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## Social protection and resilience during COVID-19: An interdisciplinary analysis of the role of informal worker associations in Kenya

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SOCIO-ECONOMIC RESEARCH CENTRE

SECO WORKING PAPER 2022: 6

# **Social Protection and Resilience during COVID-19:**

## **An Interdisciplinary Analysis of the Role of Informal Worker Associations in Kenya**

**Cille Melin Gundertofte,  
Gustav Eik Thur,  
Nina Torm**



## SECO WORKING PAPER 2022: 6

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## ABSTRACT

This paper examines how different theoretical perspectives on resilience can be combined and applied to investigate Kenyan informal worker associations (IWAs) as social protection providers during COVID-19. We develop a model which shows that resilience is a dynamic property that can be affected by the interplay between actors in and across system-levels. The model employs the concepts of antecedent and ongoing states during crises, four cornerstones of resilience, and three resilience capacities: absorptive, adaptive, and transformative capacity. In combination, this leads us to introduce 'environmental enablers and disablers' as a tool to explain the implications systems can have on the resilience of other systems. The analytical framework is applied to the case of Kenyan IWAs representing three sectors (construction, trade and transport) which vary substantially in the measures adopted during COVID-19. We find that the 'environmental enablers and disablers tool' acts as a mechanism that can lock a system to a certain resilience capacity preventing it from utilising other capacities of resilience. Based on this we suggest an expansion or revision of the capacities concept found in the resilience literature, allowing it to better describe severe shocks like the COVID-19 pandemic.

## AUTHOR

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# **Social Protection and Resilience during COVID-19: An Interdisciplinary Analysis of the Role of Informal Worker Associations in Kenya**

Cille Melin Gundertofte, Gustav Eik Thur, Nina Torm

## **1. Introduction**

The plight of the informal worker on the global stage is a well-documented phenomenon in international development. From issues of food security to those of claiming basic rights, the struggles are many and complex, and often involve those distinctly inadequate social protection (SP) frameworks that leave vulnerable individuals on the outside of formalised structures. This is perhaps most pronounced in the context of crises, where the most marginalised individuals are often also those impacted the hardest. In recent years, crises and shock events – whether natural or otherwise – have increased manifold in both frequency and complexity, thus far culminating in 2020 with the emergence of the COVID-19 pandemic. In international development studies (IDS), and indeed across a host of disciplines, the ability of individuals or communities of varying vulnerabilities to withstand shock events is often gauged as their resilience, a concept that has in recent years secured its seat at the top of the developmental agenda (Jones and Tanner, 2015). With this focus on resilience, attention has shifted from vulnerability identification and attempts to mitigate risks, to measuring how well entities can withstand and absorb shocks from crises (Van der Vegt et al., 2015).

This, of course, is relevant in a myriad of contexts as the pandemic has put immense pressure on SP frameworks across the globe and created a novel and precarious situation for governments, organisations, and individuals alike, not least in countries with less robust systems of SP provision and large informal economies. One example of this is found in Kenya, where in the absence of effective formal SP systems, Informal Worker Associations (IWAs) have taken up the mantle of SP providers. However, because these associations are not formal institutions, their leadership is often prone to the same vulnerabilities that their members face during a shock event. Thus, an issue of resilience is raised that is at once familiar to the international development discipline as it deals with the effectiveness of SP systems in the informal sector, and, simultaneously foreign, as it also deals with the capacity and organisational structures of IWAs. In other words, these associations pose a puzzle to IDS, as the developmental perspective is limited in its understanding of organisational dynamics and resilience.

### **1.1 Research question and methodology**

Considering the above, it can be argued that an interdisciplinary approach that utilises both IDS and the organisational perspective on resilience is required. This combined approach will allow an exploration of the implications of the pandemic on the organisational resilience of IWAs in terms of SP provision in Kenya.

*How can different theoretical perspectives on resilience be combined and applied to investigate the resilience of Kenyan informal worker associations as social protection providers during the COVID-19 crisis?*

To answer this research question, this study will conduct an in-depth review of the resilience literature in both IDS and organisational theory, to consolidate the two approaches into an analytical model that can be used to examine the resilience of IWAs in Kenya in terms of SP provision. In order to conduct this case analysis, the study utilises two sets of data on IWAs produced by the project on Informal Worker Organisation and Social Protection (SPIWORK) in 2018/19 and 2020 respectively.<sup>1</sup> First, the paper engages with a set of baseline data collected between April 2018 and January 2019 under the SPIWORK research project. The data covers IWAs representing informal workers within the transport, construction and trade sectors in Kenya, including 12 Focus Group Discussions (FGD) (Trade: 5; Construction: 2; Transport: 5) and 30 interviews (Trade: 10; Construction: 6; Transport: 14), the latter representing 28 unique organisations.<sup>2</sup> Second, data collection was initiated by SPIWORK to explore the impacts of the COVID-19 pandemic on the IWAs and their members. Data was collected in July 2020 with the purpose of examining functions of the associations both prior to and during COVID-19. Leaders and members of IWAs were sampled across the sectors from the initial baseline data leading to a total of 71 survey respondents representing 38 associations (construction: 11; trade: 12; transport:15).<sup>3</sup> All interviews were recorded, yet only 48 transcripts from the survey interviews were available and included in this study<sup>4</sup>. Thus, the data provides an overview of the associations in these sectors as they were before the emergence of COVID-19, as well as an overview of the associations a few months into the pandemic. These two datasets are supplemented with 4 interviews (construction: 1; trade: 2; transport:1) with leaders of prominent IWAs and unions representing informal workers that were conducted during April-May 2021 with the purpose of gathering updated statements from some of the IWAs.<sup>5</sup>

Thus, the study uses both quantitative and qualitative methods where the former is used to gain an overview of the IWAs functions before COVID-19 and particularly their functioning during a crisis, whilst the qualitative data is used to gain more in-depth knowledge from the key informants.<sup>6</sup> Based on this combined dataset, the resilience of IWAs in providing SP will be analysed using a consolidated analytical model which is presented in the following section. The paper expands upon the existing literature on resilience in IDS by consolidating it with the literature found in organisational theory through utilisation of overlapping conceptual ideas. As resilience in both literatures is focused on specific capacities of their research targets to withstand and bounce back from shock events, this meshing of disciplines provides a combined understanding that serves to enhance and give further applicability to both – albeit primarily in

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<sup>1</sup> The Danida-funded project entitled SPIWORK (2016-2021), was a collaborative effort between RUC, the University of Nairobi (IDS) Kenya and Mzumbe University in Dar es Salaam, Tanzania.

<sup>2</sup> See Appendix III box 1: Sectors - background information.

<sup>3</sup> The share of leaders in the COVID-19 dataset is 48%.

<sup>4</sup> See Appendix IV: Coded list of respondents by sector.

<sup>5</sup> See Appendix V: Interview guide.

<sup>6</sup> NVivo coding was utilised to analyse the qualitative interview data. Refer to Appendix II for an explicit description of nodes.



IDS. The study recognises that a consolidated model of resilience between IDS and organisation theory would require more testing to confirm its analytical rigidity. Moreover, it is made clear that the pandemic of COVID-19 may not be representative of resilience capacities, as it can be considered an outlier that is simply too all-encompassing to fit the literature. It is concluded, however, that the study positions itself at the heart of an important and interesting discussion on resilience given the severity of the pandemic.

The paper is structured as follows. Section 2 explores the concept of resilience theoretically from within the literature in IDS and organisation theory, lays out which measures of resilience are used in this project and consolidates the analytical model. This is followed by Section 3, which delves into relevant contextual factors followed by Section 4 which constitutes the analysis. Finally, section 5 presents a concluding discussion.

## 2. Theoretical Considerations

This section reviews the literature on resilience and presents the argument for combining organisational and developmental perspectives on resilience. The concept of resilience was first popularised by the ecologist C.S. Holling (1973), who suggested that a definition of ecological systems resilience against unexpected outside forces could help to design systems that can “*absorb and accommodate future events in whatever unexpected form they may take*” (Holling, 1973). Since Holling first introduced the concept, however, resilience has evolved along a plurality of academic vectors – often diverging according to the needs of the respective disciplines utilising it. This is certainly the case with the two disciplines that this study is grounded in; IDS and organisation theory, and as one of the main objectives of the study is to consolidate the two into an analytical model of resilience, it is useful to first identify relevant theoretical frameworks on resilience within each of them.

Within the literature on resilience in IDS, there exists considerable debate on the normative nature of the concept – as it often abandons the descriptive nature of the ecological perception on resilience in favour of the argument that “*development resilience has clear normative foundations: More is better.*” (Barrett and Conostas, 2014). This is problematic, but perhaps most important is the tension this might cause in relation to other social science concepts – perhaps best exemplified by the argument for the importance of always asking the question of “*resilience of what, and for whom?*” (Duit et al., 2010) Because of this issue, it is difficult to find definitions of the concept that do not hold inherent issues with normativity, though work towards integrated models of resilience has been made. This study draws on the definition put forward by Barrett and Conostas:

“*Development resilience is the capacity over time of a person, household or other aggregate unit to avoid poverty in the face of various stressors and in the wake of myriad shocks. If and only if that capacity is and remains high over time, then the unit is resilient.*” (Barrett and Conostas, 2014)

While the normative nature of this definition does raise the poignant question of what constitutes ‘good’ and ‘bad’ resilience within development, for instance in differentiating between a stable authoritarian regime as opposed to a fragile democratic one, it does serve as a useful platform

for the integration of resilience in development and organisation studies due to its focus on multi-level analysis through emphasis of differing units that possess resilience: person, household or other aggregates. As such, the above definition aligns with Bén   et al. (2016) who argue in favour of a model that integrates and adapts the concepts of absorptive, adaptive and transformative capacity as variables that may be applied to both individuals, households, and communities (B  n   et al., 2016) In this model, absorptive capacity is seen as the ability of a system to effectively resist and absorb the impacts of the given shock for instance through predictability of, and resultant preparation to, the shock. Once a shock grows to a certain stressor level, however, the adaptive capacity comes into play, as systems are forced to alter and adapt the system to the realities of the shock without transforming the system itself. This, of course, leads to the transformative capacity of the system, which, according to the authors, is what kicks in when the changes needed in response to a shock are so massive in scale that both the absorptive and adaptive capacities of the system are overwhelmed (Ibid.).

While Ben   et al.'s model does provide a satisfactory analytical platform for the multi-level analytical approach of this study, it is important to recognize that it provides little to no understanding of the complex systems of organisations that constitute communities, and that individuals are a part of and affected by, i.e. enterprises, unions and governmental institutions. This ties in with the very purpose of this study, since the resilience concept, as found in organisation theory, may expand upon and indeed fill some of the gaps found in the illusive "*communities*" that Ben   et al. reference in their model. This is supported by the fact that several authors have identified both communities and organisations as complex systems (Bhamra et al., 2011, citing: Dooley, 1997; Comfort et al. 2001; Crichton et al., 2009). It can be argued, then, that there is a missed opportunity of integration on the part of development theory when conducting these multi-level analyses that the organisational studies literature argues for.

The literature in organisational studies is also critical of the often normative nature of the resilience concept and its poor transferability to an actual operationalisable skill set: "*it spurs people to recognise impending dangers, learn on the spot, [...] but it is not quite clear how these skills can be built into an organisation and its employees.*" (Boin and van Eeten, 2013) Thus, the primary criticism of organisational resilience rests with the often paradoxical nature of the resilient organisation – which is at one and the same time at great risk to external shocks and able to emerge from crises without lasting damage (Ibid.), which leads to the argument that the resilience of an organisation should not be defined by preparedness towards or ability to recover from shocks, but rather "*the overarching goal of a system to continue to function to the fullest possible extent in the face of stress*" (Dalziell and McManus, 2004). Additionally, in the context of this study it is important to underline the emphasis of the literature on the dependence of organisational systems on the immediate environment – be it human or systemic. As such, Bundy et al. (2017) argue that very little is known about "*how individual-, organisational-, and environmental-level factors interact to influence the [...] crisis management process.*" (Bundy et al., 2017). This is important, as it allows an understanding of resilience in organisations not only as a product of the capabilities of the organisation itself, but as a product of capabilities (and disabilities) of what (Linkov and Trump, 2019) define as the supra-system. The latter, they argue, is a system which encompasses a set of systems, which in turn contains a set of subsystems. The emphasis, then, is on the interconnectivity between and effect of these macro-, meso-, and micro-

level systems on one another – what Linkov and Trump (2019) define as environmental effects (Ibid.).

By extension, and to support this argument, it is important to recognise that the systems that Linkov and Trump (2019) define can also be interpreted as “plural subjects” or “group agents” that carry organisational agency (Gilbert, 1989; Little, 2020). This idea of organisational agency and actors lends credence to the above idea that organisations with an established aim or goal possess resilience not in quantity but in ability. Finally, due to the lack of an existing and consistent definition of resilience across the disciplines, the following definition of resilience, which is based on the definition set out by Barrett and Constanas (2014), is proposed:

*“Resilience is the active and continuous capacities over time of agents to continue to function to the fullest possible extent in the wake of myriad shocks. Resilience is an emergent property of a system as well as of the interactions with other systems, where actors beyond the local system boundary can enable or disable the employment of capacities. If the capacities remain over time, then the unit is resilient.”*

This section has pointed to the necessity of conducting multi-level analysis of organisations, in order to understand the impact of environmental factors on their resilience. The section also presented an argument for the understanding of organisations as actors within these multi-level structures. Lastly, it provided a working definition of resilience that encompasses both development and organisational theory. In the following section, these insights will be enhanced by a brief specification of the methods through which resilience will be measured.

## **2.1 Measuring resilience**

It is when it comes to measuring resilience that research on this topic truly rears its paradoxical head: how can the researcher predict which organisation to gather baseline data for, in order to gain comparable data about the organisation’s performance during an unpredictable crisis?

This question, the literature seems to suggest, necessitates the use of secondary data sources – primarily socio-economic indicators pertaining to the organisation in question, in combination with societal-level factors – in creating a useful image of the circumstances the organisation has operated, operates, and will operate under, as well as the micro-level units that make up the organisation. This, in turn, allows research that, while useful in many instances, is particularly well-suited for measuring resilience after the occurrence of a shock event – in other words, it provides an image of the antecedent state of the organisation in relation to the shock event (Adger, 2000; Tasic et al., 2020; Van der Vegt et al., 2015). This, it is argued, the researcher must juxtapose with data collection on the on-going state of the organisation after the shock event takes place. In doing so, there are several factors that the researcher could consider when dealing with an on-going crisis, which can be summed up in the four abilities necessary for resilient performance, as identified by Hollnagel (2015): the ability to respond, monitor, learn, and anticipate. While useful in their original form, these four abilities are expanded upon by Patriarca et al. (2017), as they dub their adaptation of Hollnagel “resilience in four cornerstones”:

1. “Addressing the actual” – pertaining to sharp-end decision making and defined by the response to the on-going situation
2. “Addressing the critical” – the ability of the organisation to make sense of an on-going threat in a timely manner through self-monitoring and identifying leading indicators (indicators that can forestall unacceptable change) and lagging indicators (indicators that reflect change in output that has occurred)
3. “Addressing the potential” – pertaining to strategic decision-making, not only in relation to potential threats, but also in relation to possible beneficial opportunities.
4. “Addressing the factual” – the ability to learn from both past failures and successes

Here, attention should be given to the integration of learnings from crises with learnings from normal functioning. It is through this integration, they argue, that individuals and organisations increase their capabilities in threat management. These four cornerstones, they argue, comprise a functional analytical framework that can be used to “retrieve resilience indicators and patterns to identify criticalities” (Patriarca et al., 2017). Thus, this study will utilise the four cornerstones in the analysis of the on-going state to come.

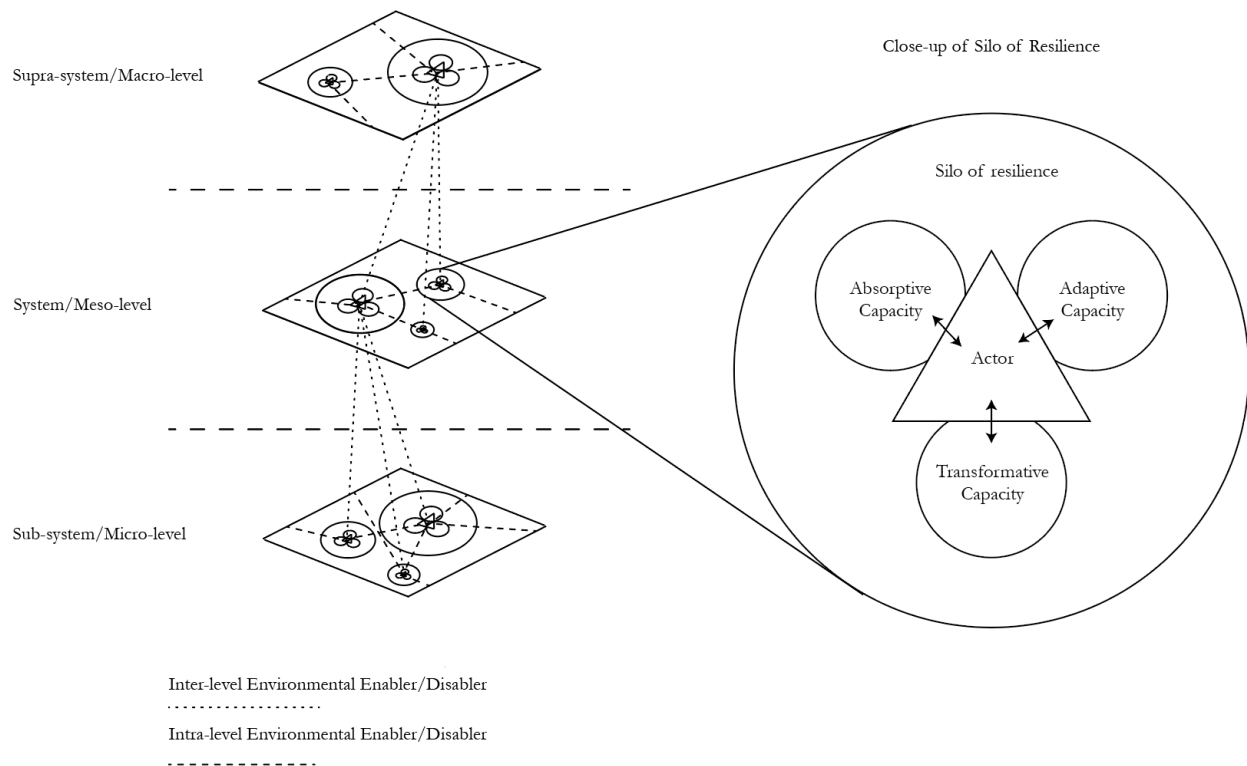
This, in conjunction with the secondary data indicators presented in the above, identifies foci that we can use to analyse both pre-shock and shock states of organisational resilience. The cornerstones themselves, however, do not make any recommendations on how to collect the data needed for analysis. This is addressed by Van der Vegt et al., who argue that a mixed method approach, comprising both quantitative and qualitative data collection, is a useful way to examine especially the “*antecedents of resilience.*” (Van der Vegt et al., 2015). We thus proceed using mixed methods design in gathering data on both the antecedent and ongoing shock event.

This and the previous sections have provided and examined the argument that resilience in IDS is dimensionally lacklustre. An interesting avenue of research has been identified in combining resilience in IDS with the concept as found in organisation theory, in order to create a multi-level approach. The following section will consolidate the resilience concepts into a workable analytical model, to then be applied to the case of IWAs in Kenya.

## **2.2 Consolidating the analytical model**

The proposed model takes its primary inspiration from the model of resilience by Béné et al. (2016) that encompasses absorptive, adaptive and transformational capacity, but aims to reproduce it in a framework that highlights the nonlinear nature of human agency in resilience. The model is combined with an adaptation of the multi-level analytical framework created by Linkov and Trump (2019), in which system interconnectivity plays a defining role in the resilience response of a given system. The consolidated model is presented in figure 1.

Figure 1: Consolidated analytical model



Source: Authors elaboration based on Béné, et. al. (2016) and Linkov and Trump (2019)

This model visualises the systems as ‘silos of resilience’ with the individual, organisational, or institutional system actor at its core, in accordance with the definitions of resilience agency explored above. In addition, each system of resilience has both inter– and intra-level connectors that link to a number of separate systems, through which resilience influence can be imparted. This means that each connector is tied in with a central environmental enabling/disabling mechanism within each system that in turn can act as a control on each of the three capacities. It should be noted that the resilience of a system is an emergent property that is not defined *solely* by environmental factors, rather the inherent resilience of a system and the agency held by the actor can affect the environment as well. In order to uncover these enablers and disablers, the analysis relies on a comparative view of the antecedent and ongoing states of the crisis. The four cornerstones of resilience presented above, which are aimed at identifying resilience markers, are then applied, in order to produce an understanding of what capacities are in play, and how the environmental enablers and disablers affect them.

As mentioned, one of the benefits of this model is the non-linear view of resilience it provides. Rather than consisting of capacities that must be broken through to reach the next, the use of each capacity is permitted if system and environmental factors align to allow for it. However, the non-linear construction of the model also avoids the controversy of normativity as the use of all three capacities can be *inhibited* by inherent and environmental factors. Thus, the model can be used to identify adverse and beneficial system relationships across all three levels, aiding in answering the question of “*resilience of what, and for whom?*” (Duit et al., 2010).

This section reviewed the literature on resilience in IDS and organisational theory and presented a way to measure resilience analytically. This was brought together in a consolidated analytical

model that can be applied to a multi-level setting – in this study the case of the resilience of IWAs as SP providers in Kenya. The next section explores the link between SP and resilience and outlines the contextual factors in Kenya, including the role of IWAs.

### 3. Social Protection and Informal Worker Associations

A heavily debated topic in many realms of the social sciences, SP has in recent years gained increasing attention within the realm of development. In particular, the lack of effective SP is increasingly recognized as an obstacle to economic and social development, due to its inadequacy for most of the workforce in the global South. Against this backdrop, there has, in later years, been a focus on the existence and emergence of informal SP provision in economies with large informal sectors (Awortwi and Walter-Drop, 2018; Riisgaard et al. 2021). Although subject to many definitions, this study denotes the informal sector as “*all economic activities by workers and economic units that are – in law or in practice – not covered or insufficiently covered by formal arrangements.*” (ILO, 2015)<sup>7</sup>. Moreover, the study uses the conceptual definition of SP provided by Devereux and Sabates-Wheeler:

*“Social protection describes all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks, and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalised groups.”* (Devereux and Sabates-Wheeler, 2004).

Devereux and Sabates-Wheeler categorise the broad range of SP interventions under protective, preventive, promotive and transformative measures, which have been adapted by Riisgaard et al. (2021) to fit informal workers.

#### 3.1 Social Protection in relation to resilience

Resilience for individuals and households is claimed to be provided by SP mechanisms, but informal SP tends to only provide resilient units in a short-term manner, leading to a dire need for formal SP to enable long term resilience. Rossi et al. (2017), looking at SP and resilience in protracted crises, find that predictable SP can cushion units, including reducing negative coping mechanisms, enabling short-term resilience. In the longer run, SP also enables units’ capacities for resilience to future crises (Ibid.). Toska et al. (2017) also find that SP can “*interrupt single or multiple risk pathways and support resilience in different levels*”. This multi-level approach implies that the burden for overcoming difficulties is not placed on the individual alone, but rather is seen in the “*interaction with the social environment as a pathway to resilience*” (Ibid.). However, with formal and non-formal SP mechanisms likely to be weakened in contexts with

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<sup>7</sup> This definition includes both the informal sector and the informal economy at large and thus covers both wage employment in informal jobs, e.g. in registered, formal enterprises as well as informal self-employment in unregistered businesses.

protracted crises “*the greater the need for social protection, the lower the capacity of the state to provide it*” (Devereux, 2000 in Rossi et al. 2017)

In relation to COVID-19 Abdoul-Azize and El Gamil (2021) see SP programs as key tools for building resilience in the pandemic (Ibid.). Moreover, Bhaiseni (2020) finds that the lack of investment in SP is critical, as SP is a panacea to the consequences of the crisis, whilst the measures aimed at curbing the spread of COVID-19, risks being undermined by people not observing restrictions due to food insecurity if no SP is available (Ibid.). COVID-19 is not discriminating based on income, yet its impacts remain highly uneven due to vulnerable job positions where workers cannot work remotely. The ILO therefore claims that it is crucial to engage with IWAs to inform the design of SP measures as it “*reinforces the resilience of individual workers and economies through adapted mechanisms that ensure adequate protection*” (ILO, 2020). Thus, while resilience is a multidimensional matter, SP is instrumental in building effective resilience against crises – both in the short– and the long-term. The next section describes how informal workers are organised and the means whereby SP is provided. It also offers a description of the challenges both prior to and during COVID-19.

### **3.2 Informal worker associations and their role in SP provision**

Bearing in mind the increased focus on SP from an IDS perspective, it could be assumed that SP is a new phenomenon in sub-Saharan Africa (SSA). Yet, Ruparanganda et al. (2018) show that informal social security has always existed in African societies and rests upon principles of solidarity and reciprocity in providing assistance in case of sickness, unemployment, old age and more (Ibid.). Despite modern developments traditional forms of social cushioning continue to exist due to the inadequacy of formal SP (Ibid.; Oware, 2020). This “*portrays the will and initiative of communities to solve their own socio-economic problems tapping on local resources in an organised way.*” (Ruparanganda et al., 2018). Thus, in a quest towards gaining more leverage, informal workers in Kenya organise in associations to improve their rights and ease of accessing services. Some IWAs take on the role as a credit institution or SP provider, and others are engaged with workers’ rights and conditions (Awortwi and Walter-Drop, 2018; Riisgaard et al. 2021). It is important to recognise IWAs in their own right, as they play a crucial role in providing functions, and cover gaps left by formal institutions (Ibid). IWAs function both as facilitators of access to formal SP as well as providing direct social cushioning by their own means (Torm, 2020) and thus meet the protective and promotive dimensions of SP. This is important for informal workers considering the difference between formal and informal workers’ access to formal SP.

Despite these crucial functions, informal SP is rarely included in formal SP frameworks. For instance, the widely adopted ILO definition of social security omits the informal SP mechanisms, while many African governments neglect integrating informal arrangements with the formal (ILO, 2012). This inability of the state to support traditional arrangements is “*a crippling factor to their full functionality and viability.*” (Ruparanganda et al., 2018). Against this backdrop, the authors conclude by affirming that stakeholders should effectuate mechanisms that do not disrupt or dissolve the existing arrangements of traditional social security, but rather build on these (Ibid.).

Notwithstanding recent developments and focus on informal institutions, the literature on these mechanisms, interactions and roles of IWAs in relation to formal SP in Kenya remains scant. In a notable exception comparing Kenya and Tanzania, Riisgaard et al., (2021) examine and compare the SP models conceptualised and implemented ‘from above’ by the public authorities with SP mechanisms ‘from below’ by the informal workers’ own collective associations. Covering six countries in SSA, Awortwi and Walter-Drop (2018) map and analyse informal forms of SP from a governance perspective to explore what they conceptualise as “governance in areas of limited statehood”, yet unlike Riisgaard et al., 2021 they do not compare formal and informal models of SP.

### 3.3 Informal worker challenges prior to and during COVID-19

This paper focuses on IWAs across three sectors – construction, transport and trade –where informality is rampant. Before engaging with the resilience of the IWAs, it is worth reviewing the challenges prior to the pandemic as well as after.<sup>8</sup> Before COVID-19, the main challenge for workers in the *trade sector* was a lack of allocated worksites due to more people joining the informal sector, meaning congestion of existing worksites. This, in turn, is related to police harassment by the authorities, which was also identified as a widespread issue. In addition, lack of basic services such as clean water, toilets, protection from heat and rains, is also a challenge. For workers in the *construction sector*, one of the main challenges pre-COVID-19 was contractual issues, which led to other related issues within the sector; safety at the worksite/lack of protective equipment, insecurity, injuries – especially as clients are not being held accountable if a worker is injured – and non-payment. Despite the existence and use of IWAs by workers, there is scepticism among workers concerning associations, and especially their role in negotiation and advocacy, as competition for jobs is fierce within the sector. Lastly, lack of civic education in terms of insurance is seen by workers as another of the main obstacles.

Within the *transport sector*, challenges prior to COVID-19 were centred around the structure of what the Savings and Credit Cooperatives (SACCOs) claimed to be – in some cases – outright cartels, as the person behind the SACCO is rarely the vehicle owner, but largely serves the interests of vehicle owners and SACCO management and may have no power to or interest in terms of changing workers’ rights or promoting their interests. Some workers therefore experience that SACCOs only value daily targets, which has led some to start up independent IWAs. Police harassment has also been prominent in the sector causing workers to feel oppressed by authorities. Challenges, additionally, revolve around stigmatisation, as workers are seen as uncivilised and inferior, or even *rebels* and as having low literacy levels.

Notwithstanding these pre-existing challenges, COVID-19 affected the lives of informal workers negatively, not least owing to the many restrictions implemented. First, remote work measures implemented in March 2020 for all government and business employees (bar essential services) had repercussions for, particularly, the transport and trade sector, as the demand for bus services, as well as the demand for shopping items on the way to work, was reduced. Some traders were considered essential, but not all, whilst restrictions on gatherings had severe repercussions for the *trade sector*. The implementation of a nationwide curfew from 7pm-5am later in March had

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<sup>8</sup> Characteristics of the sectors are presented in Appendix III.



implications for workers across the sectors, whilst again essential service providers were exempted. Thus, it affected mainly the *trade* and *transport sector*, whilst construction workers were allowed to work to meet deadlines as most clients are Chinese companies. In April 2020 wearing a face mask in public places was required, with implications for workers not able to afford them, whilst additional challenges across the sectors concerned hand washing and sanitising as access to clean water, especially in markets and at transport terminals, is lacking. Moreover, *construction* workers reported the challenges of clients' fear of COVID-19, leading to a decrease in available contracts.

The next section will examine the resilience of IWAs within the three sectors in terms of SP provision by applying the analytical model presented in section 2.

#### 4. Examining the Resilience of IWAs

As indicated earlier, the analysis relies on a comparative perspective of the antecedent and ongoing states of the COVID-19 crisis. This comparison is structured around three focus points which are central to the IWAs resilience building for its members that emerged through initially reviewing IWAs antecedent state: 1) Raising awareness of formal SP schemes 2) Protection of members against personal crises and 3) Advocacy for the rights of members. These three points help to inform the cornerstone and capacities analysis that follow the examination of the antecedent and ongoing states, and which utilises the theoretical concepts to analyse decision-making in the respective sectors in the ongoing state. Lastly, and arguably most important for the study, this section will also identify and analyse the environmental enablers and disablers affecting the sectors. The aim is to enable an examination of the effectiveness of IWAs resilience responses, and to identify any relevant changes in approach that occur during the COVID-19 crisis. Therefore, the focus in the analysis is on the system/meso-level.

Before proceeding to the analysis, we briefly establish how the three focus points fit within the SP framework used and how this relates to resilience. The points are intrinsically linked with IWAs SP provision for its members in terms of applying Devereux and Sabates-Wheelers (2004) categorisation of preventive, promotive and transformative SP measures. 'Raising awareness of formal SP schemes' can be seen as a *preventive* measure if IWAs are successful in facilitating members to enrol in formal social insurance (whether health or pension). Meanwhile, with its aim to change perception and behaviour, the awareness-raising element is considered *transformative* within this study. 'Protection of members against personal crises' encompasses both cushioning against illness and funerals, and provision of loans and training and is reasoned to be both *preventive* measures and *promotive* measures. Training can, however, also be considered *transformative* SP, if it changes members' behaviour, enhances social equity and addresses social rather than economic needs (Ibid.). Lastly, 'Advocacy for the rights of members' is *transformative* SP, as it seeks to address "*social equity and exclusion*" (Ibid.) through collective action. It is also relevant to expand on how the types of SP relate to the resilience perspective. Contribution to secure basic needs, which is reasoned to be *protective* and/or *preventive* measures, enables short term resilience through reducing negative coping mechanisms. Long term resilience is delivered through *promotive* and/or *transformative* measures, such as building capacities or by smoothing consumption, in turn enabling units' resilience for future crises. Thus, both short- and long-term resilience is enabled by SP.

## 4.1 Antecedent state of informal workers associations

When reviewing the data and statements by IWAs on functions prior to COVID-19 from across sectors, it is possible to discern a couple of distinct focus points in building member resilience in SP provision that is shared across the system level. First, all the trade IWAs examined provide their respective services based on regular membership contributions, which is also the case for most of IWAs within construction and transport (Table 1). This allows the associations to focus on their main goals, with prominent examples being to reduce the impact of personal crises on members, promoting SP, or engaging in advocacy. As such, member contributions are the mechanism whereby most benefits – crucial for members’ resilience – are delivered, as will be argued in the following sections.

Table 1. Summary statistics on the antecedent state (prior to COVID-19), percentages

	All	Members	Leaders	Construction	Trade	Transport
Regular	87	81	94	86	100	78
Access to	41	35	47	19	52	48
Access to	4	3	6	10	0	4
Assistance	90	89	91	90	96	85
Assistance	76	76	76	76	83	70
Assistance	54	43	65	57	57	48
Loan	20	16	24	14	22	22
Representation	58	59	56	29	74	67
Observations	71	37	34	21	23	27

Notes: Cross tabulation: Sector of work/selected questions. Percentage ‘yes’ of observations within the sector. For the “All” column we split by members and leaders to reveal any discrepancies between these two categories of workers. Fortunately, the shares are relatively close for most variables, except for “Access to formal health insurance” and “Assistance with unemployment” where leaders in both cases answer more favourably. Source: Authors’ elaboration.

### Raising awareness of formal social protection

As is evident from Table 1, 41% of the workers say that their associations provide or facilitate access to formal health insurance (NHIF) although the share is substantially higher among leaders (47%) compared with members (35%) indicating, as expected, that leaders give more credit to what the associations do (the same goes for providing assistance with unemployment and loans). Associations either promote formal SP schemes, namely, by embedding them in membership of the association or promoting schemes by disseminating information on schemes to members and encouraging them to join. However, within the construction sector, many associations emphasise the individual's own responsibility.<sup>9</sup>

Across the sectors associations struggle to get members to realise the benefits of schemes, for several reasons. Interestingly, the transport sector encounters challenges of raising awareness

<sup>9</sup> This is also evident by the relatively small share – 19% – who answer that their association facilitates access to formal health insurance. We note that this number only represents 4 workers (3 leaders and 1 member) out of a total of 21 construction workers.

due to mistrust in the formal system concerning the disappearance of money, while impacts of historically having no rules and regulations also remain a challenge. Moreover, the 2015 increase in NHIF contributions (from Sh350 to Sh500) caused a decline in enrolment and members defaulting on contributions. As pointed out by a group of women construction workers, the increase “*failed to differentiate between the jua kali people and the office people*” (21b), arguably referring to the nature of irregular income levels prevalent in the informal construction sector – identified as a barrier for enrolment. Thus, the price setting signifies a clash in how the schemes are perceived at the policy level as opposed to the informal individual level, though other reasons for low enrolment include the mismatch between services offered, worker needs and a general lack of information.

### **Protection of members against personal crises**

IWAs often protect members against individual crises by banding together to form an economic safety net. 76% of respondents say that the IWA assists when a member encounters illness and 90% when it comes to funerals. Assistance often takes the form of a fixed contribution and covers members’ families as well. In the transport sector assistance in case of illness is often given as loans, whilst assistance with funerals is often provided as a contribution. Coverage against personal crises is often not limited to health care aspects. Through the provision of loans members are cushioned against theft or damage, school fees, weddings, and unemployment. Within transport, loans are provided mainly for individuals' acquisition of necessary assets, such as boda-bodas, to enable independence, and loans are thus considered the transport associations’ main benefit. Loans in the construction associations are less common (14 %) compared to the trade– and transport sector (22 %),

Evidently, the majority of the IWAs play a crucial role in providing members with a means to mitigate the impact of certain shocks through financial means enabled by a common expense to all other members against the promise of receiving the same benefits, or through loans. An additional aspect of IWAs functions, particularly within construction, is training, often as a means for workers to avoid unemployment, by enabling members to add to their skillsets, in turn securing more jobs. Training is also provided for in relation to safety at work, crucial for members’ health and ability to work, although often facilitated through external agencies. Safety at worksites is particularly lacking in the construction sector, as workers are often not provided protective gear by clients which can put workers in an uncomfortable dilemma of having to choose between their safety or getting the job. Often workers are left to take care of themselves, and just pray that no accidents or injuries occur, as insurance is not obtained by the client or the contractor or covers only the contractor. Therefore, some associations fill the gap and provide equipment.

### **Advocacy for the rights of members**

A majority – 58% – of respondents note that their association was involved in advocacy prior to COVID-19 and as high as 74% among workers in the trade sector, where advocacy is often about securing rights to trade in certain areas without being harassed or improving working conditions in markets. Similarly, advocacy work by transport associations is carried out to reduce police

harassment, whilst efforts also centre on preventing members taking the law into their own hands when issues are not resolved by law enforcement. To resolve this, associations sensitise members on laws and partner with police and other institutions. Yet, financial resources often strain efforts, just as there are issues of representation in labour-laws.

Within construction, fewer of respondents' associations do advocacy work (29%) compared to the other sectors. The ones who do, engage in negotiation and resolving issues between clients and workers concerning lack of payment or accountability of clients specifically in relation to injuries or promoting written contracts to resolve the issues. Nonetheless, efforts are often halted by the fear of losing jobs and intimidation in the sector making it difficult to advocate for better working conditions or represent workers in unions.

The insight that one of IWAs' functions in the antecedent state was advocacy for the rights of informal workers allows for an understanding of the associations as strategizing entities involved in more than cushioning individuals against shocks. Nevertheless, issues related to two separate channels of support (or the lack thereof) can be identified; namely lack of government support and backer diffusion. In terms of backer diffusion, the expression of an oversaturation of the field where the sheer number of IWAs hinders advocacy work is for some a sign that the IWAs must regroup to address the issues properly. This seems to be more of a problem in construction and transport than trade where there are umbrella associations. Concerning lack of government support and involvement, a common complaint is the lack of inclusion of stakeholders in the policy making that affects them directly, causing a lack of interest in improving conditions in the markets and an issue of representation of informal workers in government activities.

This is important, as it sheds light on the interactions utilised by these associations and the blockades they face. This provides a useful analytical reference point to understanding the interconnections between the different system levels during normal operation which, in turn, can be leveraged analytically when compared to the system interconnections as they appear in the crisis context of COVID-19.

## **4.2 Ongoing state of IWAs**

The above section reviewed the antecedent state of the IWAs and found relevant differences and similarities between the three sectors. It serves as a point of departure for this section when delving into the status of the functions of IWAs during the pandemic, in order to look at the resilience response of the associations, and to identify relevant changes in approach that occur during a crisis. Whereas before COVID-19 most of the respondents reported regularly contributing to the association (87 %) most respondents (74 %) have seen changes in what members should contribute with the introduction of the crisis (Table 2).

Reviewing the responses given, many are unable or struggling to pay their contributions. Some associations have reduced the contributions to manage through the crisis. Interestingly, where contributions were not adapted to the situation – most often in construction, it still had repercussions, exemplified here: *“I think it is what made some members to go.”* (16b).

As Table 2 shows, most respondents across all sectors reported that the number of members had either decreased or remained constant. This decrease in member counts is potentially detrimental to the ability of the associations to both conduct effective advocacy work and provide benefits, as prior to the crisis. This is important, as the membership fee is the backbone of many of the

IWAs, with the cessation of payments effectively cutting off financial influx. This creates a high stakes situation for the associations in which they run the risk of having to downsize certain areas of operation to alleviate financial pressure from members, or continue operations, but lose support due to members having to default their payments or terminate membership. Though some associations have kept the subscription on as a debt to be paid later, as in the example, to others it meant actively waiving the membership fees.

Similarly, associations in the transport sector adapted to the changes in earnings, and made the contribution voluntary, or demanded only the necessary fees for operating.

Thus, it is possible to conclude that IWAs – though dependent on contributions from their members – can manipulate what and how membership fees are paid in a crisis. Yet, this has crucial implications for the ability of the respective association to carry out the tasks they would otherwise carry out in the normal environment identified in the antecedent state.

Table 2. Summary statistics on the ongoing state (since COVID-19), percentages and numbers

	All	Construction	Trade	Transport
Changes in members contribution rules %	74	56	78	86
Observations	62	18	23	21
<i>Member count since COVID-19:</i>				
Increased	15	0	8	31
Decreased	38	38	38	38
Constant	47	63	54	31
Observations	34	8	13	13
Ability to pay formal insurance %	70	46	84	73
Observations	54	13	19	22
<i>Provision of services and benefits %</i>				
Representation and advocacy	39	19	39	55
Loans	25	29	17	30
New forms of assistance	45	48	52	44
Health/safety training - Covid19	35	29	39	37
Observations	71	21	23	27
Changes to services since COVID-19	41	35	33	53
Observations	49	17	15	17

Notes: Cross tabulation: Sector of work/selected questions. Percentage ‘yes’ of observations within the sector.  
Source: Authors’ elaboration

## Raising awareness of formal social protection

Evident from the antecedent state, raising awareness of the importance of insurance was taken up by many of the associations prior to COVID-19. The point of raising awareness is not adhered to specifically, measured quantitatively or asked about in the interviews conducted during COVID-19. Yet, it is possible to discern that initiatives are ongoing despite the crisis, as some IWAs still promote and encourage members to enrol and note that health insurance and pension is important going forward.

Interestingly, 70% reported that they were able to pay their contributions to insurance providers, also evident when reviewing the interviews. This can be interpreted as the continuation and successfulness of associations’ work concerning raising awareness. Importantly, however, for

the construction sector, members' ability to pay is significantly lower (46%). No apparent reason was found for this difference between the sectors. The respondents unable to continue payments due to lack of income, stop contributing and default resulting in fees and stress of not being able to pay. Arguably, health insurance should be pivotal during a pandemic, but it does not appear that respondents or interviewees are drawing this connection.

### **Protection of members against personal crises**

Decreasing or waiving the membership contributions' impact is particularly evident in the ability of the associations to continue to mitigate personal crises. Several associations within the trade sector report halting the assistance given and in general the provision of member benefits due to everything being on hold. This illustrates the large number of associations in trade that have changed the rules of what members should contribute (78%), and the number of which change the provision of services in some way (33%).

It is evident that fewer associations within the construction sector changed what members should contribute (56%), while reasons behind altering contributions are similarly due to everything being on hold. Meanwhile, the share of associations that change the provision of services in some way (35%) is almost identical to trade associations. Some IWAs within the construction sector find alternative means of continuing services – for instance selling assets – to meet members' expectation of support and the “*rules of the association*” (14b). Within the transport sector, the continuation of services appears to be more compromised, and leaders of the Transport Workers Union Kenya (TAWU) also report difficulties in continuing services.

Providing loans is also deemed difficult by associations. In the construction sector, both the loan amounts and the number of loans has been reduced. In the transport sector some IWAs have put facilitation of external loans on hold due to the reduction of contributions, and because some associations fear that members will default. In addition, they do not have the capacity to lend money from their own resources, whilst there is an increasing number of members applying for loans.

In all sectors, associations continue to provide services, albeit with the caveat that some services are made impossible due to a reduction in contributions. This is evidence that while some of the associations can remain fully operational, other associations' regular activities are severely limited by the environmental factors of the crisis. Interestingly, this has led to 35% of the associations redirecting their focus to other more achievable activities, such as providing health and safety training to inform their members on how to protect themselves during the pandemic. This is an interesting adaptation of resources, as there is arguably a correlation between the demand for personal crisis mitigation and COVID-19. By diverging these resources, IWAs are effectively employing a coping strategy meant to alleviate financial pressure of both the individual and the association to which they belong through capacity building. Specifically, associations encouraged members to follow government guidelines and taught members how to protect themselves by washing hands and maintaining social distance. For instance, a sensitisation campaign was delivered through WhatsApp. Nevertheless, it was acknowledged by the IWA's leader that an estimated 20% could not access WhatsApp. In these cases, social media was used as a mechanism for providing information.

Nevertheless, for 65% of the respondents no health training in relation to COVID-19 was provided. One of the reasons given by associations in the construction sector was government restrictions concerning gatherings, making mobilisation difficult. Apart from the examples above, it should be noted that the capacity building stretches beyond health and safety training, as there has also been a significant focus on the distribution of protective equipment to members. Some associations bought masks and sanitizers and others even expanded on this in creative ways:

*“We have four tribes and the information which is being relayed by the government is mostly on the two national languages. [...] We had to translate it to mother tongues, [Also,] we bought them some light materials and [they] produce the face mask of which we supply to our members and free of charge.” (11a)*

This example serves two purposes, as it illustrates both the emphasis of the associations on capacity building of its members, but also on the integral function of the association as a link between government policy and the general population, exemplified through their role as translator and disseminator of information.

### **Advocacy for the rights of members**

Functioning as a link between government policy and restrictions and the general population ties in with the advocacy work of the IWAs, which in most cases has continued to be of importance. Before COVID-19, 58% of associations across the sectors engaged in advocacy and representation compared to 39% since COVID-19 (Tables 1 and 2). Nevertheless, especially the trade sector has seen a sharp decline from 74% to 39% of respondents who report that advocacy and representation is provided. Still, one interesting aspect of the advocacy work done during COVID-19 within the sector, is the fact that it has gained a dimension of urgency that arguably was not present in the antecedent. Also, it seems that the nature of the crisis has further deteriorated the communication between the government and the associations. KENASVIT and the Nairobi Informal Sector Confederation (NISCOF), for instance, co-authored a letter that was sent to the government, but never got a response, advocating for aid to be provided to the traders who were without income during the lockdown.

While of course still an advocacy question, this is also a strong departure from the generalising nature of advocacy for traders’ rights found in the antecedent state. As such, the urgent nature of asking for direct funds to support members and carry them through the crisis is a far cry from the long-term advocacy of asking for investments in marketplaces to improve working conditions. Furthermore, this advocacy call also questioned the government recipients on how best to implement government directives on social distancing and cleanliness, difficult for the traders to observe. In other words, there is a shift from the strategizing nature of the trade associations’ advocacy work seen in the antecedent state to a reactive state, where the focus of advocacy remains, but is redirected to the immediate threat facing the association and its members.

In the transport sector 55% of respondents continued or adopted advocacy efforts compared to 67% before. For those where it continued, things appear unchanged. Yet, for other associations

within the transport sector efforts of advocacy have had to be reduced due to social distancing. Interestingly some IWA's in the transport sector adopted advocacy as a new practice since COVID-19 and advocated for reduced parking fees.

Advocacy efforts within the construction sector prior to COVID-19 were less prevalent with 29% of respondents reporting doing advocacy work and 19% reporting doing advocacy work since COVID-19 (Tables 1 and 2). The main advocacy efforts prior to the outbreak were directed towards assisting members in disputes between them and the employer – either the contractor or the client. Yet, some have seized advocacy efforts due to the requirement of having physical meetings when resolving disputes, while others note that it is due to the hardship of the employers. As evident from the antecedent state, safety at the worksites was also a prominent advocacy focus point within the construction sector. Statements from the ongoing state shows that while safety is still considered an important issue, it is pushed out by the ongoing pandemic – or at least none of the informants draw attention to worksite safety and protective equipment. Instead, some associations put it on a future agenda, as a post-COVID matter to address.

Evidently, while some associations are still active, others have withdrawn from their advocacy efforts. Intrinsically linked with the lack of funds from membership fees, this also ties in well with the issue of support which persists and afflicts the associations in both the antecedent and the ongoing states, as in the latter most associations have seen either decreasing or constant membership rates. This is detrimental to the associations' ability to conduct advocacy work, but is also potentially harmful to the associations' ability to recover from the crisis economically.

### **4.3 Identifying resilience markers**

Utilising the above analyses of the antecedent and ongoing states of IWAs in the three sectors, the following sub-section aims to identify the specific markers of resilience found within IWAs. The section uses the four cornerstones of resilience described earlier, as these were shown to be useful tools in providing an analytical understanding of the processes of resilience that are at play in organisations. This analysis will follow the specific order of the cornerstones – actual, critical, potential, and factual – followed by a brief discussion of the findings.

#### **Addressing the actual**

When dealing with the 'actual', it is important to keep in mind that this has to do with two types of decision-making – sharp-end and blunt-end – and responses to events that occur in everyday situations.

In the IWAs, the sharp-end is activated whenever an unexpected occurrence happens, exemplified for instance through members defaulting, falling ill, or otherwise needing assistance from the association as described earlier. As these unexpected – yet fairly regular – events occur, it was also shown that a great deal of agency is present, as leaders and members alike enact solutions to these incidents, which is part of the associations' mechanism for stimulating the real-time competencies that are needed to handle the unexpected. In other words, the sharp-end decision-makers in the associations rely on their agency in responding to these events to keep their performance capabilities high in the case of more extreme events. Crucially, however, this agency is not disconnected from the association's blunt-end, as the associations were shown on



several occasions to have measures in place for dealing with contingencies in a certain way – signs of tendencies towards standardisation in day-to-day dealings. While this prediction of events and actions to counter them at the blunt-end is a useful tool in increasing efficiency, simultaneously, the associations risk eroding the sharp-end capabilities, that are instrumental to dealing with a crisis like COVID-19. Several examples of this were identified in the antecedent, including: associations writing defaults up as debt and standardised outreach to contractors when there are issues with protective gear in the construction sector. Similarly, standardised approaches are also found in the advocacy efforts put forward by the associations. Here, the issues are often repeat issues that are effectively repackaged as they are negotiated on behalf of members/groups of members in different contexts. Examples of this include the trade associations' advocacy for more investments in marketplaces, transport associations advocating against police harassment, and associations in the construction sector settling disputes between employers and employees.

As mentioned, the standardisation is effectively a balancing act where associations increase their effectiveness in the realm of the known through blunt-end strategizing, but risk increasing complacency with their sharp-end decision-makers through overreliance on these standardised measures. Interestingly, this can be seen in the different responses that the associations employed when faced with the crisis, with one example being Pamako Women Group's writing up members' defaulted membership fees as debt. Here, it is important to stress that the decision to convert unpaid fees to debt is not necessarily the wrong decision, as this comes down to context and the benefit of hindsight. Rather, the true implications are in the apparent inability to produce the same type of tailored response that is seen with other associations, in particular those who either dismiss or lower payments due to the association in order to minimise the negative consequences for members. This, of course, is a good example of the importance of the need to balance the sharp-end and the blunt-end decision-making, as it underlines the implications an imbalance can have on the resilience of both the organisational system and the individuals that rely on it. Furthermore, it is also an important part of the next cornerstone, as it deals with the ability to monitor ongoing events and the basis on which the associations react to shock events.

### **Addressing the critical**

Building on the above, it is useful to look at how associations initially reacted to the pandemic and the restrictions it put on the economy and the associations' members. Continuing the example of the response to the crisis in terms of membership fees, it is evident from the review of the ongoing state that associations effectively close in two separate ways across all three sectors. Some choose to close and not accept payments immediately – signalling agency on the part of the associations' leadership – while others essentially have the decision taken for them, as members start to default on their payments. This constitutes the fundamental difference between associations that can react to events, even extreme ones, and those that may have suffered erosion of their response capabilities. The result of this difference lies in the way they approach potential crises, as the associations that exhibit agency are acting on leading indicators – like reducing or removing membership fees as a result of the crisis – and are thus able to adapt their response to the situation. The other associations are simply forced to act based on events that have already transpired through lagging indicators of changes that have already occurred

within the system – indicating that the resilience of these associations toward shock events was not on par. The utilisation of leading indicators is also reflected in the ability of certain associations to redirect resources, as many were shown to use existing pathways of communication to promote important crisis related issues such as adherence to government guidelines on social distancing, personal protective equipment, and sanitary measures.

It is important to note, however, that as the ability to adjust organisational activities in this manner is entirely dependent on active and effective monitoring of the events that unfold, the associations themselves are dependent on effective dissemination of information on the crises they are to monitor. This, of course, underlines the multi-level nature of the discussion at the heart of this paper: because the associations are not the sole provider of SP, and because they have an inherent dependency on the government in terms of information dissemination, the associations are rarely, if ever, in possession of complete knowledge on the current situation and will sometimes be forced to act on lagging indicators. At the same time, however, this stresses the value and importance of investing in anticipation measures, which is what lies at the core of the next cornerstone.

### **Addressing the potential**

Anticipation measures do not deal exclusively with predicting specific crises, such as COVID-19, and preparing accordingly. Instead, anticipation represents the ability of the associations to identify the potential for long-term changes, be they positive or negative. Thus, this is as much about identifying opportunities as it is about identifying threats that may arise. The antecedent state holds many examples of this, especially as associations across all sectors work specifically to predict issues that may compound, including: the rights of workers, the issue of political underrepresentation, and training measures meant to guard employees against unemployment. While these are certainly sensible efforts in terms of guaranteeing the respective forms of SP that they provide, none of the associations have effectively accounted for the potentiality of an economic crisis like the pandemic. This is particularly prominent when reviewing the four interviews made with leaders of three IWAs and one formal union for the purpose of this study, as they reflect on what could have been done differently in the early days of the crisis. Here, the best example is perhaps the leader of KENASVIT, as he muses on what better preparation could have meant:

*“If by then we were financial stable, we would have come up with a package that we can be able to give to our members and just affordable rate (..)But now due to financial constrain, remember KENASVIT is a donor based, so by then it was impossible.” (11a)*

Clearly, this shows awareness that financial planning may have enabled KENASVIT to provide its members with a stimulus package to aid both businesses and individuals. Of course, due to the structure of the association, this idea was a non-starter at the time the severity of the crisis was realised. Similarly, a leading member of Kenya Building and Construction Union (KBCU) argues – on a personal level – that he would have adopted a different view of employment:

*“I would say, personally I would have changed my opinion on the employment mindset whereby you think because you are employed, the job will come permanent as long as you are there. So yes, COVID-19 has taught me to invest outside the employment area whereby you get a lot of side hustles that will improve your income in case there is unemployment.” (7b)*

Once again, this illustrates that there were no preparatory measures in place. While the statement is a subjective one, it is safe to assume that these contingencies were not accounted for within the KBCU, as the representative would otherwise not have had to seek economic alternatives. Drawing in the lessons from the above section on the ‘critical’, it is readily apparent that these associations were acting on lagging indicators, as they were unprepared. This can also be seen clearly in the following quote:

*“You know, if I knew this will be the situation, I’ll have prepared my members said before, prepared for the masks, prepared for the sanitizer. You know, I’d have told them, you know, save because we might lose, if this thing is coming” (15c)*

This, too, supports the argument that there were no measures in place for an unexpected event that causes an economic crisis. Once again, focus is given to the issue of financial safety – here through a wish that they could have asked members to save. The last of the interviews, however, gives a different opinion to the question of what they would have done differently:

*“I think what we did, we did according to our knowhow because the disease was very new and everyone, even the government, never knew the dimension it would take. So, what we did as leaders and as a group we don’t regret.” (12a)*

Here, rather than concur with the rest of the leaders interviewed, the leader of NISCOF argues that the association could not have done things any differently, as they never knew what dimensions the crisis would take. It is important to keep in mind the immediate context of this statement, as they were able to adjust their membership fees and generally secure their members through sharp-end decision-making. This argument underlines lagging indicators that defined the decision-making that happened across the system-level in the early stages of the crisis, as none of the associations is shown to have adequately prepared, neither organisationally, nor in terms of preparing members. Interestingly, however, NISCOF stands to gain members in the long run, as workers in the formal sector are moving into the informal because of the crisis, and because NISCOF has proven their worth through the crisis:

*“It’s even very easy for other members to join because once they hear they’re giving money and you’re being vetted because you can’t be given money just for the sake, then we’ll get more members and the group will be strong.” (12a)*

Thus, the leader of NISCOF expresses how they can use the circumstances of the pandemic as an opportunity. This is important because resilience is not a passive condition, but an active ability. Thus, the take-away is that these associations have a very real opportunity to utilise the

lagging indicators that they have acted on during the pandemic as faux leading indicators – what Patriarca et al. call synthetic indicators – for the need for systemic changes. These changes might include: a) how they view the relationship between sharp-end and blunt-end decision making internally, b) the interactions between the associations and the government, which might be affected through an altered advocacy effort, and c) how they prepare their members for future unexpected crises. To this end, the dependency of members on these associations must once again be stressed, as the severity of lacklustre monitoring, and thus lacklustre coping, by the associations with the situation might otherwise seem negligible. The crux of the matter is that, as the antecedent and ongoing states showed, the resilience of the members is dependent on the SP provided by the IWAs, and as a result the resilience of the associations has direct and hard felt consequences for how well the members can navigate the crisis. Consequently, it is imperative that the associations learn from these events and use the indicators they have acted on during the crisis to form synthetic indicators that can inform future action.

### **Addressing the factual**

The purpose of these synthetic indicators is to generate effective learning based on the event that the associations have faced through reflection on performance. While the inadequate financial preparation for such an eventuality described as above is a good example of such an indicator, it is important to note that these examples are primarily found retrospectively. Thus, it stands to reason that this analysis may have overlooked indicators that will seem clear with the benefit of hindsight, while the one identified above could potentially be muddied by unforeseen consequences of the pandemic. Despite this limitation, it is useful to consider the following example, to see that these reflections on performance are indeed beginning to take place with TAWU:

*“We intend after the COVID, if things normalise, to engage and build alliances with the owners, because they have sort of made SACCOs(...) So we tend to (...) partner with these fellows and come up with a common arrangement whereby the benefits of those workers who are there and we want to address the issue of.” (15c)*

Keeping in mind the likely bias invoked by having talked to association leaders (rather than association members), it seems that TAWU is actively identifying and reviewing the indicators that they have acted on during COVID-19, just as the early stages of long-term planning are evident. Once again, this shows that resilience manifests itself as an active ability that can be nurtured, provided that the right organisational structures are in place.

This section has reviewed the IWAs according to the four cornerstones of resilience. Several markers of both resilience and the lack of resilience were identified, including mismatches between sharp- and blunt-end decision-making, discrepancies in which indicators were acted upon by associations, and a general lack of long-term planning for an event like the pandemic. At the same time, however, evidence was also found that the associations are indeed using the lagging indicators behind their poor performance during the crisis as synthetic indicators that can improve long-term planning in the future. Lastly, evidence was provided that some associations are already underway with these long-term plans, although it is still early. This analysis has been

instrumental in identifying resilience markers that can be categorised and discussed according to the three capacities – absorptive, adaptive, and transformative – and the environmental enablers and disablers found in the study’s analytical model. As such, the following sub-section will break these down and contribute the final piece of the analysis.

#### **4.4 The three capacities of resilience**

While this study argues that there is no merit to the linear format of the three capacities of resilience, it is useful still to consider them in the order that they were suggested in Bené et al.’s model: absorptive, adaptive, and transformative. The reason for this, is that this order, to a certain extent, reflects the upheaval imparted on the affected actor. As such, absorptive capacity – which ideally imparts no change on the system post-shock – is first up.

##### **Absorptive capacity**

Within the examined IWAs, the absorptive capacity is by far the one that can be identified most often. Absorptive capacity refers to employing coping mechanisms that enable an actor to moderate or buffer effects of crises on their everyday life, and so can be identified through instances where no major changes are effectuated in order to navigate an event. This is ubiquitous throughout the data generated on the IWAs, as the general purpose of these associations remains the same – to provide SP, in the broad sense, to their members. As such, the associations are continuing to promote SP through the formal schemes even through the crisis – just as most associations with the capability to do political advocacy remain active in this line of work, even if the context is altered in certain cases. Many of the IWAs, however, report that their work has been halted entirely because of COVID-19 with the association simply sitting idle. The result of this is an interesting situation where many of them are left in a holding pattern, waiting for the situation to normalise. Now, this point of waiting for normalisation is an interesting one, as it takes on multiple forms in the data. In many cases, the association sitting idle is seen as an inherently negative thing – after all, the purpose of the association is hard to fulfil with no one actively working on it – but there are also more positive perspectives on the matter. Consider, for instance, the following example:

*“So all what we know, if everything goes down, because now we are used to it because there are some who even relocated then they’re back because after realising the disease is here to stay and there are a way of surviving even with the disease, then everything is getting back to normal slowly by slowly. So very soon we’ll peak and we’ll resume even in subscribing” (12a)*

Clearly the leader of NISCOF views the situation as a temporary one. This is important, as it seems that absorptive capacity is deployed far more often, when the target of a crisis believes it to be in passing, which may also explain why this capacity is so widely spread among the IWAs. This, however, is not the end of the absorptive capacity discussion, as there is another possible explanation, which has to do with the environmental enablers and disablers. As such, it is possible to argue that the associations, as well as their members, are in fact locked in their

absorptive capacities: “*Our plea is to the government to help and boost us*” (14b), the leader of Kitui Youth Group says, once more underscoring the disparity between the government and the IWAs. Importantly, this notion that IWAs can be locked to a certain capacity seems contrary to the point that resilience is an active ability, unless this agency can in fact also be applied by connecting systems, i.e. through environmental enablers/disablers. Thus, if the case was that the IWAs are locked to a situation where they involuntarily “go through the motions” because they are lent no support from the government, with which to alter their situation, then it can be argued that the government is actively disabling possible coping measures that could be employed. Conversely, TAWU, being a formal union that represents informal workers, reports being given tax waivers by the government to alleviate pressure caused by the crisis, which, of course, is not an option for informal worker associations. It is interesting then that TAWU arguably also relies on an absorptive approach, though it is one that is *enabled* through government aid, as they can cushion against the crisis with these tax waivers. This is opposed to the absorptive approach being a state that is arguably *caused* by government inaction, as in the case exemplified by Kitui Youth Group above. This raises an important question as to how these two organisations, with such different consequences suffered during the pandemic, can be said to have used the same capacity. Similarly, it is possible to pose the question of whether the absorptive capacity is then sufficient, or if a separate category is needed to describe one of the above examples. These questions will be expanded upon in the discussion section of this study.

### **Adaptive capacity**

Unlike absorptive capacity, the adaptive capacity is only employed sparingly among the IWAs, and when it is employed, it is done so in a fairly unobtrusive manner. There are, however, examples of its use, as associations for instance adapt their channels of information to disseminate information on COVID-19, training, or other issues. In KENASVIT, the association also hired members who normally work in tailoring to make masks for other members.

There are, however, only a limited number of examples of adaptive capacity being used by the IWAs. This should be another red flag to supporters of the idea that the capacities are accessible through agency alone, or simply activated by the severity factor of a crisis, as examples of its use should in that case be far more numerous. Rather, this may be another argument in support of a governing mechanism –the environmental enabler/disabler – that controls what capacities can be activated, or perhaps even the need for another category outside of the three.

One argument in favour of the governing mechanism is the fact that associations are seemingly well aware of how they *could* cope with the situation, if they were afforded the necessary assistance by the government, as exemplified by the letter sent to the government representatives by KENASVIT in the early days of the crisis. Clearly, the conceptual knowledge of what could help the informal sector is there, and it is directly related to being supported financially by the government. The leader of NISCOF extends this knowledge even further, as he remarks that:

*“Members have been asking about the economic stimulus announced by the government and how the funds can reach the people in the informal sector.”* (12a)

Thus, the political decision to not provide the informal sector with financial aid is a major contributor to the situation as it stands. Thus, it can be argued that adaptive capacity may have been far more prevalent among informal workers, if they had been given an economic injection, as it could have given them more freedom to act. This, again, would support the idea that many respondents were 'locked' to their absorptive capacities by outside influences.

### **Transformative capacity**

Unlike the other two capacities, both of which were represented by clear examples in the data, transformative capacity is virtually non-existent in the data. The closest example being the report from some associations that members are moving out of the cities, as stated here:

*“COVID-19 has made some to go upcountry while some could not manage the contributions we were making and hence left the group.” (16b)*

This, however, is arguably not a representative example of transformative capacity, as it concerns individuals travelling back to their villages which cannot be confirmed to be transformative in nature. This is surprising, as the literature suggested at least partially that the transformative capacity is typically utilised when a crisis is so severe that the other two capacities are insufficient. The fact that examples are so few and far between, while the crisis has arguably been one of the most severe in recent history, however, raises the question of whether a crisis can in fact become so severe that there is no space to transform into. Typically, the transformative capacity is associated with actions such as migration, and while this was shown to happen in the example above, it is once again possible to argue that occurrences are not proportionate with the crisis constituted by the pandemic.

One possible explanation for this has to do, once again, with the role of the government. While the severity of the crisis should not be underestimated, it is at the same time apt to consider the consequences of the lockdown that the government has enforced for most of the duration of the pandemic at the time of writing. As stressed previously in this study, this is not to say that a lockdown is not the correct decision given the circumstances, rather it is to say that the lockdown does seemingly act as a disabler of true transformative capacity. In other words, the capacities of individuals and associations alike are affected by the actions of the government, which arguably provides another feather in the cap for the argument that actors' access to the resilience capacities are indeed controlled by environmental enablers and disablers provided by other system actors.

In summary, the analysis of the three capacities of resilience has shown that the absorptive capacity is by far the most widespread within the datasets examined. The question was posed whether or not this is due to the environmental enablers and disablers acting as a locking mechanism of sorts, disallowing the use of the other two capacities. This was supported by the data surrounding the adaptive capacity, as there is evidence that the conceptual knowledge required for adaptation is in fact present, but that the sector lacks the assets needed to effectuate it. Lastly, it was shown that the transformative capacity is the least represented capacity, and it was argued that this may also be due to the restrictions imposed on the IWAs through the environmental enablers and disablers.

## 5. Concluding Discussion

This paper has attempted to consolidate the IDS and organisational perspectives on resilience in a model providing the important insight that it is unhelpful to view resilience as a linear function when conducting research. This was supported by evidence that resilience does not just happen within isolated systems, but rather is a product of the interplay between different systems. The idea of examining the resilience of IWAs surfaced from the acknowledgment of the importance of informal actors in SP provision in contexts with insufficient or inexistent state provided SP. In the application of the analytical model the value of having the comparative view of the antecedent and ongoing states was demonstrated, acting as a foundation for examining the differences between states and sectors through the cornerstones of resilience and capacities.

One topic of discussion that was introduced in the paper's analysis is the adequacy of the absorptive, adaptive, and transformative capacities. The application of absorptive capacity on the coping strategies of IWAs produced internal inconsistencies where one side of these do not follow the original descriptor for absorptive capacity. Thus, the result of absorptive capacity is meant to be stability with no alterations to the system's primary structure or function, yet this fails to consider where this stability and persistence comes from, and – as a result – fails to take into account the consequences incurred by the system by employing this capacity. As such, several examples showed systems that seemed 'locked' into their absorptive capacity through simply having no other options, compounded by the government actor choosing not to provide support. Conversely, another example had their absorptive capacity enabled through government aid, which highlights the necessity of understanding the interconnectedness and multi-level nature of resilience, as actors ranging from individuals to governments can impart the ability or disability to use a specific capacity.

This, however, also leads to the question of whether *absorptive capacity* is, then, adequate as it is described in the literature, as the fact remains that it does not account for the nuances of these environmental measures that cause the two distinct interpretations of '*absorptive*'. Thus, the literature fails to answer whether it is equally absorptive for a system – individual or organisational – to suffer through a crisis with no outside support and coming close to perishing due to it, as it is absorptive for a system to rely on personal assets and tax waivers and make it through a crisis relatively unscathed. This arguably calls for a development of the concept of absorptive capacity, in which a concretisation of what the capacity comprises and, importantly, does not comprise is specified. It is difficult to say, however, if this will lead to a reconfiguration of the absorptive capacity, or if the inconsistencies ultimately require the addition of a fourth capacity.

A comparable argument can be drawn when considering the inconsistencies between the theoretical concept of *adaptive* capacity and the findings of the study. Whereas only a limited number of examples of the employment of adaptive capacity by IWAs were identified, the theory stipulates that this capacity would be activated if absorptive capacity is insufficient. Signifying the incremental changes undergone by units to continue functioning without major changes to it, adaptive capacity is hard to measure, which could potentially explain why the capacity was not more prevalent in the data. Though this is plausible under general terms or in contexts with smaller stressors, within a crisis such as COVID-19, it is hard to imagine that no evidence of an



unsubtle adaptive capacity can be found on account of not being able to measure it. Therefore, it seems feasible that the limited findings of adaptive capacity, is an outcome of capacities not being accessible through agency alone, but to some extent depend on external actors' enabling/disabling capacities. This, again, supports the suggestion of a distinct category in addition to the three capacities that encompass this mechanism of enabling and disabling.

As mentioned earlier, the transformative capacity refers to the capacity to create a new system when the current one is made untenable. Yet, transformational changes cannot come about without "*changes to entrenched systems maintained and protected by powerful interests*" (Béné et al., 2012), resulting in major barriers to the transformative changes rooted in fixed beliefs and practices. Shifts thus involve challenging the status quo (Ibid.), which is arguably *not* what individuals exemplified in this study are doing when migrating or finding employment in a new sector. Against this backdrop, the following question can be asked: if not this, then what constitutes transformative capacity? While no examples or evidence was found as to how IWAs have employed this capacity, it might result from the fact that these capacities are developed initially for 'units': individuals, households, and communities – and not for organisations. A transformative capacity might call for a different conceptualisation in an organisational perspective, as organisations are often designed with a specific purpose. While communities, like organisations, are similarly complex systems, the choice of what to subsist of – as a community – is arguably more difficult than to transform the purpose of an organisation that specialises in providing SP. Perhaps, then, the transformative capacity is not evident in the data, because there is no room for it and its challenges to the status quo in such a severe crisis.

At the heart of the issues outlined in the above lies the fact that resilience seems intrinsically linked with the actions of other actors in the system, as these exert influence over others. This, of course, is related to a question that has been asked several times throughout this study, namely that of "*resilience of what, and for whom?*". Thus, it is possible for one system to employ either an absorptive, adaptive, or transformational capacity and thus prove *resilient*, but at the same time cause the resilience of another to collapse.

Importantly, the study has shown that this transcends system-levels in both directions. This is because the transformative capacity of an individual can have negative consequences for the IWAs, as they are dependent on memberships in order to provide SP provision, while the reverse is equally plausible, as members are affected by IWAs that are unable to operate during a crisis. Lastly, it should go without saying that the actions of the government have an impact on resilience at both the meso and micro system-levels.

Thus, the notion of capacities will always be contextually dependent on what is resilient and for whom it matters, with the environmental enablers and disablers presented by this study being a viable way to discern the effects of this. This paper showed that the capacity for resilience is greatly affected by other systems in the multi-level system, in particular those at the macro-level, i.e. the government, who possesses the ability to enable or disable types of resilience capacities of other systems. Specifically, the paper argues that the environmental enablers and disablers act as a mechanism that can lock a system to the absorptive capacity, overrule knowledge of how to be adaptive by not providing necessary assets, and similarly that the transformative capacity is blocked by the restrictions imposed by the government.

While this study has benefited the understanding of the resilience of IWAs as SP providers and its effects on informal workers in Kenya, it would be interesting to examine more closely what

exactly the determining factors are. For instance, while the study gave insights into the mismatch in sharp-end and blunt-end decision-making within IWAs, this poses several questions on the root causes: management structures, leadership strategies, etc. Fittingly, this would also help further bridge the gap between IDS and organisational perspectives.

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## Appendix I: Alphabetical list of abbreviations

FAO	-	Food and Agriculture Organisation
FGD	-	Focus Group Discussion
IWA	-	Informal Worker Association
KBCU	-	Kenya Building and Construction Union
KENASVIT	-	Kenya National Alliance of Street Vendors and Informal Traders
NHIF	-	National Hospital Insurance Fund
NISCOF	-	Nairobi Informal Sector Confederation
NSSF	-	National Social Security Fund
SACCO	-	Savings and Credit Cooperatives
SP	-	Social Protection
SPIWORK	-	Informal Worker Organisation and Social Protection (RUC)
TAWU	-	Transport Workers Union

## Appendix II: Coding Schematic

<b>Nodes:</b>	<b>Coded for examples of:</b>
<i>Antecedent state</i>	- Normal operations outside of crises
<i>Ongoing state</i>	- Examples of operations during a crisis
<i>Absorptive capacity</i>	- Resisting shocks - Absorbing impacts without impacts on function/status of system
<i>Adaptive capacity</i>	- Incremental changes to continue functioning - Adopting new techniques, change in practices/work skills, diversifying
<i>Transformative capacity</i>	- Alterations of the unit's primary structure and function - A deliberate process or forced by socio-economic- or environmental changes - Requires changes to entrenched systems maintained by powerful interests
<i>Environmental enablers and disablers</i>	- Institutions, laws, norms enabling or disabling resilience capacities - Actors enabling or disabling resilience capacities
<i>Cornerstone 1: addressing the actual</i>	- Responding - Based on guidelines/protocols or experience - Should aim at understanding which capacities are required to respond to every-day situations
<i>Cornerstone 2: addressing the critical</i>	- Monitoring - Should aim at defining indicators to gain knowledge of the system's working conditions - Sharp-end decisions
<i>Cornerstone 3: addressing the potential</i>	- Anticipating - Extends the focus of monitoring indicators towards long-term changes, threats and opportunities - Strategic, blunt-end decision making - Should aim at detecting upcoming threats/opportunities to increase preparedness
<i>Cornerstone 4: addressing the factual</i>	- Learning based on catastrophes/emergencies/accidents - Adopting/adapting knowledge to manage the unexpected

## Appendix III: Sectors – background information

### Box 1: Characteristics of the sectors

#### The petty trade sector

The petty trade sector encompasses decades of history of street vendors located in outdoor markets, engaging in a wide range of activities including selling food, clothes or shoe shining (10a). There are a large number of IWAs in petty trade, with many specialising their coverage to involve specific groups such as people with disabilities or women. The vast majority of petty traders are informal own-account workers or self-employed, and do not and are not required to register with officials to ply their trade. As such, there is widespread lack of easy access to formal health care and credit which is then one function of many of the IWAs. Organising efforts of the sector are relatively strong compared to the other two sectors.

#### The construction sector

The construction sector consists of a large variety of workers: painters, masons, technicians, plumbers, and *fundis* – a swahili word for a person skilled in repairing machinery – and many more (21b; 22b). When a ‘client’ hires in for a construction job, it is often through a verbal contract with one worker ‘the contractor’, who is responsible for hiring the rest of the construction team (4b) – written contracts are rare. The contractor hires self-employed workers without formal contracts and depending on the work volume and type of work required, which is why many of the workers are considered informal. The construction sector’s organising efforts have not been as strong as the other sectors (Torm, 2020). Wells and Jason (2010) find that this is caused by the “*increasing complexity of employment relationships*” with recruitment through intermediaries limiting “*the opportunity for trade unions to organise workers*” (Ibid.).

#### The transport sector

The transport sector can be divided into *matatus* (minibuses) and *boda bodas* (motorcycles) both operated on an individual basis (15c). *Matatus* are bought by individuals, often through a loan, which has to be recovered as fast as possible. To do this, the owner hires an operator/driver and a conductor, which are given a daily target revenue to be achieved if they are to be paid (15c). As this ownership-employer employee structure is based on a day-to-day basis, the transport workers are considered informal. Many *matatus* operate under SACCOs (savings and credit cooperatives) particularly since 2010 when it became a requirement (9c). Yet, SACCOs are operated by the owners, leading to benefitting owners only (34c). In the context of the *boda boda* workers, the experience is different as SACCOs are for riders, benefitting them directly (34c). Organising is fragmented with no umbrella organisation for SACCOs (34c).

## Appendix IV: Coded list of respondents

### Petty trade:

- 1a - Apindi Smart Friends  
19.10.2018  
Interviewer: Winnie Matullah
- 2a - Jomo Kenyatta Street Traders Association  
17.10.2018  
Interviewer: Anne Kamau
- 3a - Kalimani Ex-official  
13.12.2019  
Interviewer: Paschalin Basil
- 4a - KEFAT Representative  
18.02.2019  
Interviewer: Winnie Matullah
- 5a - KENASVIT Chairman  
18.10.2018  
Interviewer: Winnie Matullah
- 6a - Kenya National Chamber of Commerce Chairman  
20.12.2018  
Interviewer: Anne Kamau
- 7a - KITES Chairlady  
18.12.2018  
Interviewer: Anne Kamau
- 8a - KITES Treasurer  
19.10.2018  
Interviewer: Anne Kamau
- 9a - NCBHA Chairman  
13.12.2019  
Interviewer: Paschalin Basil
- 10a - NISCOF Chairman  
27.07.2019  
Interviewer: Winnie Matullah
- 11a - Samuel Mburu, KENASVIT  
08.04.2021  
Interviewer: Gustav Thur
- 12a - Timothy Kamau, NISCOF  
18.05.2021  
Interviewer: Cille Melin Gundertofte
- 13a - Susan Naitore, Leader: Muungano Wa Wanavijiji  
July 2020  
Interviewer: Merculine



- 14a - Caren, Member: Rainbow Women Group  
July 2020  
Interviewer: Calvince
- 15a - Eliud Ngatia, Leader: Nairobi Informal Sector Service Providers (NASEPA)  
July 2020  
Interviewer: Merculine
- 16a - Joel Maingi, Member: People with Disability Small Traders Organisation  
July 2020  
Interviewer: Merculine
- 17a - Josephine, Member: Mundu Nandu  
July 2020  
Interviewer: Migwi
- 18a - Timothy Kamau, Leader: NISCOF  
July 2020  
Interviewer: Migwi
- 19a - Kennedy Okoth, Member: Pamako Women Group  
July 2020  
Interviewer: Merculine
- 20a - Maribel, Member: Micro and Small Enterprises Summit – MSEL  
July 2020  
Interviewer: Migwi
- 21a - Mbugua, Member: NISCOF  
July 2020  
Interviewer: Migwi
- 22a - Mbugua, Member: NCBHA  
July 2020  
Interviewer: Migwi
- 23a - Nelson Githaiga, Leader: NCBHA  
July 2020  
Interviewer: Migwi
- 24a - Peres Achieng, Leader: Pamako Women Group  
July 2020  
Interviewer: Merculine
- 25a - Peter Nyomo, Member: NASEPA  
July 2020  
Interviewer: Merculine
- 26a - Sabina Obwayo, Member: Rainbow Women Group  
July 2020  
Interviewer: Calvince
- 27a - Scola, Member: People With Disability Small Traders Organisation  
July 2020  
Interviewer: Calvince
- 28a - Susan Naitore, Leader: Muungano Wa Wanavijiji  
July 2020

- Interviewer: Merculine
- 29a - Rose Wanjiku, Leader: Vision Sisters  
July 2020
- Interviewer: Merculine
- 30a - Beatrice Wanjiku, Member: Vision Sisters  
July 2020
- Interviewer: Merculine
- 31a - Grace Wanjiru, Leader: People with Disability Small Traders Organisation  
July 2020
- Interviewer: Merculine
- 32a - Jecinta Wachera, Leader: Focused Women Group  
July 2020
- Interviewer: Calvince
- 33a - Linnet Achieng, Member: Small Traders Association  
July 2020
- Interviewer: Calvince
- 34a - FGD trade, 1, Kisumu, 16 petty traders: Omena Women Group; Kimathi Women Group; endo Women Group; Smart Angels Women Group; Strong Ability Stars Women Group; Obunga Choke Self Help Group; Ywaya Self Help Group; Seme D'Oguok Self Help Group; Dunga Round About; Temacko Group; Pleasant Precious Women Group; Olang Ndiga Self Help Group; Jinue Kajok  
17.10.2018  
Interviewer: Winnie Mitullah
- 35a - FGD trade, 2, Kisumu, unknown number: Parmos Women Group; Round about; Chiemo eteko dhano; Lazima youth group; Manyatta B CBO; Oile Youth Group; Un-named group; Small trade mitumba business  
17.10.2018  
Interviewer: Winnie Mitullah
- 36a - FGD trade, 3, Kisumu, 8 petty groups, unknown which  
17.10.2018  
Interviewer: Anne Kamau
- 37a - FGD trade, 1, Nairobi: 16 petty traders, some KENASVIT, NISCOF and People with disability (PWD) group, others unknown  
12.10.2018  
Interviewer: Anne Kamau and Winnie Mitullah
- 38a - FGD trade, 2, Nairobi: 9 petty trade groups, unknown which  
11.11.2018  
Interviewer: Anne Kamau

**Construction:**

- 1b - Fundi Tech Chairman  
12.11.2018

- Interviewer: Winnie Matullah
- 2b - Kivali Ali Said, BWI  
25.09.2018
- Interviewer: Lone Riisgaard
- 3b - Mr. Okinyi – Kokinyi & Sons Contractors Director  
19.10.2018
- Interviewer: Anne Kamau
- 4b - Reuben, Migosi Builders Association Chairman  
18.10.2018
- Interviewer: Anne Kamau
- 5b - Simon, Labour Link Network Leader  
Interviewers: Winnie Mitullah & Nina Torm
- 6b - Steve, Steban Contractor Company  
17.10.2018
- Interviewer: Unknown
- 7b - Paul Nganju, Kenya Building and Construction Workers Union  
17.05.2021
- Interviewer: Gustav Thur
- 8b - Charles Kyalo, Member: Zamani Construction Group  
July 2020
- Interviewer: Merculine
- 9b - Dominic Makau, Leader: Zamani Construction Group  
July 2020
- Interviewer: Merculine
- 10b - Githinji, Member: Mafundis  
July 2020
- Interviewer: Migwi
- 11b - Isaack, Member: Investor Construction  
July 2020
- Interviewer: Calvince
- 12b - Jairo Mutiva, Member: Moi Avenue Artisans  
July 2020
- Interviewer: Migwi
- 13b - James Gitonga, Member: Winners Carpenters Association  
July 2020
- Interviewer: Calvince
- 14b - John Kilonzi, Leader: Kitui Youth Group  
July 2020
- Interviewer: Calvince
- 15b - Muli, Member: Kitui Youth Group  
July 2020
- Interviewer: Calvince
- 16b - Patrick Ouma, Leader: Investors Construction  
July 2020

- Interviewer: Calvince
- 17b - Peter Chege, Leader: Muungano wa Wanakijiji  
July 2020
- Interviewer: Merculine
- 18b - Samson Amimo, Vice Chairperson: Okeya Tile Fixers  
July 2020
- Interviewer: Merculine
- 19b - Shyleen Njeri, Member: FUNDIS  
July 2020
- Interviewer: Migwi
- 20b - Stephen Mwangi, Member: Gatamwa Social Group  
July 2020
- Interviewer: Merculine
- 21b - FGD Construction, 1, Kisumu: 5 women construction workers, Dunga group  
and other unknown  
18.10.2018
- Interviewer: Winnie Mitullah
- 22b - FGD Construction, 2, Kisumu: 7 Construction workers: Nanga group; Kawater  
Juakali group; Grand Steel; Migosi Builders Self-help group; Gee group; Migosi  
Carpentry  
17.10.2018
- Interviewer: Winnie Mitullah and Anne Kamau
- 23b - William Otieno, Member: Okeya Tile Fixers  
July 2020
- Interviewer: Merculine

### **Transport:**

- 1c - Dan Mihadi, TAWU  
25.09.2018
- Interviewer: Lone Riisgaard
- 2c - Kenya Matatu Workers Union  
25.09.2018
- Interviewer: Lone Riisgaard
- 3c - Kaloleni Shauri Moyo Bodaboda Sacco Chairman  
17.12.2018
- Interviewer: Anne Kamau
- 4c - KIHOMI Sacco Accountant  
19.10.2019
- Interviewer: Anne Kamau
- 5c - Kisumu County Boda Boda Riders Cooperative Union  
19.12.2018
- Interviewer: Anne Kamau
- 6c - Kondele Ward Boda Boda Riders Sacco Chairman

- 19.12.2018  
Interviewer: Anne Kamau
- 7c - LAKEBELT Sacco Chairman  
18.10.2018  
Interviewer: Anne Kamau
- 8c - Matatu Crew Workers Association Chairman  
14.11.2018  
Interviewer: Anne Kamau
- 9c - MOWUOK Transport Company Manager  
18.10.2018  
Interviewer: Anne Kamau
- 10c - MWA Chairman  
13.02.2019  
Interviewer: Winnie Matullah
- 11c - TAWU-Easy Coach Shop Steward  
17.10.2018  
Interviewer: Anne Kamau
- 12c - UYOMA Sacco Manager  
19.10.2018  
Interviewer: Anne Kamau
- 13c - Victoria Boda Boda Sacco Officials  
17.12.2018  
Interviewers: Anne Kamau & Paschalin Basil
- 14c - Victoria Shuttle Manager  
18.10.2018  
Interviewer: Anne Kamau
- 15c - Dan Mihadi, TAWU  
23.04.2021  
Interviewer: Gustav Thur
- 16c - Alfayo Kilaha, Member: Jacaranda Bodaboda Operators  
July 2020  
Interviewer: Calvince
- 17c - Caro, Member: Kileton Transport  
July 2020  
Interviewer: Calvince
- 18c - Chris Wanjohi, Member: UEBG  
July 2020  
Interviewer: Calvince
- 19c - Daisy Moraa, Member: Espresso Sacco  
July 2020  
Interviewer: Migwi
- 20c - Dan Mihadi, Leader: TAWU  
July 2020  
Interviewer: Migwi

- 21c - Eddie Maina, Member: Expresso Sacco  
July 2020  
Interviewer: Migwi
- 22c - Edwin Mukabannah, Leader: Kenya Bus Services  
July 2020  
Interviewer: Mingwi
- 23c - Eric Gitimu, Member: R.O.G. Sacco  
July 2020  
Interviewer: Merculine
- 24c - Felix Karuga Njoroge, Member: Embassava Sacco  
July 2020  
Interviewer: Merculine
- 25c - Githaiga Weru, Leader: City Hoppa Sacco  
July 2020  
Interviewer: Merculine
- 26c - Maurice, Leader: Killeton Sacco  
July 2020  
Interviewer: Calvince
- 27c - Mercy Njoki, Member: Utimo Sacco  
July 2020  
Interviewer: Migwi
- 28c - Nemuel Juma, Member: Indimanje Sacco  
July 2020  
Interviewer: Merculine
- 29c - Ngemu, Member: Kenya Bus Service  
July 2020  
Interviewer: Migwi
- 30c - Otwoma Christopher, Leader Indimanje Sacco  
July 2020  
Interviewer: Merculine
- 31c - Stella, Member: Utimo Sacco  
July 2020  
Interviewer: Migwi
- 32c - Vivian, Member: TAWU  
July 2020  
Interviewer: Migwi
- 33c - Wilfred Bosire, Leader: Matatu Crew Welfare Association  
July 2020  
Interviewer: Migwi
- 34c - FGD transport, 1, Kisumu: 11 matatu operators and 3 bodaboda riders from  
Kitoma Sacco, Kihomi Sacco, Bodaboda Association Sacco, Mamakon Sacco  
and  
Komakoma Sacco  
16.10.2018

- Interviewer: Winnie Mitullah
- 35c - FGD transport, 2, Kisumu: 12 matatu drivers and conductors, saccos unknown  
16.10.2018
- Interviewer: Anne Kamau
- 36c - FGD transport, 3, Kisumu: 7 matatu owners (6 men 1 woman), saccos unknown  
18.10.2018
- Interviewer: Anne Kamau
- 37c - FGD transport, 1, Nairobi: 10 matatu drivers and 2 bodaboda riders, saccos  
unknown  
11.10.2018
- Interviewer: Anne Kamau and Winnie Mitullah
- 38c - FGD transport, 2, Nairobi: 13 drivers and conductors and a woman, saccos  
unknown  
29.10.2018
- Interviewer: Winnie Mitullah

## Appendix V: Interview guide for semi structured interviews

### 1. Qualitative interview introduction

**Length:** 30-60 minutes

**Primary goal:** To gauge the experiences and reflections of leaders of informal worker associations in relation to the ongoing COVID-19 pandemic.

A major part of our study is examining the resilience of informal worker associations during crises such as COVID-19 and to what extent they have been able to function during the crisis.

### 2. Verbal consent

Do you give your consent for us recording the interview?

### 3. Background information

- What is your name?
- Can you tell us a little bit about your background?
- What is your job title?
- How long have you worked in this position?
- What is your role within the organisation?
- How did you become interested in this particular line of work?
- Do you have a leadership position or other position in another association as well?

### 4. General information on the association

- When was the organisation founded?
- Why was the organisation founded?
- How do you become a member of the organisation?
- How many members does the organisation have?
- What is the primary role of your organisation?

### 5. General information on potential other association

- Same as above and only applied if interviewee has a role in another association.

### 6. Social Protection

- Who, in your opinion, provides social protection in Kenya? And who is responsible?
- How would you define social protection? What do you see as social protection?
- In your opinion, what is the role of the government in terms of social protection in Kenya? How does it fulfil the role? Anything that in your opinion could be better?



- What are the main differences in terms of social protection for formal workers compared to informal workers?
  - Do all informal workers have access to formal social protection in Kenya?
  - (If not) How do informal workers achieve inclusion in the formal social protection system?
- What do you consider your association's role to be in social protection in Kenya?
- How well do you think your association has been able to maintain that role during the COVID-19 crisis?
- What can (or should) be done to improve social protection for informal workers in Kenya, especially in light of covid19?

## 7. COVID-19

### **COVID in a personal perspective:**

- When did you first hear about COVID-19?
- How has COVID-19 affected you personally?
- In terms of your job, what were the first actions you took after the emergence of COVID-19 and why?

### **COVID in terms of the association:**

- Has the member count in your organisation increased, decreased or remained constant during COVID-19?
- Did you and your colleagues from the association agree on a collective approach to the COVID-19 crisis or were there differences of opinion? Why/why not?
  - What were the main challenges of the organisation before COVID-19?
  - What have the main challenges of the organisation been this past year during COVID-19?
  - What do you view as the main challenge for the organisation moving forward?

## 8. Reflective questions

- In your opinion, how well has your association been able to cope with this situation that has affected a lot – if not most – of your members? Why and/or why not?
- Knowing what you know now, is there anything you would have done differently – professionally – in the beginning of the crisis?
  - What about privately?

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