



LUNDS
UNIVERSITET

Lund University Master of Science in

International Development and Management

May 2023

Women, Urban Informality and Collective Resistance

A case study on the value of self-help groups for marginalised women in
Mathare informal area, Nairobi

Author: Saale Kaubi

Supervisor: Yahia Mahmoud

ABSTRACT

Rapid urban growth has brought along various social, economic, and environmental issues, including the expansion of informal settlements – deprived areas lacking proper housing, basic services, and safety. Informal areas, inequalities and exclusion are common features in Nairobi, where more than half of the population is residing in slums. Women are the most vulnerable in this context, struggling with patriarchal systems and gender-based violence. Yet, they have found ways to resist by forming self-help groups (SHGs) to collectively improve their situation. Although its impact on women's economic advancement in rural areas is well-studied, we know less about the value of SHGs for women in vulnerable urban spaces. Thus, this thesis aims to determine how participation in SHGs contributes towards women's advancement in the case of Mathare informal area, Nairobi. Primary qualitative data was collected through ten semi-structured interviews with women and a key informant, and analysed relying on Social Capital and Social Network theories. The findings show that social relations within SHGs have strongly contributed towards women's social and economic, but most importantly, personal advancement, offering emotional support and personal growth. Therefore, SHGs provide an essential social network, assisting women in Mathare to resist marginalisation in a vulnerable urban environment.

Keywords: self-help groups, marginalised women, informal settlements, urban growth, collective resistance, advancement of women, social capital, social network, Nairobi

Word count: 14 817

ACKNOWLEDGMENTS

I would like to express my deep gratitude to everyone in Nairobi, Kenya, who guided and assisted me to realise this master thesis. Firstly, to all the women in Mathare who were willing to share insights into their lives during the interviews. Towards my incredibly helpful research team in Nairobi – Simon, Carolyne and Valarie – without whom the data collection and translations from Swahili to English would not have been possible. To my colleagues from the United Nations Human Settlements Programme – Douglas, Mary, and George – who guided me towards the right people and shared their insights to shape the focus of this thesis. To my internship supervisor Katja, who was always encouraging and accommodating in combining my research with the internship. And importantly, to my dear friends that I crossed paths with in Nairobi, who made my stay in Kenya so enjoyable, and whose support I continue to feel from a distance – you know who you are.

Secondly, to everyone in Lund, Sweden, who have been part of this academic journey. My thesis supervisor, Yahia Mahmoud, who challenged and guided my thinking, providing valuable feedback in this process. To my lovely classmates, with whom it has been so enjoyable to share this learning path and all the *fikas*. Whose unwavering encouragement towards one another has helped to navigate the LUMID experience.

Finally, my utmost gratitude belongs to my loving family in Estonia without whom I would not be who I am and where I am today. Your enduring support over the years, for all my endeavours across the world, has made it possible for me to follow my restless soul, and pursue this degree. And to Jan, who has been encouraging me wherever I am located, challenging me to continue to grow as a person, and keeping me sane throughout these 2 years of studies and many years before that, too. Thank you.

TABLE OF CONTENTS

ABSTRACT	2
ACKNOWLEDGMENTS	3
TABLE OF CONTENTS	4
1. INTRODUCTION	7
2. CONTEXTUALISATION AND LITERATURE REVIEW	9
2.1. Urban growth and informal settlements in the Global South	9
2.2. Conceptualising (urban) informality.....	10
2.3. Gender and urban informality.....	12
2.4. Women’s self-help groups as means of resistance	14
2.5. Self-help groups in Africa and in (urban) Kenya	15
3. THEORETICAL FRAMEWORK.....	18
3.1. Social Capital in a vulnerable urban environment.....	18
3.2. Social Network and the Strength of Weak Ties theory	20
4. METHODOLOGY	22
4.1. Study case – Mathare informal area in Nairobi	22
4.2. Research design and methods of data collection	23
4.3. Sampling technique and information on participants and SHGs.....	25
4.3.1. Demographics of the sampled women.....	25
4.3.2. Characteristics of the self-help groups in the study.....	26
4.4. Data analysis strategy	27
4.5. Ethical considerations and positionality	28
4.5.1. Interviews with women in an informal area	28
4.5.2. Self-reflexivity and positionality	29
4.6. Limitations of the research	29
5. FINDINGS, ANALYSIS AND LINK TO THE THEORETICAL FRAMEWORK	31
5.1. Everyday life challenges for women in Mathare.....	31
5.2. Women’s social interactions in Mathare	34
5.2.1. Bonding social capital.....	34
5.2.2. Bridging social capital	35
5.2.3. Linking social capital.....	37
5.3. Value from self-help groups	38
5.3.1. Social benefits.....	38
5.3.2. Economic benefits	40

5.3.3. Personal benefits	41
5.4. Summing up the discussion	43
6. CONCLUDING REMARKS.....	45
BIBLIOGRAPHY.....	47
APPENDICES	53
Appendix A: Demographics Form.....	53
Appendix B: Interview Guide.....	54
Appendix C: Consent Form	56

“Umoja ni nguvu, utengano ni undhaifu”

Unity is strength, division is weakness (Swahili proverb)

1. INTRODUCTION

Urban areas across the world are growing rapidly due to natural population growth, migration, and reclassification of land (Tacoli et al., 2015; UN-Habitat, 2022). The fastest urban growth is taking place in the Global South, bringing along a variety of challenges. One of them is the expansion of informal areas, also referred to as slums. These areas, facing deprivation and exclusion, are distinctive across Sub-Saharan Africa, where approximately 56% of the entire population lives in informal areas. (UN-Habitat, 2022) That is also reflected in Nairobi, Kenya, a highly unequal city, with more than 2 out of 4 million inhabitants residing in informal areas (Amnesty International, 2009; The World Bank, 2020).

With the expansion of informal areas, a variety of social, economic, and environmental concerns follow, such as social exclusion, extreme pollution, or unemployment issues, to name a few (Soliman, 2021). Women in these contexts are the most vulnerable group of people due to the burden of poverty, patriarchal systems complicating their access to services and land ownership, and higher vulnerability to various forms of violence (Chant, 2013; Kinyanjui, 2014; Tacoli et al., 2015; UN-Habitat, 2013). Yet, women constitute a larger part of the population in urban areas (Chant, 2013).

However, women in the Global South have historically found ways to resist the marginalisation by forming self-help groups (SHGs), which carry the purpose to empower and assist them in various ways (Mbugua-Murithi, 1997). SHGs and other female solidarity organisations have originated from rural areas, aiming to empower rural women financially, but they also exist in urban informal areas (Gugerty et al., 2018; Kinyanjui, 2014). These kind of social networks and relations have been claimed to be crucial for women to survive in a slum environment (Soliman, 2021).

Considering these aspects, this research will examine the value of social interactions and SHGs for slum-dwelling women in coping with the everyday reality, looking beyond economic aspects towards other dimensions in life. It will do so in the case of the second largest slum in Nairobi, called Mathare, located on the Eastern side of the Kenyan capital city. The overarching aim of this thesis is to determine *how social interactions and participation in women's SHGs contribute towards women's advancement in Mathare informal area.*

To do so, two supporting questions were formulated:

1. How does social capital manifest in the case of women's social interactions in Mathare?
2. What kind of benefits are women gaining through their participation in local SHGs?

The thesis uses semi-structured interviews and participant observation as the main means of data collection. Nine interviews with women belonging to different SHGs in Mathare and one interview with a key informant were conducted in Swahili over December 2022 – January 2023. The interviews were transcribed and translated into English to carry out thematic analysis, relying on the Social Capital and Social Network theories.

This thesis first contextualises urban growth, urban informality, and gender issues in that context, and provides a literature overview on women's SHGs as means of resistance in Chapter 2. After that it introduces the theoretical concepts on Social Capital and Social Network for framing the analysis. The following Chapter 4 discusses the study context and explains the methodology in depth. Chapter 5 provides the analysis and discussion and links the findings with the theoretical framework. The research ends with a conclusion and suggestions for further research in Chapter 6.

2. CONTEXTUALISATION AND LITERATURE REVIEW

This chapter starts by discussing the relevance of urban growth and informal areas in the Global South, followed by unpacking urban informality as a concept, to provide background for the research context. It will then discuss gender issues and the position of women in cities and slums, justifying the focus on slum-dwelling women, and ends with a literature review on women's SHGs for final contextualisation.

2.1. Urban growth and informal settlements in the Global South

Our world is increasingly urban, and we can expect the urban areas to continue to grow over the next couple of decades. While Europe currently has the highest percentage of people living in cities (up to 76% of the total population compared to 46% in Africa), the most rapid urban growth is taking place in the Global South and/or in low-income countries. For example, while Africa's average urban growth rate is 3,17%, then in Europe it is only 0,26%. (UN-Habitat, 2022). As the overall population growth rates continue to be high, it is thus expected that by 2035, half of Africa's population will be living in cities (Tacoli et al., 2015; UN-Habitat, 2022).

These rapid changes in urban environments are bringing along diverse social, economic, and environmental challenges. Those include the lack of adequate housing and infrastructure, unavailability of quality education and healthcare, growth of informal areas and unemployment issues, to name a few. Controversially, countries in Africa, where urban growth is the fastest, are often less equipped to urgently deal with this array of challenges. (UN-Habitat, 2022) Thus, the current thesis will narrow focus to one of the key issues in the urban landscapes of the Global South – the growth of informal areas (Cimini and Orazi, 2016).

As of today, approximately 1 billion people across the world reside in informal areas and in Sub-Saharan Africa the number reaches up to 56% of the entire urban populations (UN-Habitat, 2022). Informal settlements have been defined as “residential areas, where inhabitants have no security of tenure *vis-à-vis* the land or dwellings they inhabit, with modalities ranging from squatting to informal rental housing; the neighbourhoods usually lack, or are cut off from, basic services and city infrastructure; and the housing may not comply with current planning and

building regulations and is often situated in geographically and environmentally hazardous areas” (United Nations, 2017: 151).

Informal settlements across Africa have mostly originated from the colonial times when the city was separated into the “European” zone with decent infrastructure and services, and the “indigenous” or locals’ zone where that was lacking (Ono and Kidokoro, 2020). Despite that colonialism has ended across the continent, slums remain extensive in cities. That is due to weak urban planning, rapid urbanisation, inability of the low-income groups to afford adequate housing, lack of proper policies on land and housing, and general poverty. (UN-Habitat, 2022) Thus, low-income city inhabitants are forced to settle with precarious conditions, and increasing attention needs to be drawn to the rapidly growing urban areas to address these challenges.

2.2. Conceptualising (urban) informality

Informality is an intriguing concept that requires some unpacking to better understand the contradictions and nature of informal settlements. In the 1970’s, informality was framed as an economic phenomenon, focusing on informal employment in developing countries (Heisel, 2016; Lutzoni, 2016). Publications by the British anthropologist Keith Hart and by the International Labour Organization (ILO) further developed the concept. Hart’s research in Ghana made him discover a lively informal economy which created living for the local people, making the distinction between informal and formal sectors. Meanwhile, ILO’s report on employment in Kenya also introduced the informal sector. (Heisel, 2016) This report claimed that the characteristics of informal activities (e.g., small-scale operations, family-ownership, and unregulated markets) are often discouraged and ignored by governments, opposing them to the ones of the formal sector (ILO, 1972).

While these influential papers were mainly focused on the economic aspects of informality, Hernando de Soto expanded its meaning. He claims that “the term applies not only to trade and microenterprises but also to settlements, healthcare, education, housing, transport, and the lack of legal status for all of the above” (Heisel, 2016: 15). Others also stated that the term explains various areas of life, including the political, economic, and social landscapes (Hernández et al., 2010, cited in Lutzoni, 2016). In this way, informality has over time evolved into a complex concept, embracing several dimensions.

As explained, the first definitions described informality in relation to the formal sphere. This dualist approach referred to informality as “a group of marginal activities excluded from the formal economy” (Lutzoni, 2016: 6). While formal was the norm, the planned and regulated sphere, then informality was the opposite – “unregulated, uncontrolled, untidy and inefficient use of space” (Lutzoni, 2016: 7). Yet, renewed interest grew towards the concept in the 21st century, towards “its relations with the globalisation processes that are changing the economic, social and political geography of the world” (Lutzoni, 2016: 6). The thinking shifted away from the dualist perspective trying to understand how informality itself is being shaped and produced. Some said that informality has been produced by the state itself, thus the formal helps to create the informal. (Roy, 2005, cited in Jones, 2016). Others claimed that “informality can be defined as a state of existence that is independent of formal frameworks (if they exist) and that does not comply with official rules and regulations” (Heisel, 2016: 16). Thus, the complex concept continues to be shaped.

Furthermore, informality is a common way of life in cities in the Global South (Heisel, 2016), making urban informality “the main phenomenon of contemporary urbanisation in the Global South” (Soliman, 2021: 3). The phenomenon is visually well presented as extensive informal areas, mainly seen as belts around the city (Soliman, 2021). De Soto (2000) was the first to coin the concept, focusing mainly on economic activities instead of individuals (Soliman, 2021). Yet, urban informality can comprise anything from the absence of property titles to forms of self-organisation (Lutzoni, 2016).

Cities Alliance (2021) elaborated on four dimensions of urban informality – economic, housing, land tenure and urban planning dimension. The economic informality discourse is the most well-known of them all, generating the most employment and often taking up to 80% of a national economy in countries in the Global South, thus considered the “lifeblood” in urban Africa (Cities Alliance, 2021; UN-Habitat, 2022). Some even have claimed that “Nairobi would collapse without its informal economy networks”, as the city is so dependent on them (Ghielmi, 2012: 187). Moreover, the urban planning dimension tries to show the selective tolerance from the national governments where informal settlements suffer from repression and destruction, and the informal housing dimension is connected to the idea of self-help and irregular construction, avoiding permits and taxes. The land tenure discourse focuses on the social dimension of informality, as gaining land tenure in the Global South is often very much

a question of negotiations and social relations, instead of written property rights. (Cities Alliance, 2021)

While nowadays urban informality through informal settlements is the most common mode of urbanisation, it continues to be viewed as something negative, illegal, and disruptive (Jones, 2016). It is explicable, as the growth of urban informality has brought along various social, environmental, and economic challenges (Soliman, 2021). With urban informality having such a large impact on both formal and informal activities and spaces, and on the city residents, there is an increasing need to address it.

2.3. Gender and urban informality

Women, among migrants, refugees, and elderly, are the most vulnerable population in an informal settlement context (UN-Habitat, 2022). Yet, they increasingly constitute most of the urban population in the Global South (Chant, 2013). According to Kinyanjui (2014: 52), “urbanisation has deteriorated conditions for women and feminised poverty for a majority of women”, making gender inequalities prevalent in urban spaces. Further, the limited data on the nexus of women and urbanisation shows that researchers and policymakers alike have left urban issues from women’s standpoint largely unaddressed, pointing to a gap in research (COHRE, 2008).

Women in the Global South most often end up coming to cities in the hope for a better income, to escape personal problems, or stigma with HIV/AIDS, convinced to create a better life in the city (COHRE, 2008). Even though the urban environment might provide better ways for generating income, the proportion of women-headed households is much higher in urban than in rural areas, leaving women to cope alone (Chant, 2013; Tacoli et al., 2015). Moreover, data shows that women in cities and slums are more likely to be employed informally than men, finding employment in manufacturing or domestic services (Tacoli et al., 2015) and dominating the urban informal markets across Africa (Kinyanjui, 2014). Yet, income through domestic work is limited, and access to other markets is often restricted for women due to the cost of transportation or care-taking responsibilities at home (Chant, 2013).

The gender disadvantage comes even more strongly forward in other dimensions besides income-generation (Tacoli et al., 2015). Firstly, women in cities and slums suffer from lack of access and ownership of housing, attributed to male bias and patterns of patriarchy in ownership, discrimination in inheritance, or evictions after divorce (UN-Habitat, 2013). Yet,

home ownership is crucial for physical and social well-being, particularly as women in the Global South are strongly associated with the “domestic domain”, carrying out entrepreneurial activities at or around their homes. Thus, without home ownership or in case of improper housing, women’s economic prosperity and social network creation opportunities are limited, and they are less protected against various forms of violence, including rape and break-ins. (Chant, 2013; UN-Habitat, 2013)

Moreover, women are challenged to access basic services, which are particularly limited in urban slums. They need to compensate for this by doing extra labour, such as collecting water from public sources (wells, rivers, standpipes etc.), making fires for cooking, or finding ways to dispose of solid waste. (Chant, 2013; UN-Habitat, 2013) The extra unpaid work, due to inadequate urban services, on top of caring for children, contributes to women’s time poverty (UN-Habitat, 2013).

Lastly, slum dwelling women suffer from worse health related consequences than non-slum urban residents (UN-Habitat, 2013). Gender-based violence (GBV) is the dominant issue, affecting women’s physical and mental wellbeing. They are at risk of verbal and physical harassment, sexual abuse, and gang rape in their neighbourhoods by having to walk far to collect water, use communal bathrooms or take overcrowded public transportation. (Chant, 2013; UN-Habitat, 2013) Improper housing or poor street lightning also contributes to higher chances of GBV. Consequently, women are at high risk of contracting HIV (UN-Habitat, 2013). Thus, women in slums experience multiple layers of disadvantage, and most of it is very different from what men, or even women in the rest of the city, face (Chant, 2013).

In the specific case of Nairobi, Amnesty International’s publication brings out that violence against women, including rape and abuse, is endemic and goes mainly unpunished in Nairobi’s slums. They suffer from lack of sanitation facilities and need to walk more than 300 metres to a public restroom which puts them at risk of violence. (Amnesty International, 2010) Further, Darkey and Kariuki’s (2013) research in Mathare states that women in Mathare oversee taking care of the entire household (collecting water, cleaning, cooking, caretaking, earning an income), while men often just sit around. The workload hampers women’s mobility to search for better jobs in the city. And while life in an informal area in Nairobi is tough for women, they often do not see a better option (Amnesty International, 2010). This restricts women’s prosperity, and their experiences need to be considered by researchers and policymakers alike for greater equality and dignity in informal areas.

2.4. Women's self-help groups as means of resistance

Throughout history women have found ways to resist the societal marginalisation and improve their situation. Clear examples are found from across the world. For example, the long-lasting Women's Rights Movements initiated by women in the United States demanded equal rights for women and improved their social position, granting women the right to vote (Council of Europe, n.d.). A women's organisation called Las Madres de Plaza de Mayo was initiated in the 1970s by Argentinian women demanding information from the state on their children who had disappeared during the military dictatorship, strongly fighting for justice for their families (Femenía and Gil, 1987). Moreover, Palestinian women have been holding an integral part in actively resisting the Israeli occupation for decades through protests, support, and advocacy (Alsaafin, 2014). Despite the different forms and purposes, they essentially represent the female resistance and collective power.

Gathering into SHGs is another common way of collectively tackling challenges, and to survive through tough conditions (Mbugua-Murithi, 1997). Gugerty et al. (2018: 131) define SHGs as “mutual assistance organisations through which individuals undertake collective action with a primary goal of improving their own lives”. Generally, SHG is for low-income individuals that come together to generate collective savings that could help in case of emergencies (Nayak, 2015, cited in Nayak and Panigrahi, 2020). Some common characteristics of SHGs include an average membership of 10-20 people from low-income class, group independence with its own rules, focus on savings, and attempts to improve socio-economic conditions of the members (Jhawar and Chawla, 2014).

The concept of SHGs originated from India in the early 1980's, where they were seen as a catalyst for change (Brody et al., 2015). Initially, NGOs in India started to promote village savings groups, and by the 2000's, saving groups had become a central activity of the Indian government to eradicate poverty and develop livelihoods in rural areas (Gugerty et al., 2018). While originally the main dimension of SHG was economic, as they were created as savings or credit groups, their role has over time expanded to include other aspects, such as addressing social issues or improving women's agency (Kumar et al., 2019; Kumar et al., 2021). Today, SHG is a very common form of community organisation in many countries in the Global South (Gugerty et al., 2018).

A large number of studies have been conducted on SHGs in rural areas in India, and most of them have explored the women empowerment aspect of the groups. While the main focus has

been on mobilising poor rural women for better economic livelihoods, SHGs have also been increasingly used for political and social empowerment (Deshpande and Khanna, 2021; Kumar et al., 2019). For example, studies carried out in India by Jhawar and Chawla (2014), Kandpal (2021), Kumar et al. (2021) and Nayak and Panigrahi (2020) show that participation in women self-help groups has contributed positively towards women empowerment.

More specifically, Nayak and Panigrahi (2020) examined how the level of participation in SHGs influences the social, economic, and political empowerment of women, concluding that higher levels of participation resulted in higher social and economic empowerment (e.g., better employment opportunities or increased access to healthcare). Jhawar and Chawla (2014: 44) show through their study that women join SHGs with the goal of getting socially and economically empowered and conclude that “empowerment is a self-generated process but SHG is the medium through which it can be achieved”. Moreover, Brody et al. (2017: 15) carried out a systematic review on the impact of SHGs on women's economic, social, psychological, and political empowerment, concluding that “women’s economic SHGs have positive effects on economic and political empowerment, women’s mobility, and women’s control over family planning”. Yet, no significant impact through SHGs was recorded on psychological empowerment.

Taking a closer look on social empowerment, Kumar et al. (2019) found that SHG membership positively affects women’s social relations and networking, and De Hoop et al. (2014) found evidence on the positive impact of participation in SHGs on women’s autonomy. Moreover, Nayak (2015), and Deshpande and Khanna (2021), explored social capital generation through SHGs, and found higher participation in SHGs leading to increased social capital of the members. As seen, a variety of studies on SHGs with different results can be found in the context of India, mostly in rural areas, where the concept initially gained popularity, with the focus on women empowerment.

2.5. Self-help groups in Africa and in (urban) Kenya

Female solidarity organisations are claimed to be extensive in African countries, indicating the high importance of female relationships beyond the household (Mbugua-Murithi, 1997). In Sub-Saharan Africa, “SHGs build on longstanding forms of collective savings and labour, including rotating savings and credit associations (ROSCAs) that were widespread prior to NGO-led initiatives” (Gugerty et al., 2018: 130). Thus, SHGs in African countries have carried

a similar goal as the ones initiated in India – to provide rural women with economic safety through the access to credit (Gugerty et al., 2018).

In Kenya, historically women have been gathering into self-help “harambee”¹ groups to better their socio-economic situation and increase independence (Mbugua-Murithi, 1997). The SHGs are often referred to as the merry-go-round, table banking or *chamas* (Kinyanjui, 2014; Wanjiku, 2015) – the latter being the main name used by the interviewed women in Mathare. The groups in Kenya have, similarly to others, been carrying the economic purpose through monetary contributions to a shared account on an agreed basis (Kinyanjui, 2014; Wanjiku, 2015). In fact, Oware’s (2020: 621) research in Kenya has found that SHGs are “critical safety nets that cushion members and their households from extreme deprivation”. Therefore, SHGs carry high relevance for women in Kenya.

Despite the concentration of research on SHGs in rural areas, some authors, such as Fafchamps and La Ferrara (2012), Ghielmi (2012), Kinyanjui (2014) and La Ferrara (2002), have focused on the urban context in Kenya. Fafchamps and La Ferrara (2012) particularly pointed out that not enough academic focus has been on the economic coping of urban households despite the growing part of the population residing in urban areas. La Ferrara (2002) investigated the functioning of the SHGs in informal areas and their ability to generate incomes for poor households. The author found that youths and women are more dependent on group belonging and accessing credit through the groups is one of the most valuable aspects for women in urban areas. (La Ferrara, 2002)

Ghielmi (2012) highlighted that Nairobi is a highly unequal city lacking social protection and people gather in smaller clusters for survival purposes – “marginalised individuals such as women, youths and poor people associate their strengths and limited resources to survive in the insecure and competitive environment of Nairobi’s slums by creating and joining different kinds of self-help groups” (Ghielmi, 2012: 181). The same author pointed to the main aims of the SHGs in urban Kenya, such as the provision of credit, income, and the creation of social capital (through forums for sharing problems and concerns).

Moreover, Kinyanjui (2014: 100) focused specifically on women in urban economic informality, stating that women “have urbanised the concept and used it as a strategy for social

¹ “Harambee” – A common Swahili saying, meaning “to pull together” (Collins Dictionary, n.d.)

and economic support and for coordinating markets and organising themselves.” Women in urban informality have recognised they cannot survive alone, thus SHGs provide the sense of belonging, structure for communication and collaboration in the city, through which they can negotiate their livelihoods in spaces where they have historically been considered outsiders. So, SHGs are seen as places of agency, which women utilise as means to resist. (Kinyanjui, 2014)

Furthermore, some previous research has found that SHGs in urban Kenya are an avenue of support to women beyond the economic aspects. Wanjiku’s (2015) research investigated how the groups contribute to women’s social wellbeing and empowerment, including access to medical services, education, the ability to pay fees and provide meals. Kyuvi (2017) portrays SHGs as sources for social networking, knowledge development and connectedness, highlighting that participation in SHGs has assisted women to cope with stress, and an increased participation contributes to increased social capital. Thus, the author suggests the need to study the social empowerment aspect as many previous studies have solely focused on the economic empowerment of SHGs. (Kyuvi, 2017)

As seen, the social (and other) aspects of the SHGs remain understudied, particularly in the urban context in Kenya. While informal settlements are considered to lack social cohesion, then Morgner et al. (2020) have identified through research in Mathare that slums can have a remarkable social complexity that the residents depend on, spending a lot of their time involved in SHGs. In fact, social networks gained through these groups are claimed to be essential for women to survive in an informal settlement (Ghielmi, 2012; Soliman, 2021). Therefore, it is important to recognise and explore further this collective organisation, social networks, and interactions in a slum (Morgner et al., 2020). This research attempts to contribute to this by examining the value of SHGs for women in urban informality from various dimensions of life beyond the economic aspects.

3. THEORETICAL FRAMEWORK

The chapter discusses Social Capital and Social Network theories, which make up the theoretical base for this research. Considering the research aim, social capital in vulnerable urban environments and the Strength of Weak Ties theory will frame this research to later analyse how the different types of social interactions and participation in SHGs have contributed towards women's advancement.

3.1. Social Capital in a vulnerable urban environment

Social Capital theory has been attracting research interest across different disciplines since the 1980's, when the founding sociologists Bourdieu, Coleman and Putnam started to explore the concept in a detailed and systematic way (Häuberer, 2010; Lin, 2001). The theory has over time gained a variety of definitions and interpretations. Most commonly, social capital can be defined as resources (or capital) embedded in social relationships (Häuberer, 2010). At its core lay the social relations, and actors that can access and use these resources, which can be any kind of goods in a society that become social capital when they are utilised (Lin, 2001). Moreover, social capital carries value as “a determinant of an individual's economic growth and as a contributor to the well-being of communities and nations...” (Alfred, 2009: 3), which also connects and justifies this theory to the current research.

For clarity, some of the main theorists' approaches to social capital will be discussed. Firstly, for Bourdieu, social capital is “the aggregate of the actual or potential resources which are linked to possession of a durable network of more or less institutionalised relationships of mutual acquaintance and recognition” (Bourdieu 1986/1983, cited in Häuberer, 2010: 38). Thus, relationships are an important aspect in Bourdieu's theorisation, providing support and safety to network members (Häuberer, 2010). Secondly, Coleman defined social capital by its function – “it is not a single entity, but a variety of different entities having two characteristics in common: they all consist of some aspect of social structure, and they facilitate certain actions of individuals who are within the structure” (Coleman 1990: 311). To Coleman, social capital is a special resource in a specific social structure, mainly existing in relations, and these relations need to have mutual trust or authority (Häuberer, 2010). He brings an example of a family moving from suburban Detroit to Jerusalem, having greater freedom and safety in the

second location, due to the different normative structures and higher social capital (Coleman, 1990).

The concept has been further developed by Putnam, Burt and Lin. Putnam focuses on social networks that carry value for individuals and distinguishes between bonding and bridging social capital (Häuberer, 2010), which will be discussed later in more detail. Burt claims that actors make social actions to pursue individual goals and highlights the importance of the social structure the actor is embedded in. He introduces the concept of “structural holes”, that actors need to span to gather additive benefits, because an actor's position in a network defines their access to social capital. (Burt, 1992, cited in Häuberer, 2010) Lastly, Lin focuses on the capital aspect in social capital, claiming that “capital is an investment of resources with expected returns in the marketplace” (Lin, 2001: 3). Thus, social capital is the kind of capital that has been captured through social relations within a network or a group (Lin, 2001). Therefore, it can be concluded that “social capital consists of resources embedded in social relations and social structure, which can be mobilised when an actor wishes to increase the likelihood of success in a purposive action”, which is an understanding shared by all theorists (Lin, 2001: 24).

As the current case study places women’s social relationships in an informal settlement in the centre of the research, an approach suitable for a vulnerable urban context needs to be adopted. Previous studies have highlighted that people living in informal settlements depend heavily on each other and on various systems to cover their basic needs and gain access to services (Parker and Maynard, 2015, cited in Mpanje et al., 2018). Therefore, the focus on relationships and institutions, which are essential to collaborate towards achieving individual and collective aims, is important to examine social capital in vulnerable urban environments (Mpanje et al., 2018). Based on a variety of previous literature, Mpanje et al. (2018) proposed to investigate social capital in vulnerable urban environments by focusing on the three forms of social capital – bonding, bridging, and linking capital.

Bonding social capital refers to the relationships with close family members and friends, in rather closed networks, that should help the urban poor to “get by”. The attributes of bonding social capital are the quantity and quality of relationships and the degree of social influence. *Bridging* social capital, on the other hand, refers to the relations with more distant friends, colleagues, or acquaintances, that assist the urban poor to “get ahead”. It is about getting access to resources in other networks and the facilitation of collective action. (Mpanje et al., 2018). In

fact, bridging social capital is claimed to be a vital form in a vulnerable urban context (Mpanje et al., 2022). Due “to livelihoods’ precariousness, people living in slums rely on their neighbourhood-level connections and utilise local associations to survive” (Mpanje et al., 2022: 14). Lastly, *linking* social capital refers to the connections with various social institutions and systems, often up the social ladder, and is characterised by power differences between the individuals/groups and the institutions (Mpanje et al., 2018). The three different forms of social capital will be analysed to understand the nature and importance of social interactions for women in Mathare.

3.2. Social Network and the Strength of Weak Ties theory

Social networks and structures come forward as an important factor in the social capital theory. They hold importance as a structure which either enables or prevents the appearance of social capital (Vonneilich, 2022). According to Borgatti and Halgin (2011: 1169), “a network consists of a set of actors or nodes along with a set of ties of a specified type (such as friendship) that link them”. Therefore, social network analysis is broadly concerned with analysing the relationships between individuals in a specific network (Vonneilich, 2022).

Social network theories can be divided into the “grand” theories and the “middle-range” theories. While the “grand” theories do not have much to do with empirical implementation then middle-range theories are much more research-oriented, helping to explain the effects of networks or its significance to the actors in the network. For example, the theory of homophily suggests that people mainly create relationships with others like them, and the reciprocity theory proposes that people expect a return on actions they have done. (Gamper, 2022)

Out of the various social network theories, Granovetter’s Strength of Weak Ties theory has gained higher prominence than some others (Borgatti and Halgin, 2011) and has relevance to this study. Essentially, there are two types of relationships based on their intensity – the strong and the weak relationships – which also suggest for strong or weak ties between people. While strong relationships occur between family members and close friends, containing high levels of trust and emotion, then weak relationships tend to be with acquaintances, colleagues, or anyone with low frequency of contact. (Gamper, 2022) The strength of the tie is further characterised by time spent together, intimacy and reciprocity in the relationship (Granovetter, 1973). Thus, the theory relates to the forms of bonding (strong ties) and bridging (weak ties) social capital.

The main argument in Granovetter's (1973, 1983) theory is that weak ties provide a greater source of new information and resources for actors than strong ties do. This indicates that weak ties can provide greater opportunities and benefits for individuals, such as employment opportunities, and lead to higher social capital and to overall greater success (Borgatti and Halgin, 2011; Gamper, 2022). Granovetter (1983) suggested that people from lower socio-economic groups can really benefit from the information gained through weak ties.

Granovetter built his theory based on sampling technical and managerial job seekers in a Boston suburb, investigating how frequently they have seen the person around that helped them secure a new job (Granovetter, 1973). He found that professional, technical, and managerial workers were more likely to hear about new jobs through weak ties (27,8%) than through strong ones (16,7%), with a majority in between (Granovetter, 1983). He concluded that while strong ties usually provide better emotional support and assistance, then weak ties are more beneficial in gaining access to information beyond the one that circulates in actor's close social networks, due to providing the bridge to more distant networks (Gamper, 2022; Granovetter, 1983). Thus, tie strength can be used to explain different phenomena, and the effects of various relationships on people (Granovetter, 1983). The concepts discussed in this chapter will be relied on when analysing the different social interactions and value from SHGs for women in Mathare.

4. METHODOLOGY

The chapter provides an overview of the methodology. It starts by describing the Mathare informal area, moves on to discuss the research design, data collection, sampling (including the demographics of the participants and SHGs), and data analysis strategy. Towards the end, ethical considerations and the limitations of the study will be discussed.

4.1. Study case – Mathare informal area in Nairobi

The case study is conducted based on the second largest informal settlement in Nairobi, called Mathare. Informal settlements in Nairobi started to appear in the beginning of the 20th century when the European colonists first arrived. While whites and Asians occupied the residential highland areas, the local indigenous population was pushed to live in the outskirts, close to the farms where they worked. (COHRE, 2008) The informal areas began to further expand after the end of the colonial rule in the 70's due to the fast urban growth caused by rural to urban migration and natural population growth (Shifa and Leibbrandt, 2017). People needed to find cheap and affordable housing, settling into existing informal areas (Ono and Kidokoro, 2020).

Mathare is in the Eastern part of the city, accommodating more than 200,000 people (UN-Habitat, 2020). It is a densely populated slum, where most people live in shacks made of corrugated iron, and most of the business happens around the main streets of the settlement (Darkey and Kariuki, 2013; Kovacic et al., 2019). Mathare forms an interesting case with its long history, being illegally established on government land. It also witnessed the first slum upgrading programme in Nairobi in the 90's, which improved the roads, water and sanitation facilities, established a medical centre and kindergartens. (COHRE, 2008) I was able to access the community in Mathare due to the local connections of my colleagues in the United Nations Human Settlements Programme in Nairobi, through whom I connected with a local activist, who became an important gatekeeper for this research. See the location of Mathare in Nairobi and the red pin showing the data collection site on Figure 1.

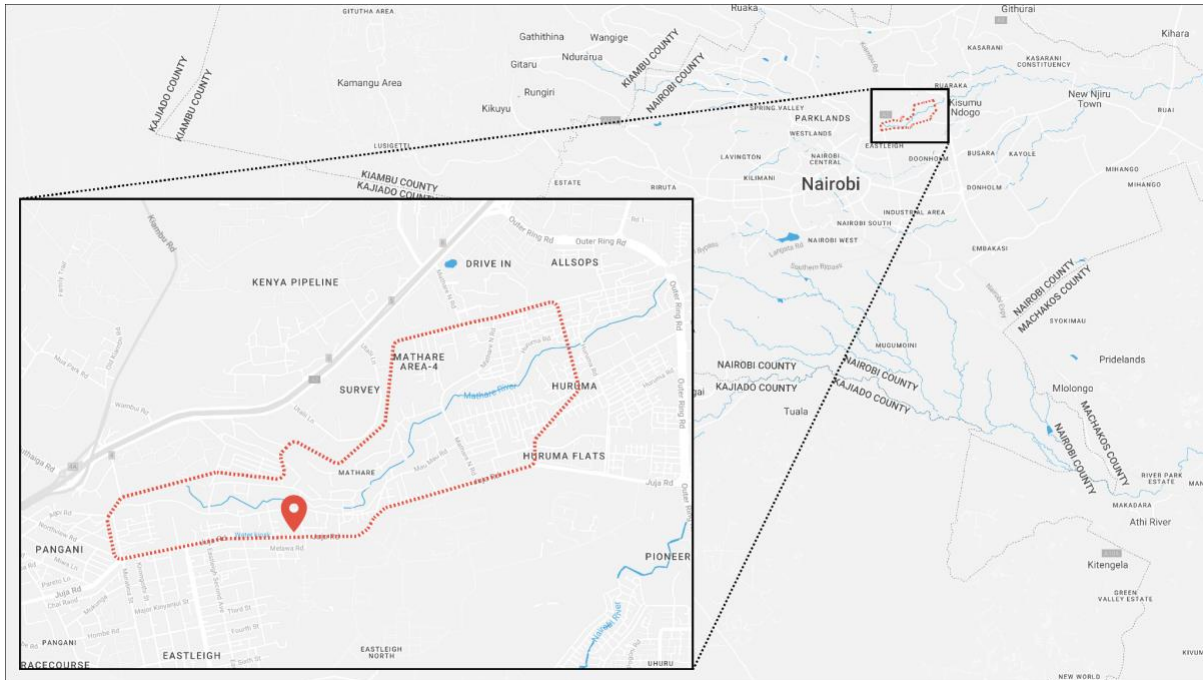


Figure 1. The Mathare informal area in Nairobi, Kenya (source: author’s own adaptation based on UN-Habitat, 2020).

Inequalities continue to persist in Nairobi through the inherited colonial territorial policies, separating the city into the richer Western area and the poorer Eastern area (Ono and Kidokoro, 2020). More than half of the city population still reside in informal settlements (The World Bank, 2020). While the Kenyan government recognises the growth of the slums then public policy making has been indifferent to them over many decades, leaving informal areas out from urban planning and budgeting as if they did not exist. This has left the slum dwellers without essential services, including proper water and sanitation, waste collection, education, and healthcare services. They stay trapped in their situation and are intentionally excluded from the rest of the city. (Amnesty International, 2009)

4.2. Research design and methods of data collection

The research adopts a qualitative case study design, more specifically a single instrumental case study, where I have chosen one case to discuss and illustrate an issue (Creswell, 2007). This research design was selected as case study allows us to understand complex issues and develop detailed understanding of real-life conditions (Flyvbjerg, 2006). In this thesis, the “case” consists of an intersectional group of women who live in Mathare informal area in Nairobi and belong to various SHGs for support. Thus, it follows the suggestions of Patton

(2015: 1064), to “collect data on the lowest level unit of analysis possible”, meaning individuals.

The necessary information for this case study was collected through one-on-one semi-structured interviews as the main means, and observations as the supportive means between December 2022 to January 2023. The interviews took place in a room belonging to a local community organisation in a small colourful concrete house by Juja road, located in the area called Mathare 3A. Semi-structured interviews allowed for flexibility in the interviewing process, leaving space for interviewees to bring up their own thoughts and ideas, while the interview guide acted as a framework for leaning on topics that cannot be missed (Bryman, 2012; Willis, 2011). Moreover, semi-structured interviews worked well in this case, as they are best suited to explore individuals’ perceptions and understandings (Hammett et al., 2015).

The interviews were carried out in the main local language – Swahili – to gain in depth content from the interviewees. Even though English is widely spoken across Kenya, people in Mathare seemed to feel more at ease when speaking Swahili or their specific tribal language. An interview guide in English was built, keeping the main research question and sub-questions in mind. It was structured into a couple of sections, such as the social and economic dimensions, that came forward from the literature review, in addition to general questions about life in Mathare, on the perceptions of the SHGs and on demographics. Find the Demographics Form in Appendix A, and the full Interview Guide in Appendix B.

In total, nine separate interviews with women and one interview with a key informant were carried out, each lasting between 40 minutes to 1 hour. One interview was carried out fully in English due to the preference of the interviewee, and the rest in Swahili. A Kenyan colleague accompanied me to lead the interviews in Swahili and made short verbal translations into English after each longer response. All interviews were recorded on the phone after receiving a verbal consent from the interviewee. Later, the interviews were transcribed and translated into English with the assistance of another colleague, finalising the process by the beginning of February 2023. Team effort was important for the entire data collection process, coordinating the interviews based on the availability of the local gatekeeper and the translating colleague.

Furthermore, having a colleague carry out the interviews in Swahili opened the possibility to diversify the data collection by observing the participants during the interviews. Observations were mainly helpful to gain supporting information about the participants and their lives (Becker et al., 2011). I was able to observe the women's body language, reactions, and any extra questions they posed to the interviewer, drawing conclusions based on them. According to Becker et al. (2011: 26) "ultimately, both approaches aim to uncover the unexpected, to make sense of puzzling or paradoxical phenomena, and to discover new ways of understanding taken-for-granted or apparently well-understood social arrangements and processes." Thus, the research successfully combined both methods.

4.3. Sampling technique and information on participants and SHGs

The interviewed women were identified using the purposive sampling technique, which is dependent on researcher's own judgement, making sure that all participants are relevant to the research at hand (Hammett et al., 2015). The relevance was assured following a couple of criteria. Firstly, the women needed to belong to an active SHG that operated in Mathare. Secondly, a representation of a variety of different SHGs that have different purposes and activities was important. Thirdly, intersectionality was adopted, aiming for diversity in ages, ethnicities, educational backgrounds, means of income etc. among the interviewed women. The latter is important as women in informal areas are not homogenous, but rather come from diverse backgrounds (Kinyanjui, 2014).

As the gatekeeper works daily with women in the community, she has personal contacts to the leaders of SHGs through whom it was possible to gain direct contacts to nine different women from different SHGs in Mathare. An interesting observation from this process was that while all arrangements were informal, they happened in rather structured ways that could have not been achieved without the insider knowledge from the local gatekeeper.

4.3.1. Demographics of the sampled women

The interviewees ranged from 18 to 49 years old, with the average age being 31 years. Most of them have been born and raised in Mathare, and they represent Kamba, Luhya, Luo, and Kikuyu ethnic groups. The women have decent levels of education, as four women out of nine had completed Form 4 (high school level), two of these four had also started college or had completed an additional vocational training. One woman is currently enrolled in a university

and another one has obtained a university level diploma. Only two women had Class 8 (Primary school level) education, one of them mentioning financial constraints as the reason.

Most of the interviewed women are single, one of them has been divorced and another one is cohabiting with a man. In virtue of that fact, most women are the heads of their households, having to provide for their family members on their own. To do that, common sources of income come from domestic work or casual jobs, such as washing clothes for other people, selling food on the streets, making soap or cleaning houses, mainly in Mathare or in the neighbouring area called Eastleigh. The highest educated woman is earning her income as a community worker and yoga teacher, another one is a hairdresser, and one of the youngest ladies has initiated a social enterprise through which they make and sell a variety of household items. In general, women claim that their incomes are unstable, and they need to work hard to earn enough to provide for their dependents.

Only three women out of nine do not have any children or dependents to take care of, but the rest have one child or more to provide for. For example, the 24-year-old woman who stays with her parents has a nine-month-old son, and another 21-year-old woman is taking care of her two underaged siblings. Moreover, the oldest lady has six children on her own, and four women are taking care of children that are not biologically theirs. Therefore, women with diverse demographics are represented in this study.

4.3.2. Characteristics of the self-help groups in the study

Most of the interviewed women are active members of more than one group, thus the total number of 14 groups was represented in this study. While most ladies have joined the groups after the year 2017, then two women have been participating for a long time – one since 2000, another one since 2010. While joining after 2017 might seem like a short time to belong to a group, one must keep in mind that most interviewed women were between 20-30 years old, thus often not able to have stayed in a group much longer due to their young age.

SHGs in Mathare have been formed for different purposes and most groups meet up either once a week or once a month. While many groups in this study address several topics at a time, the focus of groups can be broadly categorised into four areas – addressing gender-based violence (GBV), early motherhood, supporting education, and offering economic support. Firstly, the groups responding to GBV issues in their communities act in case violence occurs and empower women who have faced violence. As it becomes evident, domestic workers in

Mathare face GBV often, such as by denying salaries after completing a job or being forced into sexual intercourse to receive their payment. Group members aid to handle cases like this.

Secondly, there are groups that focus on assisting (single) young mothers who face with stigma within the communities or financial issues. The groups provide the opportunity to speak out on their problems and find collective solutions to them. Assistance is being provided both to the currently pregnant girls and those who are already with a child.

Thirdly, many groups find purpose in conducting educational activities. Most commonly, the activities target children and teenagers, either on topics around sexual and reproductive health and rights, mental health, or life skills. While women are struggling on their own, these educational activities within the groups refer to women's purpose-driven mindset to give back to the community.

Lastly, the largest number of groups in Mathare offer economic support to the members. One way is through group savings, where everyone contributes a certain amount to a shared "bank" for future use in case of an urgent need, or through the access to loans for covering various costs (e.g., with children, developing small businesses etc). The second way of economic support is by teaching skills to make something that can be sold by the side of the road, such as soaps, doormats, jewellery, or handbags. This can provide long-term economic empowerment and independence for women, which is crucial for coping in the slum environment, especially as a single head of the household. And while all these groups are informal then their activities and purpose can also change over time according to the community's needs.

4.4. Data analysis strategy

The interviews were first transcribed and then translated into English, after which I conducted thematic analysis, which is a "method for systematically identifying, organising, and offering insight into, patterns of meaning (themes) across a dataset" (Braun and Clarke, 2012: 57). It is useful for this research, as it helps to make sense of commonalities, which I was aiming to identify and discuss (Braun and Clarke, 2012).

According to Braun and Clarke (2012), there are six steps to follow for thematic analysis – the familiarisation with the data, generation of the codes, search for themes, reviewing the themes, defining the themes, and producing the report. I started with reading through all the interviews

several times to familiarise myself with the contents. Then I searched for commonalities and differences across all the interviews, aiming to determine recurring codes. This led me to group the codes under specific themes, based on which I was also able to structure the analysis. I carried out this analysis inductively, meaning that “findings emerge out of the data through the analyst’s interactions with the data” (Patton, 2015: 1077). Though, when analysing the three forms of social capital, I leaned towards the deductive approach, as the themes (bonding, bridging, and linking capital) were already given from theory.

4.5. Ethical considerations and positionality

As the research was carried out by a white female researcher in a vulnerable slum setting in Kenya with local women then it is important to discuss ethical aspects and the positionality of the researcher in this process.

4.5.1. Interviews with women in an informal area

Firstly, it is crucial to ensure the safety, dignity, and privacy of the participants, causing no harm in any way throughout the research process (Banks and Scheyvens, 2014). Thus, for the interviews, I developed informed consent forms, through which the participants could confirm their understanding of the research and voluntarily agree to take part in it (Banks and Scheyvens, 2014; Hammett et al., 2015). The consent form was read out loud before the start of the interview and the recording, after which the participant could react to the information given. The consent forms also informed the participants about the anonymity and confidentiality of their participation. This entails that all gained information will be handled with care, such as the participants cannot be identified, and the collected material (recordings, transcripts, notes) will not be disclosed to third parties. (Banks and Scheyvens, 2014) It also made them aware of all their rights and the freedom to quit at any given time without any further consequences. Please find the consent form in Appendix C.

Furthermore, it was important to create an environment where the participants feel safe and accepted to disclose any personal matters and issues (Becker et al., 2011). Sensitivity was particularly important due to researching women in slums which adds another layer of sensitivity (Banks and Scheyvens, 2014). The supportive space was created by trying to make the women feel warmly welcome to the interview by having an informal chat in advance of the interview, offering drinks and snacks, emphasising the anonymity and rights, and adopting an encouraging and friendly attitude throughout the process.

4.5.2. Self-reflexivity and positionality

Secondly, self-reflexivity and recognising my position as a white female researcher from an Eastern European origin was important throughout the research process. That is because a researcher's position and views can influence the entire research process and its outcomes (Holmes, 2020; Manohar et al., 2017). Reflexivity in development research is especially crucial, as “reflexivity is situating the researcher as non-exploitative and compassionate toward the research subjects, thus helping to address concerns regarding negative effects of power in researcher–researched relationships” (Pillow, 2003, cited in Berger, 2013: 3). Considering the context of this research, the power differences between me and the women were certainly considered when preparing for and carrying out the data collection.

While there are aspects of positionality that I cannot change, such as my gender, skin colour or nationality, then some others, such as political views or personal experiences, are rather contextual (Chiseri-Strater, 1996, cited in Holmes, 2020). Throughout the interviews, I was fully aware of my positionality as the only white-skinned person in the room. It was a matter of concern ahead of the interviews, thinking how this could affect the entire atmosphere, and the participants’ responses or general attitudes. Therefore, it was helpful to have a local Kenyan colleague leading the interviews in Swahili, thus being the “insider”, while I was the “outsider” in the room (Berger, 2013). While choosing the assisting colleague, questions were raised on whether the gender of the colleague could influence the responses from women, as men as researchers continue to be a debated topic in feminist research (Manohar et al., 2017). However, the colleague comprehended very well the purpose of the interviews, and his own positionality in this process, adopting a neutral position, which made the interviews flow naturally, without complications.

4.6. Limitations of the research

There are some limitations to this research that should be taken into consideration. Firstly, in terms of the data, the sample size is limited to nine interviews which is a relatively restricted case. Yet, the aim to have members of many various SHGs was fulfilled. Also, there is a limited diversity to some of the characteristics of the women, e.g., the marital status (most women were single and heads of their household), which could potentially change their ways of coping and overall financial situation. Moreover, there is little triangulation of data, meaning the usage of different data sources that would strengthen the study (Patton, 2015). Some options could be adding focus groups or referring more to secondary sources e.g., reports from Mathare, if they

exist. Yet, this thesis aimed to find about perceptions, making it hard to compare and triangulate this data, and the data collection process in general was complex, in a vulnerable urban environment in an unfamiliar language, and relying on assistance of others.

Secondly, there are limitations to the sampling strategy used. The purposive sampling was highly dependent on my gatekeeper, who contacted the leaders of the SHGs around Mathare that she knew of, to then allow the leaders to point the suitable participants to take part in interviews. It is unknown to me based on which aspects the leaders of the SHGs chose the women to meet me. Also, as the women were pointed out by their SHG leaders, it could have withheld them from disclosing openly the faults of the SHGs or other negative-looking aspects of the group during the interview.

Lastly, a question of generalisability of these findings comes forth. This entails “forming general and broad statements from specific cases” (Schwandt, 2001, cited in Carminati, 2018: 2094). This research is specific to the case of vulnerable women in the Mathare slum and can differ in any other informal area and with different sample groups, which makes it difficult to generalise these findings to any other slum in Nairobi, or elsewhere in the world. Yet, the lack of generalisability is not necessarily a fault, as qualitative research aims to dive deep into various real-life phenomena, exploring people’s perceptions and feelings, making it positively complementary to quantitative studies that can be more easily generalised (Carminati, 2018). It would certainly be interesting to conduct a similar study in another urban informal area to compare the main findings.

5. FINDINGS, ANALYSIS AND LINK TO THE THEORETICAL FRAMEWORK

This chapter starts by outlining and discussing the challenges women face in Mathare, which leads them to participate in SHGs in search of support. After that, women's social interactions, including relations within groups, will be analysed using the three forms of social capital as outlined in the theoretical framework. Finally, it will discuss how SHGs contribute towards women's advancement in three identified areas of life. The chapter concludes by discussing findings and linking back to theory.

5.1. Everyday life challenges for women in Mathare

“In Mathare, your life is determined by your actions. Mathare is like a school...” (I7)

The challenge of living in Mathare as a woman has been reflected throughout all the interviews. These findings are important to bring out to better understand the context that these women come from and the need for SHGs in Mathare. Based on the data collected, the main challenges women face fit into four categories – income, coping alone, gender-based violence, and stigma and discrimination. These challenges drive women to join the local SHGs. However, in addition to gaining assistance for themselves, some of them join for the passion to contribute to the community – to support others, particularly young mothers and children, who are in a vulnerable situation.

Firstly, women struggle in finding sources of income and employment, and covering the basic needs for themselves and their dependents (including paying rent, school fees, providing food and clothing). The sources of income are not stable and skipping mealtimes is a common practice to survive. Most women are on their own in providing for themselves and their dependents.

“The problem I am going through is that I am now the father and the mother of my children. Every responsibility has been left to me – food, rent, clothing, education... I solve them by keeping myself busy and working harder.” (I1)

Earning an income is particularly difficult for women compared to men, because of the stigmatisation towards them, such as discrimination over women's abilities in the workforce. There is a belief in the community that women cannot lead or handle responsibility nor give tasks directly to men (I2, I5).

“I have faced discrimination at times. There was a time I got a job opportunity, and I was the only lady taken for the job. I think it was because I was a woman that people were looking down on me.” (I4)

Even if an employment opportunity arises, often it is too challenging for women to accept the offer, particularly when they are single mothers and need someone to take care of their children during working hours (I2). The unwillingness and incapability of men in Mathare to help with providing for the family was reflected in several interviews and often expressed with emotions of anger and sadness.

“Most of the men in Mathare do not take the responsibility. You will hear stories of how the baby daddy denied responsibility, of how some of them do not know where the child's father is, some are present but do not help with anything and don't pick up any responsibility.” (I2)

Some women also suggested the prevalent issues with drugs and alcohol as the contributing factor for the downfall of men in Mathare. A few women claimed that whenever men drink, everything is left for the woman to take care of (I7, I9). One of them explained that drug problems in Mathare messed up her husband to the extent that he would sell their children's clothes to support his addiction. She said with tears in her eyes: *“Imagine having to raise six kids all on my own, and then having to take care of my husband who never helps with anything.”* (I7)

Moreover, gender-based violence (GBV), both emotional and physical, has been highlighted various times as a serious concern by women in Mathare. As also discussed in Section 2.3. by Chant (2013) and UN-Habitat (2013), women are not well protected from GBV in an urban slum and are often at risk of abuse both inside and outside their homes. For example, one woman told of instances of men taking advantage of women during the general election season when political leaders were misusing girls by offering a job in exchange for body (I8). Women also described cases of physical abuse from their husbands, such as beating up when there is no food on the table or in case of any other minor error (I9). A clear example of harassment came out from one conversation:

“I try to avoid washing clothes for men. If a man invites me to his house for a cleaning job, I can’t go inside the house. If it’s washing clothes, I tell them to bring everything outside, where I clean and put them on the hanging line to dry. Sometimes, a man can call you into his house and ask, “will you do this job and another?” When I finish washing the clothes, he could ask me to come inside the house to clean it and asks me to get on the bed.” (I7)

In addition to GBV, stigma and discrimination are common within the communities around early pregnancies and being a single mother. Most of the interviewees were single mothers and heads of households. They emphasise that being a single mother in Mathare is tough. One woman was explaining a case where her son was using her last name at school, though this caused him issues and bullying as this was a lady’s name and most children use their father’s surnames (I6). Another one said that she faces condemnation from her parents due to the early pregnancy as they ask her to go to the man that impregnated her, which is causing her emotional suffering (I2).

“A lot of people judge me because I gave birth early and when people see the child and they don't see the father they feel that you may be a sexual worker because you give birth to a child without their father.” (I8)

Moreover, as August 2022 was the general election period in Kenya, women brought examples of discrimination concerning that. For example, one woman explained that due to tribalism she has been discriminated because of her ethnicity and this has hindered some of her activities (I8). Another one explained that she feels left out from political participation due to the common understanding of women’s lower role in the community:

“During the elections period, we had gone for campaign rallies and the women were leading the rally. We received backlash from the people in the community claiming that we should be at home taking care of the children and were chased away from the rally. This was really shameful to us and made us feel that we have been segregated and separated from the community.” (I2)

These mentioned cases are all clear examples of the diverse discrimination women face in Mathare. As seen from Section 2.4., women have historically found ways to cope with the multitude of challenges by gathering into groups. This was reflected also in the case of women in Mathare, as the most commonly mentioned coping mechanism was sharing problems within the SHGs and among friends to encourage each other and give hope. Moreover, some mention

education as the potential key solution to deal with the challenges. In their perception, education could help find better jobs (I1). Education on sexual and reproductive health could teach teenage girls that giving birth at a young age adds extra worries to the already complex living situation (I6). Another one mentioned that many challenges are related to gender stereotypes, thus the attitudes of men need to be changed, engaging men to advocate for gender equality, which their group has been trying to address (I5). Lastly, women mention that there is no option of giving up, in which case even a greater number of challenges would be waiting.

5.2. Women's social interactions in Mathare

This section aims to answer the first sub-question by analysing social interactions of the women in Mathare. As suggested from theory, three forms of social capital – bonding, bridging, and linking social capital – will be analysed based on the collected data to see how social relations manifest in a vulnerable urban context.

5.2.1. Bonding social capital

Bonding social capital manifests in the relationships between the people closest to the person, such as with family members and very close friends. Trust is an important aspect in these relations. (Mpanje et al., 2018) Findings show that women in Mathare hardly rely on their family members as everyone in the family has their own struggles. For some, it is not possible to depend on family as the family members instead need to depend on the woman (I8). For others, the relationships are not close or on good terms with the family members, who might think they are contacted only in times of trouble (I3, I9).

“I cannot rely on family because each person is going through their own problems. When you approach anyone from your family, they share their sentiments on how they are also challenged financially.” (I2)

One of the women even mentions grudges around tribalism as a challenging factor within a family where her father is a polygamous man with several wives from different tribes (I4). Just one interviewee stated that she can always count on her sister as a close family member who will help in case of a difficult situation (I6).

Instead, close friends seem to provide more support in interviewed women's everyday lives. According to them *“friends are more willing and quicker to help”* (I4), and *“friends empower me and will connect me with opportunities”* (I8). One interviewee also mentioned the value of

having good neighbours who could help with paying the rent on: *“Neighbours are also friends that I can depend on”* (I9). Sometimes there is just one good person to count on when things are difficult.

“I just have one person in my life who I feel like when I share, she is understanding and tries to help me, even if she can’t she will maybe look for another connection or another professional person that can handle the situation.” (I5)

Moreover, women talked highly of the support that SHGs offer them in dealing with everyday challenges. For some, group membership seems to substitute the lack of family support, based on the statement *“In our group we are like a family. (...) There are some things I might share as a group, but some things that are very personal to my life...”* (I5). Another factor on preferring to rely on groups rather than family members is lack of trust in communicating with individuals, which is the opposite aspect that bonding social capital should portray.

“I can mostly depend on groups because dealing with individuals can be hard at times. This is because when you fall out, they will expose your issues to people. I am more confident in groups to help me out more than I am in individuals.” (I3)

Based on these findings, one can conclude that relations with closest family members do not provide the level and extent of support for women that the theory claims. Thus, bonding social capital is relatively unstable and weak in the case of the interviewed women in Mathare. Most of the women do not have trust nor cannot count on their families to help them cope for various reasons. Aspects such as being single, head of the household, or facing stigma from community due to early pregnancy could be additional contributing factors for the weak social relations with family members. Yet, relations with friends, and particularly within women’s groups, seem to be good sources of support for the women substituting the lack of family support.

5.2.2. Bridging social capital

Bridging social capital is generated through those interactions women have beyond their closest family/friends, such as with acquaintances and more distant friends (Mpanje et al., 2018). As Mpanje et al. (2018: 9) bring out in their conceptualisation of social capital in vulnerable urban settings, the main indicator of bridging social capital is the “participation in political parties, social clubs, associations, youth groups, voluntary activities”. Thus, in the context of this

research, bridging social capital can be attributed to the social interactions women develop with other women within the SHGs.

All the interviewed women were part of different SHGs, some of them belonged to more than one group, as groups have different purposes and activities. Essentially, these relations should help women to “get ahead” due to being able to access resources and opportunities in other networks beyond their own through other women in the group (Mpanje et al., 2018). Overall, the interviews reflected that women place high importance on the support they receive through the relations they have built from SHGs. That is even though most groups meet only once a week or even once a month, and some of them have been members of the group only for a couple of years.

The social interactions within the group are most often based on encouraging and supporting each other, discussing solutions or opportunities for improvement, or learning new skills to help to cope financially. Women find value in exchanging ideas and coming up with solutions to each other’s issues, encouraging each other to move on in life (I2). They can learn new skills or teach each other to make soap or do beadwork, to ensure everyone’s economic empowerment (I1, I8). The strength of relations between women grows as they share their problems with each other, thus realising they are not alone (I7).

“When we share our experiences, it encourages us and gives us the morale to move on. This builds our relationship dynamic and creates an avenue for sharing advice.” (I2)

Collective action and mutual support are important aspects in the relations women carry within the SHGs. Also, elements of trust have been reflected in the relationships between the group members:

“We do a merry go round scheme, at each meeting the funds are collected up and certain members are paid the entirety of the collected money on a rotating schedule and contribute some money. Whoever is in a worse off financial situation at that time is given that.” (I1)

Yet, as in every social network, clashes between people occur. In this specific case, clashes have occurred mainly in relation to the financial aspects or to do with dedication in partaking in the meetings. Examples such as the need to wait for a designated time for accessing group's funds (I7) or when a group member does not show up to a meeting without genuine reason (I6) were brought up. Moreover, one interviewee mentioned that in case of an opportunity in the

community, people mostly inform their closer friends, which is why they sometimes do not reach to everyone's ears (I3). Therefore, having close relations within the group is important.

Furthermore, in addition to the interactions within the SHGs, bridges are established, to some degree, also between different SHGs in Mathare. Most commonly, interaction between groups happens to share best practices and discuss the activities each group is doing to gather ideas (I1, 2, 7, 8, 9). Other times groups organise activities together, such as clean-ups in Mathare or meetings to discuss family planning and sexual and reproductive health and rights (I6) or cooperate to mobilise more people into activities in Mathare (I5).

To conclude, social relations within the SHGs have proven to affect women positively and carry high importance to rely on for support. That is even though these relations of bridging social capital are considered to be relatively weak in their nature in the theory, compared to the strong ties in bonding social capital (Granovetter, 1973). Due to this high relevance of bridging social capital in the case of women in Mathare, a later analysis will examine how and if these relations from SHGs have helped women to advance in life.

5.2.3. Linking social capital

To finish the section on analysing social interactions for women in Mathare, linking social capital will be discussed as the third form of social capital in a vulnerable urban context. Linking social capital is generated through these social relations that have power differences between them, such as relations between individuals/communities with institutions or with individuals who carry power or resources (Mpanje et al., 2018). In the context of this research, this would refer to the relations women and/or SHGs have with various organisations or institutions outside or inside Mathare.

While most women could not bring examples of direct interactions with institutions then SHGs in Mathare have been collaborating with some specific organisations. Important to note that while these organisations came out in this case study then other organisations not mentioned here could be contributing in Mathare, too. Collaborations with a local organisation called Shining Hope for Communities (SHOFCO) came out both from the interviewees (I5, I8) and from the key informant interview. The main collaboration with SHOFCO happens through trainings which women perceive to be empowering: *"...they say that when you empower the youths, you empower the community. When they have any events, we are empowered."* (I8)

In addition, Plan International was mentioned by an interviewee and the key informant as an institution delivering change to women in Mathare. According to the key informant, that partnership is important in the community: *“So those are big institutions and that is really empowering women. With Plan International is a long-term project, and it’s really impacting lives.”* The interviewee herself explains that their group works with gender equality, which is why they can work hand in hand with Plan International based on shared goals (I5).

The same woman explained how her internship at the University of Nairobi has led her to create relations with that institution and gain support for herself and others in Mathare. She claims that she has received psychological support and has referred others to get help through the University as the institution has connections to Mathare through their projects. Otherwise, it would be hard to afford psychological support in Mathare. (I5)

Overall, the key informant claimed that partnering with external organisations and institutions might not be as sustainable in the long term but is helpful for women in the short term. As only a few interviewees could bring examples of interactions with institutions, either directly or through the SHG, then one can argue that linking social capital is relatively weak for the women in Mathare. Thus, the connectivity to networks outside one’s own is limited and could also hinder women’s opportunities in general.

5.3. Value from self-help groups

The last section of the analysis digs deeper into bridging social capital, aiming to respond to the second sub-question of the research by investigating the benefits women gain through the participation in SHGs. Based on the previous literature, mainly economic, but also social advancement have been identified as the main categories. Thus, this research relied on these identified categories, contributing to the expansion of knowledge in an urban slum context. However, another very important category – personal advancement – was identified and will be discussed.

5.3.1. Social benefits

The findings of this research suggest that advancement through the SHGs in social aspects has mainly been reflected in opportunities for education and access to public services. Firstly, in terms of education, women find it valuable that they have been able to attend workshops/seminars due to learning about them through other group members (I6, I7, I8, I9).

“They will also inform me about opportunities that need my skills or any opportunities that I can learn a skill from such as craft, making soap, making candles or yoghurt.” (I8)

Two women explained how the trainings they have attended have led to further opportunities. One of them has been able to apply her gained skills for founding a social enterprise in Mathare that deals with recycling. As she said, *“That has been a big change in my life”* (I5). Another one explained how all seminars are an opportunity for expansion, as in her case, she attended a 3-day workshop in Nairobi and met a person who has been helping to make the feeding program more sustainable that her group holds every Sunday in Mathare (I4).

Moreover, SHGs have been supporting women to enable schooling for themselves, either indirectly or directly. Indirectly, one woman explained that she was able to pay for hairdressing courses for herself due to the savings she made through the group (I6). Two others claimed that the group has directly covered, or assisted to cover, their schooling expenses (I2, I3).

“I got the opportunity to go to school. I just wrote a letter to the founders and they took my request to the sponsors and I got someone to support me with my education. I had to explain to them about my life in Mathare for them to get a little bit of insight on my situation and I got the chance.” (I3)

In terms of access to public services, the supporting examples have not been so extensive as with educational advancement, and mainly reflect in the interactions with governmental institutions. One woman explained how through the seminars she has attended thanks to her SHG, she was able to make connections to the officials that process National ID-cards and has been able to help street families access identity cards, too (I4). Another one discussed how group membership has been making it easier to access certain institutions and given the courage to reach out to the officials when need be.

“Whenever we have community engagements, we have interacted with them (government officials) through community engagements socially. So we feel safer, whenever there is a case of GBV we feel safer going to the gender desk or going even to the police officers to report because they know us already through this program. So it has helped us lean with the government officials.” (I5)

Women also perceive to have more social opportunities after joining the SHG than they had before the group membership (I3, I4, I5). For most, it was a question of gaining an expanded

social network. One woman explained: “*Previously, the opportunities were there but due to lack of connection, I did not have links to them. But now I get faster due to the connection*” (I4). For others, it was a question of gaining valuable skills, such as communications or proposal writing, and changing a limiting mindset with the help of the group that has empowered them for better social opportunities (I5). These findings relate to the ones from Kyuvi (2017), who also emphasised knowledge development and social networking as one of the most important aspects of SHGs. Overall, most women in the study could speak of and bring examples of the social advancement gained through their SHG, though not as extensively as they spoke of the economic benefits that will be discussed next.

5.3.2. Economic benefits

As discussed in Section 2.4., many previous studies have focused on economic empowerment the SHGs provide for women, which is how the SHGs initially began. The interviewed women discussed a lot around the financial constraints they face and the changes that belonging to the SHGs has brought to them in helping to cope with these constraints. The most dominant form of assistance is from accessing funds through the SHGs, such as being able to take out loans because of the regular monetary contributions from all members.

It was interesting to see how most women with dependents find the money gained through the groups essential for covering school fees for their children (I6, I7, I8, I9). Interviewee 8 emphasised that without the loans the school fees would have not been paid. Interviewees 7 and 9 claim that being able to educate all their children has been the greatest value gained from the group. School fees are a real struggle for women in Mathare, to bring an example:

“The school fees right now for the schools have increased. My child is a day scholar. Their school fees totalled up to 15,000KES² and from 2023 we are required to pay 17,000KES. From the 20,000KES that I receive from the group, I can decide to put aside 10,000KES as a deposit for the school fee and be assured that for the first time my child will not be sent home for school fees reasons.” (I6)

Moreover, some among them also found the funds helpful for covering rent (I8, I9). Interviewees 1 and 6 emphasised the emergency financial help they have gained through the group, such as quickly accessing money for a sick child’s medical treatment (I6). Emergency

² KES – Kenyan Shilling. As of 1st of May 2023, 1 USD = 135,4 KES (Bloomberg, 2023).

response in terms of basic necessary items and quick loans was also provided during the times of COVID (I1).

While predominantly women have been able to access direct financial help in the form of a loan, some of them mentioned the support to earn an income on their own, which is a more sustainable means than taking out loans. Some also found it valuable to have developed a saving habit which they lacked before (I1, I7) and becoming more entrepreneurial in their mindset (I2). Concrete examples could be expanding the clientele to give hairdressing services to the group members and their children (I6) or starting a small business with the skills and money gained through the group (such as making soap or beadwork) (I1). Other times there could be business ideas either individually or within the group but the actualisation of it is difficult because of lack of starting capital (I3).

Regarding learning about job opportunities, a couple of women claimed that they are being called in for jobs because of the connections made through the group (I4). Another one stated:

“I can get a link to a job or an opportunity from the group. Before I was a part of the group, I did not choose to get this opportunity and from the 12 members that can get an opportunity now one can call me and involve me in what they're doing, and I can earn from there.” (I8)

On the other hand, one woman expressed that it is not common to learn of job opportunities through the groups, as everyone is waiting for opportunities to come and there is competition over them (I2). Naturally, each woman could have different perceptions on it based on their groups and individual backgrounds.

While it was expected that SHG membership brings a valuable change financially into women's lives, it was intriguing to learn how women in Mathare place highest value on the loans in covering for their children's school fees. Moreover, social relations built through the groups seem to be beneficial in longer term for advancing with ways to earn an income, though this was not as common. Without doubt, one can conclude that economic benefits seem to have higher importance for women than the discussed social aspects, as these contribute directly towards coping in an everyday life, which is their main challenge.

5.3.3. Personal benefits

While previous literature has mainly identified SHGs as being economically and/or socially empowering, another very crucial benefit has come forth from this research – the personal

support women have gained through the groups. Two general themes emerged and recurred – emotional support and personal development (growth of knowledge, challenging old beliefs, and gaining communication skills).

Firstly, women highly value the emotional support gained through the groups. *“What I value most from the group is the emotional support that I get. The support and advice that I get from being in the group”* – as Interviewee 2 claimed. Through sharing with others, they realise they are not alone and gain the emotional strength to carry on (I7). Thus, women have emphasised how much they have gained on the emotional level, making the group feel like a family, as one stated: *“It's not about how much we have collected but how are you today, how are you feeling, how can we help you as a group, do you need a shoulder to lean on?”* (I8). The same interviewee explained how one group member had planned to take her life due to the suffering she experienced, and how the group members talked her out of it, giving her ways she can cope with depression and hardship.

Secondly, personal development emerged as an important factor. Women perceive to have grown as a person through the group (I4, I5), which makes them see a better future for life, but also allows them to make a positive impact to the community (I5). The group has been keeping the members responsible and hardworking, to avoid being idle or engaging in harmful behaviour, such as substance abuse, as Interviewees 2 and 7 stated. Another woman claims that the gained knowledge, either through interacting with others or participating in the trainings, has been of great value:

“I get knowledge from this group. The group has made me informed on several issues and has self-actualisation. It has helped me to grow mentally and has enabled me to have the capacity to help the women and children of Mathare.” (I1)

Moreover, women have been able to challenge their beliefs and social norms through the interactions in the groups. They point out that there is a norm in their community to get pregnant or marry early, sometimes even only for the financial aspects. Some of them claim that life could be very different if she had not joined the SHG: *“If I hadn't joined this group, maybe by now I would be pregnant... or because I believe even after university I would just get married. At least my mindset has changed for me to grow”* (I5). They are hopeful to also challenge the societal norms within their communities and particularly for the children – showing that there is no need to conform to societal standards as there is more to life beyond that (I3).

Also, several interviewees mention that the group membership has helped them to develop communication skills and the courage to interact with others. Shyness is a characteristic that many of them perceive to be overcome due to the opportunity to speak in front of others in the group (I1, I3, I4, I6). That helps women to open up and ask for help in case of a problem (I3), has taught them to understand others' behaviours and attitudes (I4), and work with different people during different times (I5). Statements such as "*I was previously very shy. I could not talk in front of people. I can now stand in front of people and address them*" (I4) or "*It has just helped me to socialise and network with other people beyond my neighbourhood*" (I6) illustrate well the growth of communication skills. That is of great value for women, as social interactions with others are a key aspect for coping in the slum environment. One can conclude that while groups have assisted women financially to juggle everyday responsibilities, they perceived to value even more highly the personal benefits, as seen through these examples and from the observations during the interviews.

5.4. Summing up the discussion

The analysis was structured relying on the two sub-questions of the research. In the case of the first sub-question – the manifestation of the three forms of social capital – one can conclude that while bonding and linking social capital were perceived to be relatively minimal, relations from bridging social capital carry the highest value for the women. They perceive to rely mostly on the relationships they have developed through SHGs, instead of close family members or institutions. Therefore, bridging social capital is perceived to compensate for the lack of support, trust and connection that is usually gained through bonding social capital.

While bridging social capital should mainly help women to "get ahead", then in this case, these relations have been beneficial for women to both "get by" and "get ahead". The "getting by" is exemplified by the fact that SHGs have assisted women to access funds to cover for basic needs (school fees, rent, food), access public services, and provide emotional support to carry on. However, the same interactions have also been enabling schooling opportunities for women, accessing job opportunities, earning their own income, gaining communication skills, and disregarding the old societal norms, which reflect the "getting ahead".

Moreover, returning to the theory on the Strength of Weak Ties, one can see through the findings how social relations through weak ties (bridging social capital) have benefitted women socially, economically, and most importantly personally to cope with life in an informal area.

These three areas were the main themes identified, discussed, and elaborated on, also responding to the second sub-question. Thus, the research findings support Granovetter's argument, as weak ties showed to provide strength in the case of women in Mathare. And even though the support system through weak ties can be unstable in this vulnerable context, then collective power, as reflected in the Swahili proverb "*Umoja ni nguvu, utengano ni undhaifu*", that I first heard from the gatekeeper, has been well shown throughout this research.

6. CONCLUDING REMARKS

This research aimed to identify how participation in SHGs could contribute towards women's advancement in a vulnerable urban environment in Mathare, Nairobi. To answer the research question, the paper first explored urban growth, gender in urban informality, and presented a literature review on the SHGs for contextualisation. The supporting theoretical concepts were introduced – the Social Capital theory in a vulnerable urban environment and Social Network theory, particularly the Strength of Weak Ties proposition. Primary qualitative data was collected through semi-structured interviews with nine women and one key informant in Mathare in Swahili, in addition to making observations during the interviews. Thematic analysis was carried out on the collected data and discussed to answer the main research question, among the two sub-questions that guided the structure of the analysis.

The main findings of this study show that social relations within SHGs (bridging social capital) have strongly contributed towards women's social and economic, but most importantly, personal advancement. While the social benefits gained through the groups include some examples of opportunities for continuing with education or accessing public services, then discussions around economic and personal advancement were much more diverse. In terms of economic benefits, women place high value on the ability to access funds through the SHGs for covering basic needs – children's school fees, rent and food. A bit less prominently stands out the support provided by other group members to earn an income on their own or learn about available job opportunities. In terms of personal benefits, the main themes that emerged and recurred were the emotional support gained from other group members, and personal growth, such as improved communication skills, new useful knowledge and letting go of constraining societal norms. Therefore, the social relations when participating in women's SHGs provide an essential social network and support system for the women in Mathare, helping them to resist marginalisation, and to “get by” and “get ahead” in a vulnerable urban environment.

Based on the findings of this research, it would be relevant to conduct a similar study in other informal areas in Nairobi to see if there are differences in how women perceive their SHG membership within one city. Future studies should include a larger number of participants, who also have more diverse characteristics e.g., including married women or older women who

have belonged to groups for a longer time. It would also be interesting to examine more in depth the different forms of social capital, perhaps measuring against specific indicators to better understand the nature of social interactions within a slum and how these impact the lives women. Moreover, due to the rapid growth of urban areas across the world, it would be crucial to expand the overall knowledge on social relations, networks, and dynamics in slums across the world. It would be suggested to conduct further research from a woman's perspective, as seen that women make up the larger part of urban residents and carry most of the responsibility for their households in a slum setting. This would assist in dealing with the social issues arising from rapid urban growth, doing gender sensitive urban planning and programmatic work in poor urban areas, and for increasing social inclusion and justice for more marginalised groups in cities.

BIBLIOGRAPHY

Alfred, M. V. (2009). Social Capital Theory: Implications for Women's Networking and Learning. *New Directions for Adult and Continuing Education* 122, 1-12

Alsaafin, L. (2014). The role of Palestinian women in resistance. <https://www.opendemocracy.net/en/north-africa-west-asia/role-of-palestinian-women-in-resistance/>, Accessed 2023-05-02

Amnesty International. (2010). Kenya: Insecurity and Indignity: Women's experiences in the slums of Nairobi, Kenya. <https://www.amnesty.org/en/documents/afr32/002/2010/en/>, Accessed 2023-02-14

Amnesty International. (2009). Kenya. The Unseen Majority: Nairobi's Two Million Slum-dwellers. <https://www.amnesty.org/en/documents/afr32/005/2009/en/>, Accessed 2023-02-14

Banks, G. and Scheyvens, R. (2014). Ethical Issues. In Scheyvens, R. (Ed.) *Development Fieldwork: A Practical Guide*. London: SAGE Publications, pp. 160-187

Becker, H. et al. (2011). Observation and Interviewing: Options and Choices in Qualitative Research. In May, T. (Ed.) *Qualitative Research in Action*. London: Sage Publications, pp. 1-29

Berger, R. (2013). Now I see it, now I don't: researcher's position and reflexivity in qualitative research. *Qualitative Research* 15(2), 1-16

Bloomberg. (2023). USD-KES Currency Rate. https://www.bloomberg.com/quote/USDKES:CUR?leadSource=uverify%20wall&fbclid=IwAR2bTjA4AoAOyZeKf_Z9KWmOXoofRZgj1MkWhxZKkFpGsjsxEiMc89gLHbeA, Accessed 2023-05-01

Borgatti, S. P. and Halgin, D. S. (2011). On Network Theory. *Organization Science* 22(5), 1168-1181

Braun, V. and Clarke, V. (2012). Thematic analysis. In Cooper, H., Camic, P. M., Long, D. L., Panter, A. T., Rindskopf, D. and Sher, K. J. (Eds) *APA handbook of research methods in psychology, Vol. 2: Research designs: Quantitative, qualitative, neuropsychological, and biological*. Washington, DC: American Psychological Association, pp. 57-71

Brody, C. et al. (2017). Can self-help group programs improve women's empowerment? A systematic review. *Journal of Development Effectiveness* 9(1), 15-40

Brody, C. et al. (2015). Economic Self-Help group Programs for Improving Women's Empowerment: A Systematic Review. *Campbell Systematic Reviews* 11(1), 1-182

Bryman, A. (2012). *Social Research Methods*. 4th Ed. New York: Oxford University Press.

- Carminati, L. (2018). Generalizability in Qualitative Research: A Tale of Two Traditions. *Qualitative Health Research* 28(13), 2094–2101
- Chant, S. (2013). Cities through a “gender lens”: a golden “urban age” for women in the global South? *Environment & Urbanization* 25(1), 9-29
- Cimini, S. and Orazi, S. (2016). Operative Public Space for Informal Nairobi: The Why Not Junior Academy Experience. In Attia, S. et al., (Eds.) *Dynamics and Resilience of Informal Areas: International Perspectives*. Switzerland: Springer International Publishing, pp: 131-147
- Cities Alliance. (2021). Understanding Informality: Towards a multi-dimensional analysis of the concept. https://www.citiesalliance.org/sites/default/files/2022-03/Cities%20Alliance_Informality%20Papers%20Series_Understanding%20Informality.pdf, Accessed 2023-02-18
- COHRE. (2008). Women, Slums and Urbanisation. Examining the Causes and Consequences. <https://reliefweb.int/report/world/women-slums-and-urbanisation-examining-causes-and-consequences>, Accessed 2023-02-25
- Coleman, J. S. (1990). *Foundations of Social Theory*. Cambridge, MA: Harvard University Press.
- Collins Dictionary. (n.d.). Definition of “harambee”. <https://www.collinsdictionary.com/dictionary/english/harambee>, Accessed 2023-05-01
- Council of Europe. (n.d.). Feminism and Women’s Rights Movements. <https://www.coe.int/en/web/gender-matters/feminism-and-women-s-rights-movements>, Accessed 2023-05-02
- Creswell, J. W. (2007). *Qualitative Inquiry and Research Design: Choosing among five approaches*. 2nd Ed. London: Sage Publications.
- Darkey, D. and Kariuki, A. (2013). A Study on Quality of Life in Mathare, Nairobi, Kenya. *Journal of Human Ecology* 41(3), 207-219
- De Hoop, T., van Kempen, L., Linssen, R. and van Eerdewijk, A. (2014). Women’s autonomy and subjective well-being: how gender norms shape the impact of self-help groups in Odisha, India. *Feminist Economics* 20(3), 103-135
- Deshpande, A. and Khanna, S. (2021). Can weak ties create social capital? Evidence from Self-Help Groups in rural India. *World Development* 146, 105534
- Fafchamps, M. and La Ferrara, E. (2012). Self-Help Groups and Mutual Assistance: Evidence from Urban Kenya. *Economic Development and Cultural Change* 60(4), 707-733
- Femenía, N.A. and Gil, C.A. (1987). Argentina’s Mothers of Plaza de Mayo: The Mourning Process from Junta to Democracy. *Feminist Studies* 13(1), 9–18

- Flyvbjerg, B. (2006). Five Misunderstandings About Case-Study Research. *Qualitative Inquiry* 12(2), 219-245
- Gamper, M. (2022). Social Network Theories: An Overview. In Klärner, A. et al. (Eds.) *Social Networks and Health Inequalities: A new perspective for research*. Switzerland: Springer Nature, pp: 35-48
- Ghielmi, M. (2012). Self-Help Groups in Nairobi: Welfare Strategies or Alternative Work Organizations? In Atzeni, M. (Ed.) *Alternative Work Organizations*. London: Palgrave Macmillan, pp: 179-203
- Granovetter, M. S. (1973). The Strength of Weak Ties. *American Journal of Sociology* 78(6), 1360-1380
- Granovetter, M. S. (1983). The Strength of Weak Ties: A Network Theory Revisited. *Sociological Theory* 1, 201-233
- Gugerty, M. K., Biscaye, P. and Anderson, C. L. (2018). Delivering development? Evidence on self-help groups as development intermediaries in South Asia and Africa. *Development Policy Review* 37, 129-151
- Hammet, D., Twyman, C. and Graham, M. (2015). *Research and Fieldwork in Development*. New York, NY: Routledge.
- Heisel, F. (2016). Introduction: Informality in emerging territories Chances, challenges and visions. In Heisel, F. and Kifle, B. (Eds.) *Lessons of Informality. Architecture and Urban Planning for Emerging Territories – Concepts from Ethiopia*. Basel: Birkhäuser, pp: 14-33
- Holmes, A. G. D. (2020). Researcher Positionality - A Consideration of Its Influence and Place in Qualitative Research – A New Researcher Guide. *Shanlax International Journal of Education* 8(4), 1-10
- Häuberer, J. (2011). *Social Capital Theory: Towards a Methodological Foundation*. Prague: Springer Fachmedien Wiesbaden.
- ILO. (1972). *Employment, incomes and equality: a strategy for increasing productive employment in Kenya*. Geneva: International Labour Office.
- Jhawar, A. and Chawla, P. (2014). A Study on the role of self-help groups in women empowerment. *International Journal of Research in Commerce and Management* 5(11), 40-45
- Jones, P. (2016). Informal Urbanism as a Product of Socio-Cultural Expression: Insights from the Island Pacific. In Attia, S. et al., (Eds.) *Dynamics and Resilience of Informal Areas: International Perspectives*. Switzerland: Springer International Publishing, pp: 165-181
- Kandpal, V. (2021). Socio-economic development through self-help groups in rural India – a qualitative study. *Qualitative Research in Financial Markets* 14(5), 621-636

- Kinyanjui, M. N. (2014). *Women and the Informal Economy in Urban Africa: From the Margins to the Centre*. London: Zed Books
- Kovacic, Z. et al. (2019). Interrogating differences: A comparative analysis of Africa's informal settlements. *World Development* 122, 614-627
- Kumar, N., Raghunathan, K., Arrieta, A., Jilani, A. and Pandey, S. (2021). The power of the collective empowers women: Evidence from self-help groups in India. *World Development* 146, 105579
- Kumar, N. et al. (2019). Social networks, mobility, and political participation: The potential for women's self-help groups to improve access and use of public entitlement schemes in India. *World Development* 114, 28-41
- Kyuvi, S. N. (2017). Women self-help groups as vehicles to women empowerment in Kenya: A case study on women self-help groups in Mathare Valley Nairobi County. <http://erepository.uonbi.ac.ke/handle/11295/101754>, Accessed 2023-02-27
- La Ferrara, E. (2002). A strategy for increasing productive employment in Kenya. *Journal of African Economies* 11(1), 61-89
- Lin, S. (2001). *Social Capital: A Theory of Social Structure and Action*. Cambridge: Cambridge University Press
- Lutzoni, L. (2016). In-formalised urban space design. Rethinking the relationship between formal and informal. *City, Territory and Architecture* 3(20), 1-14
- Manohar, N., Liamputtong, P., Bhole, S. and Arora, A. (2017). Researcher Positionality in Cross-Cultural and Sensitive Research. In Liamputtong, P. (Ed.) *Handbook of Research Methods in Health Social Sciences*. Singapore: Springer, pp 1-15.
- Mbugua-Murithi, T. (1997). Strategies for Survival in Kenya: Women, Education, and Self-Help Groups. *International Journal of Educational Reform* 6(4), 420-427
- Morgner, C., Ambole, A., Anditi, C. and Githira, D. (2020). Exploring the Dynamics of Social Networks in Urban Informal Settlements: the Case of Mathare Valley, Kenya. *Urban Forum* 31, 489-512
- Mpanje, D., Gibbons, P., McDermott, R., Ochieng' Omia, D. and Owuor Olungah, C. (2022). Social capital undergirds coping strategies: evidence from two informal settlements in Nairobi. *Journal of International Humanitarian Action* 7(7), 1-16
- Mpanje, D., Gibbons, P. and McDermott, R. (2018). Social capital in vulnerable urban settings: an analytical framework. *Journal of International Humanitarian Action* 3(4), 1-14
- Nayak, A. K. (2015). Developing Social Capital through Self-help Groups. *IMJ* 7(1), 18-24

- Nayak, A. K. and Panigrahi, P. M. (2020). Participation in Self-Help Groups and Empowerment of Women: a structural model analysis. *The Journal of Developing Areas* 54(1), 19-37
- Ono, H. and Kidokoro, T. (2020). Understanding the development patterns of informal settlements in Nairobi. *Japan Architectural Review* 3(3), 384-393
- Oware, P. M. (2020). Informal social protection actors: A focus on women self-help groups in Kenya. *International Social Work* 63(5), 612-625
- Patton, M. Q. (2015). *Qualitative Research and Evaluation Methods*. 4th Ed. London: Sage Publications.
- Roy, A. (2005). Urban Informality: Toward an Epistemology of Planning. *Journal of the American Planning Association* 71(2), 147-158
- Shifa, M. and Leibbrandt, M. (2017). Urban Poverty and Inequality in Kenya. *Urban Forum* 28, 363-385
- Soliman, A. M. (2021). *Urban Informality: Experiences and Urban Sustainability Transitions in Middle East Cities*. Switzerland: Springer Nature.
- Tacoli, C., McGranahan, G. and Satterthwaite, D. (2015). Urbanisation, rural–urban migration and urban poverty. <https://www.ied.org/10725ied>, Accessed 2023-02-22
- The World Bank. (2020). Population living in slums (% of urban population) – Kenya. <https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?locations=KE>, Accessed 2023-05-10
- UN-Habitat. (2020). Informal settlements’ vulnerability mapping in Kenya: The case of Mathare. https://unhabitat.org/sites/default/files/2021/08/the_case_of_mathare_final.pdf, Accessed 2023-02-15
- UN-Habitat. (2013). State of Women in Cities 2012-2013: Gender and the prosperity of cities. <https://unhabitat.org/sites/default/files/download-manager-files/Gender%20and%20Prosperity%20of%20Cities.pdf>, Accessed 2023-02-25
- UN-Habitat. (2022). World Cities Report 2022: Envisaging the Future of Cities. <https://unhabitat.org/world-cities-report-2022-envisaging-the-future-of-cities>, Accessed 2023-02-13
- United Nations. (2017). Habitat III Issue Papers. www.habitat3.org, Accessed 2023-02-27
- Vonneilich, N. (2022). Social Relations, Social Capital, and Social Networks: A Conceptual Classification. In Klärner, A. et al. (Eds.) *Social Networks and Health Inequalities: A new perspective for research*. Switzerland: Springer Nature, pp: 23-34.

Wanjiku, G. A. (2015). The Impact of Women Self Help Groups on Their Social Empowerment: A Case Study of Murera Sub-Location in Kiambu County (Kenya). *International Journal of Social Science and Humanities Research* 3(4), 257-261

Willis, K. (2011). Interviewing. In Desai, V. and Potter, R. B. (Eds.). *Doing Development Research*. London: Sage Publications, pp. 144-152

APPENDICES

Appendix A: Demographics Form

Respondent number:

Age:

Ethnicity/tribe:

Education level:

- Pre-primary school
- Primary school
- High school
- Vocational education
- University education

Other:

Marital status:

- Single
- Married/co-habiting
- Divorced
- Widowed

Who is the head of your household?

Do you have dependents/children? YES NO

If yes, how many and what ages?

What is your main means of income?

Appendix B: Interview Guide

Conversations with women in Mathare, Nairobi

1) Daily life in Mathare

- How long have you been living in Mathare?
 - If you were not born in Mathare, what brought you to live here?
- What are the main challenges you are facing as a woman in your everyday life in Mathare?
 - How do you cope with these challenges?
 - Do you see there are solutions for these challenges?
- Do you have people around you to rely on and trust (family/friends)? Are you receiving help from anyone if needed?

2) Perceptions on the women's group

- Which women's group(s) do you belong to?
- What is the purpose of this group and how would you describe it?
- How long have you been part of the group(s)?
- Why did you decide to join the group?
- Do you have a specific role in this group?
- How often do you meet/participate?
- What are the topics you discuss or activities that you do within the group?
- What is the greatest value for you in being part of this group?
 - What kind of support have you received from the group?
- How much do you interact with women belonging to other groups?

3) Social benefits in belonging to the group

- Are there any factors that you feel hold you back in participating in the social life or in the society?
- Has belonging to the women's group helped you cope with these social challenges?
 - If yes, can you please explain how?
- Have the group/its members assisted you in gaining any social benefits for you or for your dependents (such as access to healthcare, education, public services etc.)?
 - If yes, can you please explain how?
- Do you see a difference in your social opportunities before and after joining the group?

4) Economic benefits in belonging to the group

- What are the biggest economic challenges in your everyday life?

- Has participation in the group led you to any economic opportunities/jobs/means of income?
 - If yes, what kind?
- Do you see a difference in your economic opportunities before and after joining the group?

5) Final thoughts

- How do you think your life would differ without belonging to the women's group?
- If you would have the power to do anything regarding changing your condition, what would it be?
- Is there anything more you would like to share with us?

Appendix C: Consent Form

Interviews with women in Mathare, Nairobi

This student research is conducted for the purpose of a master's degree in Lund University, Sweden. The study aims to learn about the perceptions of women on the value of belonging to the women's self-help groups in Mathare, Nairobi. The interview should not take more than 1 hour. Your willingness to participate is very much appreciated!

- Do you, voluntarily, agree to participate in this research? YES/NO
- Do I have your consent to record the interview for later analysis purposes? The recording will be deleted after the research has been finalised. YES/NO
- Feel free to ask any clarifying questions about this research and its process.
- Feel free to withdraw at any time or refuse to answer any question.
- All information you provide for this study will be treated confidentially and your identity will remain anonymous throughout the research.
- Do you have any concerns or questions before we start?