The Changing Balance in Households amidst the Shocks of the COVID-19 Pandemic: The Case of Kamukunji village, Eldoret, Kenya

Lily Wangui Njuguna

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> Subira, 38-year-old mother of two children and a nursery schoolteacher in a private school in Kamukunji village.

Introduction

1 COVID-19 has brought into reality the ever-present threat of a global pandemic. This occurrence has tested the ability of countries to cope with the emergency and formulate a sustainable COVID-19 containment and prevention policy. In addition, the pandemic has brought into focus the precariousness of the global economy, and in the case of Kenya, the vulnerability of the largely informal economy to the global market. The emanating uncertainty has tested Kenya's resilience and its ability to adapt and cope with ensuing social economic shocks. Studies have shown that people living in informal settlements are most vulnerable to social economic shocks because they survive on small businesses and casual employment, without any social insurance and job security. Most studies on shocks and stresses among the urban poor in Kenya emanate from discussions about the Structural Adjustment Programmes (SAPs) in the

1990s and from ongoing debates on alleviation of urban poverty. Few studies have been done on poor urban households and their adjustments to COVID-19 pandemic socioeconomic shocks.

2 Yet, as Subira mentions in the above excerpt, many people in informal settlements experienced reduction of income and/or loss of employment opportunities. Reduced income greatly increased households' risk of food insecurity (Onyango, Crush and Owuor 2021). For instance, in Uganda, due to the prolonged lockdown, many households without social assistance lacked money to buy food and pay rent (Nuwematsiko et al. 2022). In addition, a study conducted in Nairobi's informal settlements established that the lockdown threatened the health and psychological wellbeing of the poor due to congested living arrangements, where household members of different ages shared one or two rooms for a prolonged period (Quaife et al. 2020), resulting in an upsurge of domestic violence.

3 While the COVID-19 containment measures were meant to reduce the health and economic impact of COVID-19 pandemic, these measures led to unprecedented psycho-socioeconomic consequences, with the poor bearing the most impact. In this paper, I analyse the effect of these containment measures on the everyday life of selected residents in Kamukunji. On the basis of these residents' experiences, I further discuss the extent to which government social protection interventions provided a safety net during the socioeconomic crisis from 2020. I make further use of the residents' experiences to explore the strategies they used to cope with the ensuing socioeconomic shocks. Through insight into the poor's experiences of the COVID-19 pandemic as well as into the innovations and strategies devised to cope with it, this paper informs our understanding of the extent to which government and stakeholder interventions contradict or complement these strategies. (contradict or complement, this is an interesting question, perhaps take it up again in the conclusion?)

4 The objective of this study is to answer the following questions:

- What was the impact of the Kenyan government public policy on prevention of the pandemic's spread on everyday life in Kamukunji?
- How did households cope with the ensuing COVID-19 socioeconomic crisis?
- To what extent did government social protection policy provide a safety net for households experiencing the crisis?

5 This study was conducted in Kamukunji, a low-income urban settlement in Eldoret, Uasin Gishu County, Kenya. A biographical method of data collection was utilized in this study. Ten participants were purposively selected based on gender, occupation, and area of residence within Kamukunji to ensure representation. Data was collected through face-to-face interviews. Additional data was collected through informal discussions with residents of Kamukunji. Observation was done throughout the period of study between February 2020 and April 2021, and documented through field notes.

Background: Managing the COVID-19 Pandemic in Kenya from above

6 When COVID-19 was declared a pandemic by the World Health Organization (WHO) on 11 March 2020 (WHO 2020), the Government of Kenya (GOK) took drastic measures to prevent its spread throughout the country. These measures included closing borders,

schools, restaurants, bars, and instituting a nationwide dawn to dusk curfew (Ministry of Health and University of Nairobi 2020; Kenyatta 2020b). However, these measures did not take into consideration the ways of life of the different people of Kenya. Instead, all the measures were implemented nationally, in a uniform manner and led to an unprecedented socioeconomic crisis (Njuguna 2021; Quaife et al. 2020). Indeed, there has been massive loss of employment at the national level (Wafula 2020). According to Kenya National Bureau of Statistics (KNBS), 49.9% of the Kenyan population was out of work between 2nd and 9th May 2020 due to COVID-19 related reasons. In a follow-up survey conducted between 30th May and 6th June 2020, the figures of those losing their employment increased to 61.9%. By the end of 2020, 43.2% of Kenyans were out of employment in both the formal and informal sectors (KNBS 2020). A 2020 survey of Kenya Association of Manufacturers, focusing on the whole of Kenya, established that 40% of the Micro, Small, and Medium Enterprises (MSMEs) had laid off casual workers. The report adds that 18% of the MSME had laid off their staff, 39% gave unpaid leave, while 27% adjusted their employees salaries downwards (KAM and KPMG 2020). These facts and figures show that the urban poor, who formed the bulk of casual workers were the most affected by job loss. Without sources of income, urban households were forced to make adjustments to their everyday survival strategies. This triggered adverse socioeconomic effects especially for the urban poor who lacked social protection safety nets.

Photo 1: A dry hand washing station in front of a private school in Kamukunji village

Source: Author, 2020.

7 Various transnational policy frameworks provide recommendations for social protection for the poor during periods of adverse shocks. One important framework is the International Labour Organization (ILO) social protection floors 2012, No. 202 which

recommends basic social protection for the poor in the informal sector of developing nations in order to cushion them from extreme shocks and to help them get back on their feet after suffering adversity. In addition, the African Union (2006) also recommended the adoption of social protection floors by African nations. However, the actual implementation of these transnational policies relies solely on national governments (ILO 2012; Seekings 2019). Against this background, the GOK formulated and implemented the Kenya Social Protection Policy of 2011 which provides for social assistance,[1] social security, and health assistance programme. The policy aims to cushion vulnerable[2] households from shocks and stresses, arising from ill health, lack of work, retirement, disability, and old age. The policy in addition aims to cushion households from intergenerational poverty and help households bounce back from poverty in times of adverse economic shocks (Republic of Kenya 2011). In addition to the social protection policy, the constitution of Kenya 2010 bill of rights guarantees all Kenyans access to social protection (GOK 2010).

8 Though the GOK has shown commitment to social protection, its impact has been limited by its high reliance on donor funding. According to Lavers and Hickey (2021), the promotion and the institutionalisation of social protection policy in the Global South is dependent on donors and political goodwill. Donors influence national policies "by negotiating priorities, controlling aid to recipient countries, and setting explicit funding criteria—such as targeted beneficiaries and areas" (AbouAssi 2014, 3), which then influences government agenda. In addition, utilization of donor funding has come under criticism due to lack of accountability by the recipients, be they NGOs or government ministries (Ewins, Harvey, Savage and Jacobs 2006). Though NGOs raise funds through publicity of the envisaged goals, individual donors lack means to monitor NGOs' programmes (AbouAssi 2014). As a result, doubts are often raised on the effectiveness of donor funding to improve standard of living (European Court of Auditors 2020).

9 Nonetheless, donors have played a significant role in supporting the implementation of the government COVID-19 social protection strategy. In this strategy, the GOK rolled out an emergency cash transfer programme named "Urban Digital Cash Transfer Programme." Money was to be transferred via Mpesa[3] to vulnerable households in informal settlements on a weekly basis (State department for social protection 2021). This fund was disbursed by the government through "Give directly," an international NGO (Chelugui 2020b). "Give directly" promotes global mobilization of resources and cash disbursements through digital platforms. During the COVID-19 pandemic, an estimated 669,000 households in informal settlements in Kenya were targeted for the weekly disbursement of Kshs 1,000 for six months (May-October 2020) (Chelugui 2021; Mutai 2020). In addition, the government revamped the already existing consolidated conditional cash transfer programmes targeting households of orphans, older persons, and persons living with severe disability. These programmes provided for an estimated 1,233,129 households to continuously receive Ksh. 2000 per month. In addition to cash transfers, the government implemented a household safety net programme in arid and semi-arid areas where an estimated 12,054 households benefited from the "Nutrition Improvement through Cash and Health Education" (NICHE) programme. According to the government, an estimated 1.3 million[4] households benefited from cash transfers during the height of COVID-19 socio-economic crises (Chelugui 2020a 2021). "Give

directly" published success stories of the recipients of the Urban digital cash transfers on its website.[5]

10 One beneficiary called Judith is quoted saying:

> "My life is different than it would have been without the transfers since now I am less stressed, and I do not have to borrow for a while, as my family have enough food which can last for at least two weeks" (Judith 2020).

11 Published short stories of recipients of weekly cash transfers created an illusion that the Urban Digital Cash Transfer Programme attained widespread success in Kenya. It masked the severity of the deprivation of the urban poor households who lacked safety nets to cushion them from the impact of the COVID-19 pandemic. According to the Kenyan government only 12% of the vulnerable households in Kenya were reached by the government cash transfer safety net programme (Chelugui 2021). A study by Kalundu et al. (2021) established that cash transfers reduced poverty and inequality. However, the impact of cash transfers, in their view, could be improved by increasing both the coverage and the amount paid to households. Bryant (2009) and Cameron and Shah (2015) raised doubts about the ability of governments of developing countries to target eligible beneficiary households due to lack of a reliable, verifiable, social welfare database that could provide accurate beneficiary identification. Lack of accurate data creates loopholes for irregular enrolment of non-eligible households in cash transfers. Mistargeting in cash transfers has been shown to affect community cohesiveness (social capital) and trust in community leaders who are involved in beneficiary identification (Cameron and Shah 2015). This link between state social welfare system and social capital in the community is often overlooked (Rothstein and Stolle 2003).

12 Mpanje at al. (2022) demonstrate the significance of social capital as a household coping strategy of vulnerable urban households. They illustrate how households in Kibera and Kawangware informal settlements in Nairobi rely on neighbours, relatives and *chamas* (self-help groupings) for support during times of crises. Their study emphasizes the need for donors and government programmes to reinforce social capital by utilizing and complementing community structures during their interventions. Recognition of community structures creates trust. In addition, they recommend that reinforcing social capital should be done with caution because there is a risk of excluding needy people who lack strong social networks.

The Shortfalls of Social Protection against the COVID-19-Related Crisis in Kamukunji

13 Though the GOK pledged to "make targeted state interventions to cushion every Kenyan from shocks arising out of COVID-19" (Kenyatta 2020b), most of the measures targeted people in formal employment and proprietors of large manufacturing plant through tax reduction. Other national measures included hiring health workers using NHIF[6] kitty, and an allocation of Kshs 10 billion for implementation of social assistance programme (Kenyatta 2020a). Riziki, one of the village elders in Kamukunji, informed me that only 12 households from her zone benefited from the Urban Digital Cash Transfer. By the time of writing this paper, the general statistics on the beneficiaries of cash transfers in Kamukunji was not available. In addition, the social protection single registry is not operational. According to a recent study (Oxford Policy Management 2021), Kenya's single registry on social protection was discarded due to numerous

errors during digitization stage, hence currently, the government lacks a credible database of vulnerable persons who have benefitted from government social protection measures. According to Cameron and Shah (2015), the social welfare data base and tax system should be linked so that there can be a legal verifiable system of identifying beneficiaries.

14 Identification of Vulnerable households for enrolment in cash transfers is done through village elders and chiefs. However, some residents of Kamukunji expressed dissatisfaction on how this process was conducted during the COVID-19 pandemic when chiefs were charged with identifying vulnerable households for enrolment in emergency household cash transfers and distribution of aid.

15 Wesonga, a 65-year-old man who has lived in Kamukunji since the 1990s doing odd jobs, was not lucky to be enrolled for the emergency cash transfer programme although he was eligible for it and registered with village elders. Today he regrets submitting his personal details for enrolment because it created expectations that were never met. Wesonga lamented:

> “But the government should check what is happening. Are the village elders disbursing aid or keeping it to themselves? We have not received anything, mum. We are in this darkness. The village elders were using motorbikes to carry the food when the aid came. We have suffered. For as long as we do not have corona, we are going to endure. But you are the village elders who the government has allowed to take care of us, but you are the ones who are killing us.”

16 Wesonga is frustrated by the village elders who he accuses of denying him access to government aid despite having registered in the scheme with his national identification card, which should have entitled him to the benefits. Wesonga is aware of being powerless in keeping the village elders accountable. The latter have become more powerful due to their control of government aid. Wesonga is bitter and decides not to register again for government aid because he believes that village elders used his identify document to acquire resources, yet they did not give him anything. According to Wesonga, the national government’s COVID-19 emergency programmes have only benefited the community leaders and their families, which has led to mistrust and divisiveness. Mpanje et al. (2022) argue that government and donor programmes should be used to reinforce community social capital through utilization of community structures for proper and fair targeting of beneficiaries. This would create trust and community cohesiveness. Top bottom approaches are criticized for being far removed from the needs of the community, as they encapsulate the ideas and interests of donors, government officials and politicians (Cooksey and Kikula 2005).

17 In the Kenyan case, the government identified beneficiaries through a bottom-up approach where chiefs and village elders played a key role in registering the most vulnerable persons eligible to benefit from the scheme (Chelugui 2020a). It is important for policy makers and implementors to note that in the bottom-up approach there may be structural problems that need to be anticipated, especially when identifying channels of community action. For instance, this study on the Kenyan experience clearly points at the agents’ capture of state resources. The chiefs and village elders, who possess immense power in the community acted as gate-keepers of the state fund and redistributed it along clientelist lines. As a result, we can infer that, during community mobilization, positions of power can influence the process of community participation either positively or negatively. According to Turner (2009), the bottom-up process of community development can be manipulated to serve personal interests,

especially by exercising power to control information and resources and locking out those without power. At the time of my fieldwork, residents I talked to about the emergency cash transfer programme were frustrated because they lacked information on how they could get enrolled in the scheme. In addition, several times, elderly people requested me to interview them as they mistook me for a government official enrolling people for the household cash transfer programme.

18 Lack of competence and resources can hamper the ability of local leaders to carry out comprehensive beneficiary identification (Cooksey and Kikula 2005) and community participation processes, especially in such instances when *chief's barazas* (community meetings at the chiefs office) cannot be held because the COVID-19 prevention measures forbid the holding of meetings. Riziki, a village elder I interviewed during fieldwork, was however confident that identification of beneficiaries of cash transfer in Kamukunji was done in an open manner. According to her, since the elders could not call for a meeting, the selection of the beneficiaries was done according to their level of vulnerability. Yet, the assessment of the level of vulnerability was left to the discretion of the village elders. According to Riziki, the village elders considered as vulnerable, the sickly, the disabled and care takers of orphaned children who had not been enrolled on the unconditional cash transfer programme. Though this is the official vulnerability criteria spelt out in the social protection policy (Republic of Kenya 2011); there was need for proper sensitization of the village elders so that they could target new categories of vulnerable households, that were in crisis due to loss of income, lack of childcare, lack of food, necessity of shifting to homes with fewer / poor amenities (water and sanitation). These should have included among other criteria that would be applied in a short emergency survey. In addition to the government programme, Riziki informed me that food donations made by well-wishers was distributed through the discretion of the village elders. She said:

> "There are also well-wishers who are giving their donations in kind. These donations are put in packages and given to the neediest families; those who had not benefited from the government (cash transfer)."

19 These donations too, however, did not reach everyone in need. This created discontent as there was general lack of information on how beneficiaries were selected.

Urban Poor's Adjustment to Loss of Income and Employment

20 The effect of the pandemic on the socioeconomic wellbeing of urban households was particularly debilitating due to the cash-based nature of survival in urban areas, which required recurrent payments for water, food, garbage disposal, energy, security amongst others. The situation was worse in informal settlements as people paid higher prices for social amenities and basic goods because they were sold in smaller quantities (Lemanski 2016). For instance, in Kamukunji, a 20-liter jerrycan of water cost Kshs 10 from private vendors. Within one day, a household used up to 4 jerrycans, thus spending Kshs 40 per day on water, which represented about 10% of the breadwinner's daily income (in the Kenyan informal sector, daily wages range from Kshs 300 to Kshs 500). Without a regular source of income or social assistance safety net, poor households were forced to adjust their everyday life in order to survive on a reduced income.

Selling cheaper or at a loss?

21 Agnes,[7] a 42-year-old mother of one, is one of the women whose income was reduced due to the pandemic. Before the pandemic, she made Kshs 500 per day in her food business selling mandazi, chapati and groundnuts. However, due to the socioeconomic crisis ensuing from the COVID-19 containment measures, demand for her goods reduced drastically. She would only earn Kshs 70 from selling 2kg of groundnuts per day. Agnes' customers had comprised people on their way to work or parents walking their children to school. However, with the closure of schools in February 2020, parents and students were not walking around anymore. Therefore, the demand for her snacks went down. According to Agnes, some of her customers preferred to cook in their houses, and most of them were out of work. Riziki, who is a village elder and vegetable vendor, also observed the changing consumption habits of her customers.

Photo 2: A vendor preparing ndengu samosa on the roadside of 6th street in Kamukunji

Source: Author, 2022.

> "People no longer buy vegetables as they did before... people now take two meals per day. They make porridge for breakfast and then make one meal which is taken at about 3pm which serves as both lunch and dinner."

22 Thus, Riziki in some instances was forced to give away or sell the wilted vegetables at a lower price to her regular customers who were out of work. To reduce her loss, Riziki decided to restock her vegetable shed once a week with lower quality vegetables which she sold at a lower price.

23 The COVID-19 prevention policy (Ministry of Health and University of Nairobi 2020) created a ripple effect across the Kenyan economy with negative socioeconomic

implications. In Kamukunji for instance, many people lost their jobs following the closure of two factories nearby Kamukunji industrial area. In a study conducted in five informal settlments in Nairobi, 83% of respondents reported reduction in food consumption due to escalation of food prices and loss/reduction of household income (Quaife et al. 2020).

Surviving on business capital

24 Since the pandemic begun, the income from Annastacia's street food vending business reduced drastically due to the decreased number of customers. Annastacia is a 35-year-old single mother of two children. Pre-pandemic, she used to make an average of Kshs 500 per day from selling both chips and vegetables. However, by the end of 2020, she could hardly pay rent and survived on her initial business capital, depleting the family's economic safety net. Though social assistance was intended to cushion families from the vulnerability occasioned by lack of income (Republic of Kenya 2011), Annastacia did not benefit from it. As a result, she was forced to adjust her household expenditure downwards. For instance, on resumption of schools in 2021, she transferred her children from a private school that offered free lunches, to a public school. The children were thus returning home for lunch. This decision might have affected self-esteem and the psychological wellbeing of her children as children attending private schools are considered better off in the society. In addition public schools tend to have higher pupil teacher ratio (Government of Kenya 2019), which might impact their performance in school. In addition, Anastacia stopped paying for the National Health Insurance (NHIF), leaving her and her two children more vulnerable.

Informal borrowing as a business survival strategy

25 To restart her business, Annastacia took out a loan of Kshs 6000 from a business lady who lends money informally. The informal loan comes at an exorbitant interest rate of 20%, which is too expensive for her small business. Though she is aware of the Uwezo Fund, a government social assistance programme aimed at assisting women and youth through group loans, Annastacia decries the long process of taking a loan from the fund which requires one to belong to a registered group which has a bank account (Republic of Kenya 2011; Uwezo Fund 2020). According to her, taking this kind of state-sponsored loan is cumbersome. She also finds personal bank loans complicated as they require one to have a bank account, a referee, bank balance and produce a car logbook, which she does not have. She thus explained the process of taking a loan from the informal lender.

> "The lady who gives you the loan just wants to know where you live and where you do business. Once she gives you the loan, she comes back after 7 days, and you start repaying. For every Kshs 1,000, you pay an interest of Kenya shilling two hundred over a period of twelve days."

26 Though informal lenders charge higher interests than ordinary banks and social assistance programmes, they are more attractive and convenient to the poor because the qualifications for a loan in the latter cases act as a barrier. In addition, the informal lenders accept collaterals like household items in the home of the borrower (beds, cabinets, etc.), while formal lending agencies accept only assets, which the poor do not

have. Furthermore, informal lenders allow the borrowers to continue using the guaranteed items as they repay the loan. To build capital, Annastacia prefers to save in a *chama*, where she is saving Kshs 100 per day. Unlike the government registered and regulated groups mentioned above, *chamas* are informal in nature and dependent on social capital. The members of *chamas* are friends, well known to each other. According to Coleman (1988), the guarantee to borrowing and repaying in informal groups lays in the camaraderie and trust which the members share. Lending to the poor is considered high risk due to the informal nature of their business. As a result, it is difficult to qualify for credit formally (Srinivas and Higuchi 1996). Hence the importance of making social policies more adapted to the specific needs of the urban poor so that they can provide real safety nets during time of crisis.

Relocation and family solidarity

27 Unlike urban areas, rural areas were considered more friendly and affordable during times of COVID-19 socioeconomic crisis because it was easier to access food and shelter. In addition, there was more space for social distancing (Sietchiping, Forster, Egal, Githiri and Chae 2020). In Kamukunji, most of the households who lost their source of income preferred to relocate to the rural areas, so that they could escape the harshness of urban life. One of the residents who adopted this strategy is Subira, a 38-year-old nursery schoolteacher in a private school in Kamukunji. With indefinite school closure in mid-March, Subira was laid off work in April 2020 without any benefits. To cope, she opted to send her children to live with her mother in central Kenya. I met her during a field visit in late July 2020, outside her cousin's shop peeling a heap of *ndumas* (arrow roots) for sale. She shared her frustration with me, "With COVID, life has become hard!" Though she holds a diploma in early childhood education, with school closure, she was left without an income, which forced her to move from her white-collar job and diversify into the informal sector. With her low income, she could not sustain herself and her three children. She thus expressed her frustration.

> "I do not have food for the children. In June (2020), I was confused! [after indefinite school closure] I had no house rent! I got a sponsor who started for me this business. My sisters and brother support me to pay rent. I came from high life to low life. I cannot pay [school] fees! I cannot pay house rent! You must fit in low life."

28 Without a reliable source of income, Subira was lucky she could rely on her rural family network for everyday survival and care of her children.

Loneliness and overlapping deprivations

29 Without an income nor cash transfer, Wesonga, the 65-year-old man mentioned above, had to depend on his wife who lived on a small farm in Webuye, a town in Western Kenya. She would occasionally send him food. Due to the curfew, Wesonga was lonely because he was forced to go home early. To cope with solitude and shorten his long evening, he would regularly take a glass of *chang'aa*, an illicit locally brewed spirit. "I go back to an empty house, without even a radio," adds Wesonga with a sad face amid deep chesty coughs.

30 Despite having chest pains and cough for over a month, Wesonga did not seek medical care. He had not subscribed to the contributory public National Health Insurance Fund

(NHIF), which costs Kshs 500 per household per month. For each hospital visit for Wesonga and his family, he was therefore expected to pay cash. Without money and health insurance, Wesonga could not afford health care. Due to his poor health, he could not engage in demanding casual work. As a result, he was facing multiple overlapping deprivations. People who experience multiple deprivations and lack a source of income for a prolonged period, like Wesonga, can become chronically poor (Hulme, Moore and Shepherd 2001; Hulme and Shepherd 2003; Wratten 1995).

Marriage and ascribed self-identify

31 However, Wesonga, was not chronically poor because his wife who lives in a rural area secured his physical assets and generated an income by tilling the land, i.e., planting bananas and maize, as well as rearing a few farm animals. This indicates both the importance of marriage and ascription of social status in socioeconomic security (Hiller and Philliber 1986) as well as the importance of rural homes for most bread winners who live a simple life in the urban area and invest in the rural areas they originate from (Lesetedi 2003; Owuor 2006). Wesonga confirmed this assumption when asserting that when he is in his rural area, he sees himself as a *sonko* (rich man) who even hires casual workers to till his land. There is a striking contrast between Wesonga's distress in everyday life experiences in urban Kamukunji and his social status in his rural home.

Living on credit

32 People living in informal settlements are considered vectors of COVID-19 disease due to the nature of their living conditions: poor sanitation, congested housing and lack of regular water supply which makes informal settlements prone to disease outbreaks (Oppong, Mayer and Oren 2015). As a result, with emergence of COVID-19, employers feared receiving domestic workers from the informal settlments in their homes as they were perceived as a high risk of COVID-19 contamination for them and their families. In Kamukunji, many women who work as domestic workers in nearby middle class housing estates were dismissed from work. Upendo, a 24-year-old domestic worker was unable to find work for three months. She worked as a *mama fua* (a lady who specializes in washing clothes). When I spoke to Upendo she was frustrated because no one offered her a *kibarua* (casual work) even after *kutegea* (waiting) the whole day on the roadside in the nearby Indian housing estate called West Indies.

33 Pre-pandemic, Upendo would join other *mama fuas* in the regular spots in middle class housing estates where she waited for residents willing to hire them as cleaners for a day's wage. Sometimes she washed clothes for well-to-do Kamukunji residents like landlords and shopkeepers who engaged her on a regular basis. On a good day, Upendo could make Kshs 500 or Kshs 300. Yet with the emergence of COVID-19, some of her regular customers moved to the rural areas. Upendo was however fortunate because her husband, a casual worker in a factory, sometimes provided economic support to her and her two children. In normal times, Upendo could have supplemented the husband's income through the wages earned from washing clothes. The husband was, however, sometimes out of work too. What happens when they would both be out of work? I asked her.

> "You go where you are a regular customer and take things on credit, to pay when you have money. You take for just that day."

34 To sustain her family, Upendo created a social network through which she could access basic goods when out of work. By regularly shopping in the same shop, Upendo had established a trust relationship with the shopkeeper. As stressed by sociologist Pierre Bourdieu in Portes (1998), investing in social relationships, accumulates good will which builds social capital. Social capital can be exploited as a resource or safety net during times of crisis.

35 The situation is more difficult for Nekesa, a 65 year-old lady who supplemented her income through garbage collection and washing clothes. Since years ago, her terminally ill husband had moved back to their rural home. She now lived alone in a one bedroomed house. Though she had grown-up children who lived on their own in Kamukunji, they still depended on her from time to time. Nekesa shared with me her predicament of looking for a job and the COVID-19 stigma she faced as a domestic worker.

> "Even for people washing clothes, nowadays you can't go wash for anyone; they will say that you will infect them with Corona. You know even Indians have already laid down their staff because of Corona."

Self-sacrifice, community service and voluntary work

36 Nekesa, is a member of a self-help group that collects garbage in Kamukunji at a fee of Kshs 20 per household. Nekesa was frustrated because some of the households in Kamukunji could afford to pay for garbage disposal due to loss of income as a result of the COVID-19 socioeconomic shocks.

> "People see you are working but there is no work we are doing. People tell you they have no money [to pay for garbage collection]. Now with Corona, everyone is telling you Corona."

37 Nonetheless, she felt compelled to keep the environment clean. As a result, she collected garbage from both the residents who could pay and those who could not.

> "I do not leave the garbage because if I do, they throw the garbage on the road. So, we must pick. That is why Kamukunji is clean. It had become very dirty."

38 During the interview, Nekesa talked about her husband's infidelity and how he neglected her and their children. Nekesa used this experience to clarify her commitment to collecting garbage in Kamukunji:

> "For example, if the man of the house does not bring money, will you tell him there is no food? Don't you give him food to eat? It is like this garbage. You carry [on] even when you have not been paid. That is the job we do."

39 As I pondered on her statement, I realized that Nekesa had strong inner strength which had helped her cope with the powerlessness she experienced in her marital relationship. In addition, this internalized experience influenced her locus of control[8] in relation to her social environment. By continuing to collect garbage for households that did not have money to pay, Nekesa extended social capital as an investment for future financial capital, in the hope that the household's financial situation would become more stable. In the meantime, Nekesa is forced to tighten her belt and live within her reduced income. "I strive for survival. My children are hustling too. I cannot depend on them," said Nekesa in a resolute tone.

The Indirect Effects of the COVID-19 Pandemic-Related Crisis: Stress, Violence, and Crime

COVID-19 Psychosocial stress, alcoholism, and domestic violence

40 Loss of income adversely affected the psychosocial wellbeing of household members. Some of the men who could no longer meet their obligations of providing sustenance to their families turned to alcohol to be able to cope with the stress in their homes. This trend increased incidences of domestic violence in households in Kamukunji. Agnes, a street food vendor (mentioned earlier) was married to a pastor who owned and led a church in Kamukunji. Through the church ministry, she had observed the worrying trend of family domestic violence. She shared with me the unfortunate state of one of her church members:

> "Today afternoon during home church, I visited a lady from our church. This lady had been beaten and injured by her drunkard husband. The husband has no work. He was a driver but lost his job during COVID-19. This man has become a nuisance!"

41 Without any specialized training or resources, Agnes took up the role of providing psychosocial support to the family in crisis. The family had no support from government social services. She explained that the situation was dire for many families in Kamukunji.

> "Now there is the curfew, this has increased violence at home because men have no work, and the women have no work either. The main cause of the violence is hunger. This is a challenge for many families here in Kamukunji."

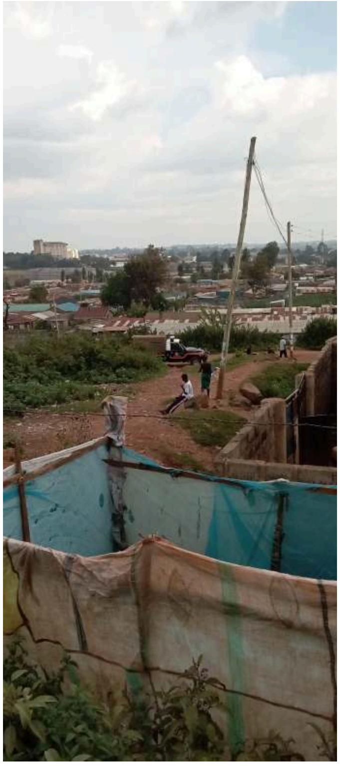
42 Left with no other option, Agnes shared her little supplies like maize flour and soap with the families in need.

43 Mr. Mukui, a 60-year-old landlord and a retired civil servant, also observed the deteriorating nature of family situations. According to him the crisis was caused by the curfew and hard economic situation.

> "Even marriages are breaking up, and there is a lot of violence because of tension caused by the economic situation [which] is down. People are insecure because they are unsure of tomorrow... you see now you cannot rule out alcoholism, it is an issue in this place and you know men, when a man now sees that may be, he is coming home to a home which is crowded the way he is expecting and maybe the questions about money and what, he avoids coming early (laughs), so in the process he becomes that every evening he has got to drink something and then in the process, he becomes an alcoholic. He just cannot do without alcohol."

44 In informal settlements, people usually hang around in the street until late at the night, also carrying out small business trade; however, the evening curfew reduced trading hours, negatively affecting both family income and evening family living arrangement. Many families in Kamukunji occupy a single room which is shared by both children and their parents; the home environment may intensify stress especially when the family is confined in a small space for prolonged hours. To dissipate this stress, alcohol consumption among women, men and youth increased, leading to increased incidences of violence at home (Onyango 2020). In addition, families living in a single room had increased risk of contracting COVID-19 and other air borne diseases due to congested living arrangement. (Wasdani and Prasad 2020).

Photo 3: A young man looks at a police vehicle, awaiting officers raiding chang'aa dens



Source: Author, 2022.

COVID-19 and escalation of crime and youth gangs

45 Youth feel uncomfortable staying with their parents and young siblings at home due to congestion. According to Johnstone, a 34-year marketer in a local company, the youth devised a way of coping with the evening curfew.

> "Instead of going home early in the evening, they go up the hill to the quarry; where they take alcohol, miraa and eat *mutura.*"[9]

46 To fund their lifestyle, the youth mobilized themselves into several gangs who commit crime. Other than their immediate drive to meet basic needs, gang members have other intrinsic motivations. Van Stapele (2015) argues that youth join gangs as a means of ascription to masculinity. This therefore implies that gang members develop an innate connection to the gang through the meanings/identities it exudes in their everyday life. These meanings/ identities create a desire/need for togetherness, whose gratification overrides the fear of the police enforcing the curfew. Johnstone told me how risky Kamukunji had become, with the pandemic: "...at this time in Kamukunji you cannot walk with an expensive phone."

47 Mr. Mukui, a 60-year-old landlord also talked about the increasing insecurity with deep concern.

> "For now, it is escalating [insecurity]. There are many young people who are being recruited into these small cults. And I hear there are also gangs around here. Every street has a gang that waits for people there even during the day. And there are gang leaders. These gangs are here!"

48 With prolonged school closure, many parents were faced with childcare crises. According to Mr. Mukui gangs lured children and youth (both boys and girls) to join them with the promise of easy money. Deviant behaviour affects children's ability to concentrate in education. Van Stapele (2015), established that gangs were highly associated with youth and children school dropout in Nairobi's informal settlements.

49 The socioeconomic ramifications of COVID-19 pandemic increased deprivation of households due to reduced access to quality food, water, shelter, health care, education, security, among other essential services. Due to the crisis, households were forced to choose between basic goods and essential services, which negatively impacted their well-being. The shocks and stresses caused by COVID-19 pandemic were expected to roll back the gains made in attainment of Human Rights, Millenium Development Goals, Vision 2030, and Sustainable Development Goals in improving the quality of life for all (Government of Kenya 2007 2010; Macharia 2019; United Nations Development Programme 2015; Onyango 2020; Sietchiping et al. 2020).

Conclusion

50 Contrary to the expected benefits of the government COVID-19 prevention policy, its implementation exposed households in Kamukunji low-income urban settlement to extreme social, economic, and psychological stress which increased their vulnerability. Due to these measures, households were prevented from implementing their extemporaneous survival strategies which mainly involve outdoor income generating activities like hawking and vending on the streets. As a result, many households experienced multiple deprivations due to loss of income.

51 While emergency social protection programme was meant to cushion vulnerable households, the intervention was not effective as it did not reach most of the households in need. On the contrary, the programme engendered frustration because it created false hopes and expectations. All state-driven safety net programmes seem to have no social resonance with residents' socioeconomic conditions and possibilities due to structural barriers that made them out of reach for poor households.

52 As a result, households were forced to device coping strategies. At the household level, social capital substituted state social protection by providing safety nets for households in crisis. This was illustrated by the widespread reliance on rural family networks through food exchanges and temporal migration to rural areas. In addition, social networks in Kamukunji provided temporary safety nets through sharing of food, extension of both credit by shopkeepers and solidarity of landlords with their tenants. In view of this, this paper recommends the strengthening of social capital networks in informal settlements, and their consideration as sustainable channels of implementation of social protection programmes.

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NOTES

1. Social assistance is a component of social protection. It refers to both conditional and non-conditional household cash transfers. Conditional cash transfers are given by the government based on fulfilment of an expected action. They include cash for work programme for unemployed youth (between 18 and 35 years) who receive Kshs 400 per day for a limited period in return for community work, school feeding programmes and small group loans for women and youth. Non-conditional cash transfers target the vulnerable, based on a set criterion of eligibility. These include transfers to orphans, old persons, those living with severe disability and emergency household safety net. See Republic of Kenya (2011); UNICEF (2016).

2. “Vulnerability means defenselessness, insecurity, and exposure to risk, shocks, and stress. Defencelessness, meaning a lack of means to cope without damaging loss. Loss can take many forms becoming or being physically weaker, economically impoverished, socially dependent, humiliated or psychologically harmed” (Chambers 1989, 1).

3. Mpesa is a mobile money platform in Kenya.

4. Data on beneficiaries is mainly sourced from the speeches of the current Cabinet Secretary for Labour and Social Protection and other secondary sources including print media. The social protection enhanced single data registry is not operational at the time of writing this paper.

5. See: https://live.givedirectly.org/newsfeed/search?search=Kenya+Covid-19#search [archive].

6. The National Health Insurance Fund (NHIF) is Kenya’s universal health coverage scheme established in 1966. Members make monthly contribution to the fund. The amount to be contributed depends on the level of income. The lowest contribution is set at Kshs 500 per month for the unemployed and those working in the informal sector, and Kshs 2,000 per month for those with formal employment status. Members only benefit from the fund when their contributions are up to date.

7. All names of respondents have been changed to conceal their identity.

8. Behavior influenced by past experiences of loss of control is referred to as "locus of control," see Chiang, Fang, Kaplan and Eric (2019); Hwang (2019).

9. Historically *mutura* is goat meat prepared and roasted at home during Kikuyu ceremonies. Today it designates meat roasted in the streets in informal settlements and in butcheries in Kenyan middle class housing estates.

ABSTRACTS

In Kenya, the COVID-19 pandemic and the ensuing government policy on the prevention of the spread of the pandemic pushed poor urban households into extreme mental, social and economic stress. This study shows the impact of pandemic containment public policies on everyday life in Kamukunji, a low-income urban settlement in the region of Eldoret. It discusses the ability of social protection measures to palliate the socioeconomic consequences of containment. An individual-centred approach was adopted in this study based on face-to-face interviews, observations and informal discussions with residents of Kamukunji. The study shows that COVID-19 and its prevention policy caused widespread loss of income: small businesses collapsed and employment was lost. As a result, households were faced with a deep psycho-socioeconomic crisis, which necessitated major adjustment to their everyday life. The study further establishes that though chiefs and village elders were responsible for the identification of vulnerable households in view of their enrolment in the social protection programme, residents lacked general information on how the enrolment process and the distribution of food aid would be conducted. This led to mistrust and frustration. In addition, the study highlights that households experiencing this crisis relied more on social capital, extended through social networks within Kamukunji itself, whilst in rural areas family networks provided temporary safety nets. However, some households in distress adopted coping strategies which aggravated the psychosocial wellbeing of their members.

INDEX

Geographical index: Kenya
Keywords: COVID-19, social protection policy, cash transfer, urban poor, vulnerability, household, informal settlements, social capital

AUTHOR

LILY NJUGUNA

LPED - Laboratoire Population Environnement Développement, Aix Marseille University. https://orcid.org/0000-0002-5106-8983.