causes of poverty include, being orphaned, disabled and widowed.

**Box 2: Local Identification of the poor and causes of poverty.**

**Local definitions and characterization of the poor**

- Walk bare feet
- Have tattered clothes
- Do not send children to school
- Lack food
- Scavenge in refuse dump and dustbins
- Lack shelter
- Live in crumpled structures

**Categories of people identified as poor**

- Disabled
- Orphans
- Widows
- Beggars

**Factors perceived as causes of poverty in the household**

- A large family
- Poor economy
- Death of a spouse
- Lack of education
- Lack of work skills
- Sickness and incapacity to work
- Laziness
- Loss of employment
- Low incomes

The inability to send children to school and their reduction to hawking, begging and foraging in dustbins was given as an important dimension of poverty and deprivation in the household. Informants indicated that this was not only shameful but also a humiliation to the individual and household. This situation was described as ‘extreme poverty’ in which the household succumbs to destitution and hopelessness. The incapacity to work due either to sickness or physical weakness was given as a cause of poverty. This state was contrasted with laziness, which was blamed on the unwillingness of the individual to work for a living. This was said to be ‘self-inflicted poverty’. Some informants saw poverty in the household to be caused by the loss of spouse through death or divorce, or loss of employment. Informants indicated that single-parent households were especially vulnerable because the death of parents reduces the children to destitutes who have to live in the streets and scavenge for food in the dustbins.

Informants were asked about their priority areas of action in poverty reduction by the individual, community, municipal authority and the central government. The results are presented in box 3.

### **Box 3: Local action priority areas in poverty reduction**

#### ***Areas of action by the individual***

- Work harder/higher productivity
- Have few children
- Engage in farming/start business
- Seek employment/income sources
- Cooperate with others
- Assist those in need
- Have good morals

#### ***Areas of action by the municipality***

- Maintain cleanliness
- Provide safe water
- Provide and maintain roads
- Stop harassment of small traders/hawkers

#### ***Areas of action by the central government***

- Provide loans
- Create employment
- Maintain security/reduce crime
- Provide secondary education

#### ***Areas of action by the community***

- Cooperate in problem solving
- Join in self help groups

A lot of emphasis was placed on the action by the individual in poverty reduction. The actions to be taken by the individual have a moral, social and economic direction. Economically, the individual has to work hard for higher productivity and diversify sources of income by engaging in farming and business. Socially, areas of action include giving assistance to those in need, cooperation with other people, and having a small family. Another area of action by the individual is to maintain good morals. This was expressed in terms of adherence to proper behaviour in the life of the community, non-exploitation of other people, avoidance of corrupt behaviour including bribery, and avoidance of gossip and envy. The action at community level stressed the need for cohesion, expressed in terms of cooperation in solving community problems. Informants pointed out joining self-help groups as one way to facilitate and enhance joint efforts in combating poverty and deprivation among the people.

The areas of priority action by the municipal authorities include the provision of basic services (garbage collection, sanitation and safe water), and provision and maintenance of adequate infrastructure in the settlements. Another area for the municipality to act was to give the small traders a conducive environment to conduct business and earn a living. Informants expressed frustration in their attempts to earn a living in the informal sector due to the harassment by municipal authorities. In such circumstances the informal sector traders have to keep moving from one site to another to avoid arrest and confiscation of their goods, or be prepared to pay bribes.

The informants priority areas of action by the central government is the provision of financial support through loans for business, creation of employment opportunities and making education affordable. Another priority area is provision of security and prevention of crimes. Informants expressed feelings of vulnerability to armed criminals. The criminal activities in the area were attributed to the poor economy, high level of unemployment among the youth and the ineffectiveness of the police force. Misgivings were voiced that night security patrols were concentrated in the wealthy neighbourhoods and the central business district of the town to the exclusion of the low-income areas.

#### **3.1.1 Self-help organizations as coping strategies**

The tradition of community self-help groups is of long standing in Kenya. This is anchored in cultural tradition of mutual assistance among members of the community widespread in Kenyan societies. At independence the initiation of 'Harambee' (pulling together) as a motto, for self-driven development brought about organized groups for collective local self-development. The self-help groups are voluntary and formed through the initiative of individuals, but administratively they are required to register with the Ministry of Culture and Social Services at a fee. Through the registration, the groups receive a formal certification in acknowledgement of their legitimacy, which can be used to open a bank account in the name of the group.

In Eldoret Municipality, a total of 358 groups were registered with the Ministry of Culture and Social Services between 1995-1999. Out of these, a total of 105 were categorized as women groups, while 254 were

categorized under a general rubric of ‘self-help groups’. The main activities of the groups are income generation, through various types of economic undertakings including poultry keeping, rental houses, rotating credit associations (merry-go-round), and knitting among others.

Households in the study area were surveyed for their membership and participation in the self-help groups, and the characteristics of the groups they belonged to. The study showed that 36.4% of the households have at least a member in a self-help/women group. Some households have membership in more than one group. Thus, although urbanization erodes the cultural foundation for the formation of associations (Narayan 1999: 92), people still have some basis to come together as solidarity groups for their own well being.

Table 5: Selected characteristics of the self-help groups

	<b>CHARACTERISTICS</b>	<b>% of groups (N=109)</b>
<b>1.</b>	<b>Criteria for membership</b>	
	Ability to pay contribution fee	13.8
	Place of geographical origin	18.3
	Occupation	10.1
	Gender	3.7
	Church membership	11.0
	Abide by rules/trustworthy	43.1
<b>2.</b>	<b>Composition of groups</b>	
	Men only groups	11.9
	Women only groups	35.8
	Mixed groups	52.3
<b>3.</b>	<b>Main activity of the group</b>	
	Merry-go-round	49.5
	Provision of loans/credit	7.4
	Capital investments	2.8
	Prayers and guidance	1.8
	Assistance to members	38.5
<b>4.</b>	<b>Group size</b>	
	<10	11
	11-20	34
	21-30	16
	31-40	6
	41-50	9
	51-60	3
	61-70	3
	71-100	3
	>100	15
<b>6.</b>	<b>Decision making</b>	
	Decision by officials	38.4
	Decision by members	61.6
<b>7.</b>	<b>Frequency of meetings</b>	
	Daily	6.7
	Weekly	44.3
	Monthly	36.7
	Annually	3.7
	Whenever there is need	8.6

The most important criteria in the formation of groups include willingness of potential members to abide by the set rules (43.1%) and, place of geographical origin (ethnicity) 18.3%, but ability to pay contributions and membership fees (13.8%), occupation (10.1%), church membership (11.0%) and gender (3.7%) are also important.

Historically, geographical regions (outside urban centers) encompass distinct ethnic groups, which in urban centers bring together people of the same ethnic /cultural traditions. What is important is the broad regional, linguistic and cultural similarities of the group (people). In this case, bonding for the group is provided by the shared culture. The associations formed on the basis of shared cultural traditions are internally more cohesive; conduct of activities is strongly governed by norms and behavioural expectations of the community of origin back home. Belonging to the ethnic group *per se* is not an automatic ticket to membership, however. Bona fide membership entails payment of requisite registration fees and the set contributions.

The main activities of the ethnic based groups revolve around a general rubric of assistance to members in need. In practice areas where assistance is rendered include funeral/burial expenses, hospital bills, wedding arrangement and expenses, and payment of school fees. Overall, the groups help in crisis situations and therefore for the individual, are a form of informal insurance. In the occasion of funeral arrangements, for example, members meet in the bereaved household to console and make financial and material contributions. The amount of assistance given to a member in distress depends on the reputation of the individual in participation in the activities of the group. This is in terms of physical attendance as well as the financial and material contributions they make. The level of assistance is also based on an evaluation of the economic status and therefore the need of the household.

Although the poorest households are in greater need of assistance, actual observations revealed that overall they receive less financial support than the economically more prosperous. Underlying this scenario is the logic that the associations largely exist as a form of self insurance based on a norm of reciprocity rather than a blanket pooling of resources to help the needy. In the circumstances, the more economically strong get more support as the contributors invest with anticipation of higher future support should they be in need. In addition, the officials of the associations are comparatively the more prosperous individuals, with regular employment and better incomes. These officials are therefore more inclined to support the economically stronger members to win their support rather than push for the welfare of the poorest.

Beyond the assistance to people in distress, the networks individuals have within the association are often used for economic purposes such as hunting for employment, attraction of clientele for business and acquisition of information for marketing of goods and services. Socially, the network is used to locate housing and in interventions in case of domestic conflicts within families in terms of advise and guidance in dispute resolution. The cohesion between members fostered by a shared cultural tradition enhances the trust for such people to intervene in a private domain of the household. The associations therefore also exercise limited social control and to a certain extent cater for the psychological well being of the households.

Another basis used to bring people together in associations is the ability to pay required fees and contributions. The associations, which were formed this way largely, revolve around savings and credits through rotating credit associations (merry-go-round). Although the ability to raise regularly the required contributions was mentioned as an important criterion for membership in rotating credit associations, participants had multiplex relationships that provided a deeper integration for members. The basic foundation of the groups included neighbourhood, occupation, friendship and ethnicity among others. These connections provided avenues through which monitoring and ensuring conformity to group requirements are easily instituted. Social pressure and sanctions are easy to employ in such circumstances to avoid defaulters in contributions. Women are largely involved in rotating credit associations centered on the neighbourhood as they are less mobile than the men and therefore tend to recruit friends and form networks within the neighbourhoods.

The rotating credit associations formed by women in the neighbourhood had small contributions, on average ranging between Kshs20-50 weekly (US\$0.28-0.71). In some women self-help groups the contribution given in rotation is used to buy food stuffs or other household goods for the member and the giving of cash is highly discouraged. The membership was, however, quite important to the household in provision of basic consumption needs. The money is largely used to buy foodstuffs and other basic consumption needs. The networks formed by the women are also important in the mobilization of social support in case of a crisis in the household (e.g. death, sickness), and for domestic labour assistance including care for children in the absence of the mother, and cooking when hosting important occasions.

A major drawback to the durability and strength of neighbourhood centered networks is the frequent shifting of residence. In this study, 46% of the households were less than one year old in their present residence. Many of them had moved in from another estate within the municipality (32.3%) or from a different part of the same settlement (28.3%). A high mobility of the household does not allow for consolidation and strengthening of networks in a neighbourhood, and the household tends to become 'rootless'.

The self- help groups involving men are formed less on the basis of neighbourhood and more on common occupations and other shared interests. These associations have a higher average contribution compared to those involving women in neighbourhoods. The savings from the associations are largely used for instrumental household needs, including payment of school fees, rents, acquisition of durable household goods (e.g. radios, furniture) trade tools, (work tools/machinery) and as capital for business. The successful associations have been used as a basis for joint business ventures and in purchase of land for rental houses. These associations involved economically strong individuals and have a focus in economic gains in the wider sense. The associations formed by men are less focused on social support to households during crisis situations compared to those of women even though often come in to help.

Church membership provided foundation for the formation of associations/groups among people. These 'prayer groups' centered on the spiritual well being of members, but also made direct material contributions to members in need, particularly those in distress, in the form of money. In case of domestic

conflicts, prayer group members close to the household offer advice and guidance on solution to the problem. The brotherhood engendered in the prayer groups is in some cases used as a basis for other forms of social and economic cooperation between people.

Trustworthiness and acceptance to abide by the association rules was cited as a major criterion for membership into the various types of self-help groups. This is to be expected since the overriding interest in membership is the individual economic gains. This is a reflection of a movement away from the wider and more encompassing associations in the rural communities with a focus on collective gain and benefit to the whole locality, towards associations that are focused on individual income gains, rather than community-wide benefits. In groups where the primary focus is individual income gains there is a tendency to exclude the poor through an emphasis on financial contributions as a key criterion for participation. In their present design, mode of operation, and internal dynamics they function primarily as a hedge against destitution, rather than an avenue of moving people out of poverty (Narayan 1999:92), which does not inspire hope in them as effective poverty reduction tools.

When the informants were asked to indicate the cohesion of the groups in which they were members, most rated them as very strong (47%) or strong (43%). The implication is that the bond between members is quite strong. In most of the groups members dominate decision making (61.6%), while in others the officials make decisions (38.4%) on behalf of the members. In most of the groups the ordinary members have an opportunity to air their opinions and influence the operations of the groups. Most of the members trust the officials in the management of the affairs of the groups, and that the groups were reliable in meeting their needs. These findings suggest that self-help groups are internally strong and operationally effective. The external linkages between these groups and other organizations are limited or non-existent.

When the informants were asked about the relationship between their groups with other organizations, it appeared they had no external linkages or exchanges. These self-help groups have limitations in their ability to influence community level improvement of well being and poverty reduction. Besides this shortcoming, the co-ordination provided by the ministry of culture and social services to the self-help groups targets the effective management of group funds. These skills although important do not enhance the creation of channels to link organizations for widespread community wide benefits, which reduces their overall impact in improvement of the community. The main constraints, which affect the operation of the self-help groups for effective community level benefits are related to the weak economic circumstances of the people. The economic hardships faced by the people have led to a diminishing of membership in wider associations as people narrow down social relations and related exchanges to primary groups for survival.

## Conclusion

This study has looked at the manifestations of deprivation and well being and the contribution of self-help groups in coping with poverty in an urban population of Kenya. The findings of the study show that the urban poor in Eldoret municipality view the nature, causes and manifestations of their poverty in various dimensions. The manifestations of poverty are largely defined in terms of economic deprivation, inadequate provision of services including water, sanitation, garbage collection, infrastructure and personal security. The causes of poverty are attributed to economic factors (such as unemployment precipitated by the poor economic status of the country), corruption, ethnicity, physical disability and diseases. The areas of priority in improvement of the well being of the population include, personal security for people to concentrate on their activities without fear, provision of services (water, sanitation, infrastructure, garbage collection, etc), and creation of employment.

## Acknowledgements

I am grateful to Robert McNamara Fellowships Programme (World Bank Institute) for funding the research on which this paper is based.

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