Pursuing livelihoods in insecure environments: Coping mechanisms by women small scale traders in Mathare Slums in Nairobi, Kenya

Njihia Carolyne W.
St. Paul's University

Abstract

The study aimed at establishing the kind of insecurity facing women who pursue livelihoods through small scale trading in Mathare slums and how they are able to develop coping mechanisms amidst the violence. This paper presents findings on the narratives of women who derive livelihoods from small scale trading. Data was collected from interviews from 20 women and two focus group discussions to explore security challenges that women small scale traders encounter, methods of coping and perceptions on institutional support. Data was content analyzed to generate narratives and experiences of participants. The results from the study indicate that women in Mathare have multiple roles within their community and some of these roles cause them to be vulnerable as they carry out their livelihoods. Livelihoods in Mathare are very dynamic especially for women and they choose to pursue whatever earns them survival money. Women encounter a number of security challenges such as muggings, domestic violence and sexual assault. They find it difficult to report these cases and they have had to device localized measures to keep themselves safe as well as continue with their livelihoods. Recommendations generated from the study include enhancing the capacity of self-help group as they are an important and reliable means for women to strengthen their businesses and strengthening the power of community advocacy groups to enhance relations between the police and community members which seem to be laden with mistrust

Keywords: Urban Informality, Street Vendors, Women Food Vendors, Resilience

Introduction

According to United Nations (UN) Habitat World Cities report (2020), high levels of housing unaffordability in many cities around the world means that inadequate housing and slums remain the only housing choices for low-income households. Currently, 1.6 billion people or 20 per cent of the world's population live in inadequate housing, with one billion residing in slums and informal settlements. Slums represent one of the most enduring faces of poverty, inequality, exclusion and deprivation. Slum dwellers must contend with inadequate access to potable water, poor sanitation, overcrowding, poor-quality housing in hazardous locations, insecure tenure and risk of eviction, food insecurity, malnutrition, poor health, unemployment and stigmatization.

UN Habitat's (2016) report points out that insecurity has become a major problem bedeviling residents in urban areas, significantly within slum areas. Insecurity affects how communities are able to engage in livelihood activities within and outside their homes. Dike (2010) points out that lack of security of lives, livelihoods and property of citizens is a major hindrance to meaningful development. Insecurity discourages domestic and foreign agencies interested in carrying out development programmes or investment. It also limits people's ability to develop economically.

Theoretical Framework

The study explored three relevant theories which gave a basis for understanding the influence of violence on the livelihoods of women. One is the social exclusion theory which explains that a majority of the violence incidents that women encountered were a result of unbalanced power relations between men and women, where more women are predisposed to incidents like rape and domestic violence. The study also uses feminist security studies framework, as it acknowledges that the security needs of women are very different from those of men. It allows for the analysis of unique security experiences encountered by women as they participate in livelihood activities. Lastly, the study used the Sustainable Livelihood Framework Approach, as it is important to analyse the contribution that women small scale traders make as they earn their livelihood in urban slums. Livelihoods in this context is looked at broadly and it includes the capabilities, assets and activities required for a means of living.

Insecurity and Women in the Slums

According to Rambarran (2014), women in the urban slums are required to break out of their traditional role of being a mother and a housewife as would typically characterize rural women. These women are vivaciously seeking opportunities for economic advancement and prosperity of their family. African slums such as Mathare tend to have a large percentage of workers working in the informal sector (Kinyanjui, 2014). This number includes many of the women who earn their livelihoods through petty trades since they cannot access white collar jobs as a result of their low education levels (Feuerschütz, 2012). Security is thus important to these women as they seek to earn livelihoods for themselves and their families

Insecurity has far reaching consequences for women in slum areas given their vulnerability and their multiple roles in the society. Women assume multiple roles within the community; mother, producer, home-manager, community organizer, worker, business owner, producer and consumer (Ndirangu, 2017). Women's access to economic opportunities and earnings suffers in the wake of insecurity incidents since they are often forced to take time off work to reconstruct their lives, and find ways to continue with their regular household and care responsibilities (Bhatia &Singh, 2019).

According to the Centre for Housing Rights and Evictions (COHRE) (2008), security is a two-dimensional challenge faced by women. One is linked with her safety within the four walls of her house while the other is the safety of the women outside their houses within the settlement. As most of the women live in these non-secured areas, they feel threatened when they go out late at night or when they come back from their work, or any other place back to their houses at odd hours. From time to time, violence against women and women's insecurity in the slums emerge as principal and recurrent issues. In Accra Ghana, porter women have reported incidents of rape and sexual abuse, with little to no response from the police. In Mumbai India, women have expressed fear about going to the toilet at night for fear of being attacked, as it is not safe for them to venture outside of their homes. In Nairobi, domestic violence in the slums emerged as a serious concern.

A survey carried out by COHRE (2008) revealed that over a quarter (31.9%) of the women operating businesses in the city markets live in slums. These women suffer from a lack of personal security in the slums. Women in the slums of Nairobi are concerned daily with incidents of rape and sexual assault in their communities, the majority of which go unreported. Theft of property and violent attacks by those under the influence of drugs are

also common. Insecurity is also caused by a lack of proper lighting at night and limited or nonexistent policing. Corrupt authorities also fail to protect women from landlords and their abusive husbands (COHRE, 2008).

According to Kinyanjui (2014), women are important in both production and reproduction spaces. In production spaces, a good number of women are engaged in small-scale manufacturing and trade, mainly in the informal sector. They also work in factories, offices, hotels or households. Women's role in reproduction entails renewing the labour force through birth and the nurturing of young ones. Thus, they contribute to the growth and expansion of contemporary cities. In spite of the important role that women play in the cities, the majority are confined within the periphery of the slum economy. Due to unfavorable policies and operating environment that leads to their insecurity, they comprise the less dominant groups, are largely invisible, and have fewer opportunities to participate in active citizenship and economic production in the city. They are largely unemployed, disadvantaged and more likely to suffer from poverty and violence as compared to their male counterparts in the city.

Insecurity affects how women are able to venture out of the domestic sphere and go out to earn a living. According to Pankhurst (2016), fear of insecurity hinders how women operate in public spaces. Women who are afraid of encountering insecure environments will therefore opt to remain within domestic spheres or spaces where they are assured of their safety. This removes them from public economic spaces such as markets and work places. Insecurity threats that women fear include attacks on their way to the places of business, sexual violence, lack of police security, lack of street lights for those who need to access work during the night among others.

Growth of Urban Informal Settlements and Insecurity Challenges

African cities are growing at an increasing rate due to influx from the rural areas of young people who are in search of a better life in urban centers (Commins, 2018). According to the Organisation for Economic Cooperation and Development), Africa is projected to have the fastest urban growth rate in the world. By 2050, Africa's cities will be home to an additional 950 million people. Africa's urban population has been growing at a very high rate (from about 27% in 1950 to 40% in 2015 and projected to reach 60% by 2050) (UN-DESA, 2014). The current growth in African cities was unprecedented and has not planned for by successive governments. Most African cities are remnants from pre-colonial times and urban planning is based on the colonial racial divide where cities are divided into different areas

based on affluence. Due to this lack of planning, slums emerge to meet the demands for cheaper housing within the urban centers. Many of those who move to the cities often find themselves in poor unplanned informal neighbourhoods which are referred to as slums. This is because cheaper housing can be found within these informal settlements. The influx of people moving into the urban areas and the high rate of urbanization of cities in Africa has also led to an increase in the demand for basic amenities such as electricity, sewerage, water and security.

Typically, growth in urban centers happens in slums and informal settlements where violence is also likely to occur. Feuerschütz (2012) introduces the concept of civil conflict which occurs in urban areas which is characterized by a) state failures to provide security, growth and welfare in urban areas; b) violent events that may be isolated or connected by a sustained organized campaign or set of political demands; c) rarely involves an attempt to take permanent control of the state, even in part; and d) is consequently less 'all or nothing' or 'indivisible.' These situations are found in slum areas where the state fails to provide basic amenities, fails to control the monopoly of violence and groups are left to fend for themselves using the all or nothing approach. Violence and insecurity in urban areas can also be explained by the Chicago school of thought which emerged in 1930s which argued that urbanization leads to social disorganization. Cities were described as large, dense settlements of socially heterogeneous individuals and that, as a result, they promote high levels of violence, insecurity, and disorder, insofar as large numbers lead to impersonal social contact, high density produces increased competition, and heterogeneity induces differentiation and stratification (Rodgers, 2010).

Feuerschütz (2012) points out that poor inhabitants of cities are more inclined to be lacking resources to meet their basic needs as well as inability to avoid exposure to violence and insecurity. They are more vulnerable than people living in rural areas with the same income. This is because of lack of robust social and familial ties such as in the rural setting as well as the fact that in urban centers one has to buy everything including fuel, water and even sanitation facilities which occur naturally in rural settings.

Security is a big issue in urban centers with the number of homicides in crime affected cities exceeding the number of people who are killed in countries with civil war or armed conflict (Scuberth, 2018). This is notably the case in sub-Saharan Africa, which is characterized by disproportionately high rates of homicides in urban as opposed to rural areas and where the

number of urban dwellers is expected to more than triple from 400 million at present to 1.26 billion in 2050 (UN-Habitat, The State of African Cities, 2014).

The growing population of young people is also a factor affecting security in urban areas as there is a lot of movement of young people into the cities as well as the increasing number of children born to families already living in these urban areas. These young people need to engage in income generating activities, to be able to earn a living whereas African countries are not able to keep up with the demand for jobs by the youth (Scuberth, 2018). This may lead them into crime in order to meet their basic needs. The position of many African Governments is to look at this young people as a threat rather than a resource. These young people are also looking for an identity, a place to belong. If their energy is not properly harnessed, they join vigilante groups and gangs and become a law unto themselves.

There is also the emergence of ungoverned spaces where the state has failed to maintain its presence and this results in criminals and gangs taking over to provide services like security where they also collect informal taxes. Commins (2018) argues that urban violence especially in slums is caused by the state's inability to resolve conflicts and security challenges within these neighbourhoods. This is also heightened by the states' heavy handed and sometimes crude way of handling insecurity challenges through use of excessive force on inhabitants. This causes distrust and negative perception of the state security mechanism. Corruption within State security agents also increases the distrust inhabitants of slums have of the state. Police and court officials in many of the African cities often ask for bribes in order for one to access security and justice. Therefore, people who reside in slums with little or no income are less likely to go to the police to access justice since they have no money for bribes

Nairobi's informal urban settlements are riddled with crime which is as a result of factors like poverty, inequality, corruption, marginalization as well as the proliferation of small arms and light weapons. There is an increasing need for security services and the government's inability to fully provide these security needs. Despite the arising of opportunistic private security service providers, informal settlement dwellers still suffer from insecurity. Though found within Kenya's capital city- Nairobi, informal settlements like Mathare often lack the very basic social amenities such as clean water, decent sanitation facilities, decent housing, schools, hospitals and security. Nairobi's informal settlements are particularly vulnerable due to factors such as poverty and marginalization and therefore they have to resort to informal personalized networks to have some semblance of security. These personalized security

networks can take the form of family/relatives, friends, neighbours, community groups, business associates and even organized community gangs (Price, Albrech & Denney, 2016)

Musambayi (2005) traces insecurity in Nairobi's informal settlements to economic liberalization through the structural adjustment plans which led to a weakened capacity of the state to provide public goods and services such as security to its citizens. This opened up the space for social groups and individuals with struggles in defence of economic position against each other at one level, and against the state and local governments at another filling in this gap. The state however still controlled and controls the violence by allowing these groups and individuals to arm themselves and to illegally control resources in exchange for using these gangs as "private armies". There have been thousands of marginalized youths in Nairobi who have drifted into gangs in order to survive the harsh economic times. These militant formations are under labels such as Talibans, Baghdad boys, Jeshi la Mzee (the elder's battalion), Jeshi la Embakasi (the Embakasi battalion) and Mungiki, a millenarian group that derived its name from the word muingi (meaning masses in Kikuyu language). The members of these groups are occasionally hired by politicians for less than KSh.500 (US$4) to mete out violence on their opponents while some are used to provide vigilante security in working class estates. Their operations are often mobilized around ethnic identities within, with little regard to class differences. Politicians pay them to unleash violence by playing down their own class interests and instead appealing to ethnic solidarity. This demonstrates how a weakened state can facilitate the criminalization of urban areas to ensure its survival.

Methodology & Study Area

The study site for this research was Mathare Slums which Mathare slums is comprises of 13 villages across a land of roughly three-square miles According to the Population and Housing Census report in 2019, the larger Mathare Sub County had a population of 206,550 persons, 74,967 households and a density of 68,940 persons per sq.km. (KNBS, 2019). This is the highest density of all the sub-counties in Nairobi, and in Kenya (Mwau, 2020). A large number of the population work providing services to the local community and commerce is vibrant and thriving within the slum (Reback, 2007).

Mathare is closely located to the city centre – about five kilometres from the Nairobi Central Business District (CBD). It is also located three kilometers from the business hub of Eastleigh. Mathare slums thus enjoys residual benefits from these two economic hubs and

also boasts a vibrant economy which supplies majority of goods and services to her population. Mathare is very densely populated with most people living in shacks made of corrugated iron sheets (mabati), in small streets, and all houses border each other very closely. Darkey and Kariuki (2013) further describe the security situation in Mathare as far from safe. With no street lights, the evenings and nights are dark and women who walk alone run the risk of being robbed or raped.

Women in Mathare make up more than half of the population in the area, majority of whom are in their productive age and are engaged in various activities including micro enterprises (Thiga, 2013). Insecurity has been identified as a big problem in Mathare that hinders economic development. Insecurity heavily affects women residents of Mathare and how they are able to participate in their businesses.

Data Collection Techniques and Analysis

This study was conducted in October 2021 in Mathare slums of Nairobi. The study utilized a mixed method research design that involved collection and analysis of both quantitative and qualitative data. According to Creswell (2013), a mixed method research design allows extensive data collection on a large population at one point in time, enabling, establishing and describing a situation as it is. Thus, it is normally adopted as a suitable method in addressing issues for vulnerable and marginalized populations. Data was collected from interviews from 20 women and 2 focus group discussions to explore challenges women street vendors encounter, methods of coping and perceptions on institutional support. Women participating in the study were selected through snowball sampling. This is a non-probability sampling technique where the researcher began with a small population of selected respondents who are known, and expanded the sample by asking those initial respondents to identify others that could participate in the study as well. The women in different enterprises were identified and asked to refer others who are in the same line of business. The women were divided into three selected categories of women pursuing different livelihood opportunities.1. Women involved with sale of second-hand clothes/shoes 2. Women involved in street vegetables vending 3. Women involved in cooked food vending. These three categories of women were chosen as these three businesses are the most prevalent women-owned businesses in Mathare slums. The researcher was able to access the women through various Non-Governmental Organizations (NGOs) that work with women in Mathare as well as a referral system where one woman referred the researcher to other women who were also in their line of business.

The study adopted key informant interview schedules to gather in-depth information from the women key informants who are knowledgeable on matters within Mathare. Key informant interviews were used since they often provide data and perspectives that cannot be obtained with other methods and they provide information that would not be ordinarily revealed in other settings. Key informant interviews were also a fairly flexible way of data collection where the interviewer was able to ask for clarity or follow up questions, and to assist the researcher in organizing the conversation around the relevant areas, topics and issues of concern in order to get more in-depth and useful data. The questions in the interview schedule aimed at seeking clarity on the thematic areas and gaps identified by the researcher during the literature review.

Two focus group discussion were conducted for women traders in Mathare. Focus group discussion was chosen since it is generally used to gather people's opinions, ideas, and beliefs on a certain topic and the responses generated are often open ended, broad, and qualitative. There were seven participants who were guided by open-ended interview questions. The aim was to capture women's voices by delving deeper into the group perceptions, thoughts and feelings on the subject of security as well as confirm the information garnered through the key informant interviews. Participants for the focus group discussion were chosen from existing women groups and clusters. This is because the researcher wanted to create a safe space where sensitive topics could be discussed. This would most likely be done in a group where the women already know each other.

Data analysis consisted of cleaning the data collected in this study from the interviews and focus group discussions. This was followed by coding and grouping the information into meaningful and relevant themes, categories and patterns. The responses generated from the data collection instruments were then translated into specific categories and themes. In terms of ethical considerations, the study acknowledged and respected that the respondents hada right to privacy, being informed on all matters in regard to their participation in the study and they deserved to be given an opportunity to express their willingness to be part of the study.

Findings and Discussion

Shifting Livelihoods

 Livelihoods within Mathare are dynamic and many of the women interviewed said that their current occupation had only been in existence for less than two years. When probed further, many admitted that their livelihood activities often shift and many of the women change their

jobs depending on the current prevailing circumstances. The emergence of the novel Corona Virus Disease in 2019 (Covid-19) seemed to be a major factor affecting the change of livelihoods as women who were previously employed in schools, hotels and domestic work in Eastleigh who were laid off were forced into business to be able to cover their needs during this time when measures such as lockdown and curfews were instituted. Change of livelihoods for these women was also a matter of survival. This is coupled with the fact that many of the women are in single headed households meaning that they are the sole breadwinners of the homes. As one respondent said *"It is hard for a woman with children to stay at home, what will they eat? It forces you to wake up and go outside to do whatever it takes?* Therefore, when one business fails, they move on to the next until they find a business which can adequately cover their needs.

Also noted is that although these women stay in Mathare, most opt to sell their goods and services to neighbouring estates where the purchasing power is significantly higher than that of Mathare. They hawk their wares in estates like Huruma Flats, Pangani and Eastleigh. As one woman expressed, *"People in Mathare will not buy the goods at a price that will give you good profits. Since I live with them in Mathare, they will tend to purchase the goods on credit, when you go ask for your money, a fight will ensue and you end up losing your money.* The walking from one estate to another when hawking may put them at a risk as they may encounter some insecurity challenges like muggings.

Vulnerability of Women and Multiple Roles

Women in Mathare have multiple roles within the villages. When describing a typical day, most of the women begin their day very early with preparing their children for school. They are up at the wee hours of the morning to start the day with the children, prepare breakfast and start on domestic chores. For these women, it is a balancing act between the nurturing role of a mother and also being a breadwinner for the same children. Some of the women who are vending vegetables and fruits also have to start the day very early to get the produce and end the day very late with the last customer, leaving the children in the care of neighbours as they earn their livelihoods. Water is also a major problem. In one of the villages in Mathare, water comes in only once a week and residents have to stock up for the entire week. Women may have to spend the night outside fetching water on that particular day to ensure they have supply for the following week. These factors indicate that fwomen have competing

responsibilities at home that require their time and attention. Hence, they have limited time to engage in their businesses.

A study by Govindaraju (2012) found the same prevailing conditions in Indian slums. In his study, it was evident that the strain of financial responsibility for the family lies on women and the little money they made was used to sustain their families and little was left to re-invest in their business. There is a double burden for women in slum areas as they do both household work and economic pursuits outside the home. They work for long hours (10-12 hours) which resulted in these women exhausting their strength and feeling fatigue, irritation and dissatisfaction.

Women reported that growing up in Mathare for the girl child was very difficult as most of the girls ended up dropping out of school as a result of early marriages, early pregnancy and or taking up brewing of illicit brew which is very prevalent in Mathare. Young girls also could end up getting married to gangsters and when these husbands were killed by either the police or gang members, they became widows at a younger age. These made women vulnerable to poor living conditions in Mathare and the need for them to actively pursue any business opportunity even in insecure environments. As one woman points out "*Many of the girls I went to school with are really struggling as they left school to get married. They got married to gangsters and most of them are widows since the police killed their husbands. They now have to take care of their children single handedly*"

Muggings and Robbery in Mathare

Women reported that muggings were very prevalent in Mathare. Women who operate grocery business tend to start their days very early and are prone to mugging where the muggers target their phones and money meant for buying of new stock. The women reported that the muggers were usually young boys between 11- 21 years who should be in school. The muggers often had knives and other crude weapons. One woman stated that "These *are very young boys who should be in school. Ordinarily these are young children you can overpower but when they approach you with a knife, you just hand over your phone and your money and you start from scratch looking for capital again.*"

The situation is further compounded by the fact that everyone who lives in Mathare knows the other well. It is a close-knit community and most of the time the young muggers are known within the community. They however operate on *"Apana Tambua"* policy meaning " "I don't recognize you". They will steal even from members of their community. One of the

women pointed out that some of the muggers re sons of women she knwew and it became difficult to report these cases to the police as the muggers knew exactly where you live and were likely to invade your house should you report them to the police. One of the woman said, *"Yes, you can go and report to the police or the area chief but since the police or the chief don't live in the same village as you, when you go back home, you meet with the perpetrator and you suffer double tragedy as they will definitely terrorize you for reporting."*

To secure themselves and their businesses women may opt to keep quiet when they see a mugging since they know who the muggers are. It is a sort of a silent agreement with the muggers that everyone should continue doing their own business and they will remain safe. So even when women are mugged within Mathare, very few people will dare help them as the muggers will then turn against whoever intervenes.

Some women have developed localized approaches of dealing with muggers who threaten their business. These includes negotiating with the muggers to leave the local area and look for "stealing opportunities" away from their communities. Some of the women have also gone to the parents of the muggers and advised them to take their children elsewhere out of the Mathare environment for purposes of reformating their behaviours.

The findings of the study correspond to a research carried out by Mupedziswa and Gumbo (2001) on women informal traders in Harare, Zimbabwe and how they go about earning their livelihoods in an environment of economic reform. The report showed that women informal traders always face the risk of being robbed or even being assaulted. This is by virtue of them being considered an easy target due to their physical vulnerability as women.

Domestic Violence

Domestic violence is prevalent in Mathare and often goes unreported as it is seen as a domestic issue to be solved within the confines of the home. With Covid-19 pandemic, the situation was further exacerbated as families were confined to the small spaces at home with economic stress and financial hardship taking its toll on the relationship between spouses. Domestic violence affects how women carry out their businesses. Women experience physical harm and shame after undergoing domestic violence and may stay in the house for a while as they recover. This affects their businesses. This goes hand in hand with findings Crowne, Juon, Ensminger, Burrell, Mcfarlane & Duggan (2011) whose research focused on how domestic violence affects the participation of women in the work force. It was determined that long term intimate partner violence affected women as their performance and

productivity in the workplace goes down. They therefore cannot effectively contribute to the economic development.

Sexual Violence and Assault

For women who hawk their wares, there is an additional risk of insecurity when dealing with unwanted sexual advances. Women have to fend off men who touch them inappropriately or even suggest buying their wares in exchange for sexual favours. One of the woman narrated: *"Sometimes as I sell the shoes, then taxi drivers will want to take me to a room so that I can sell the shoes to them. This really demoralizes me."* Another said *"I really feel sorry for the girls who sell watermelons in the neighbourhood, you will find the men touching them inappropriately and most of the time, there is nothing the girl can do.*

Women are also afraid of rape especially during mugging incidents or when they leave their homes very early or return home late at night.

Assault by Government Officials

Nairobi County City law enforcement officers were identified as a major source of insecurity for women, as they tend to harass women venders and arrest them all over within city estates. One woman pointed out that *"The Nairobi County city law enforcement officers arrested me and I spent a night at Pangani police station, the police asked for Ksh. 2,000 for me to be released and this is an amount of money I did not have as at that time. I had to borrow the money from members of my merry go round group and later I refunded the same with difficulty."*

One of the woman reported that before she started hawking her wares, she had a salon business near the Moi Air Base and one night her business premises was demolished on orders that all shanties near the Air Base had to be demolished as a result of insecurity in the area. She lost everything in the process.

Reporting Insecurity

There were mixed responses regarding whether the women reported security incidences, who they reported to and effectiveness of the reporting. Many of the women felt that reporting was futile because of corruption by the village elders, chiefs and police. The women felt that for these authority figures to take action, one must part with some money. This is sometimes very expensive for the victims. For example, one woman pointed out *"if my phone is stolen*

they will require that I give to them Ksh. 1,000 for tracking my phone, in this case, I would rather just buy a new phone and not bother with reporting."

Women cited corruption among authorities because many times when a person is identified as a perpetrator and arrested, they can buy their way out of custody and come back to the community to harm the people who reported them. In this case, people choose to keep quiet.

An emerging authority in terms of reporting are justice centers and NGOs such as Shofco, Ghetto Foundation, *Medesin Sans Frontieres*, Sheria Mtaani where community members report security incidents and these organizations follow up until the perpetrator is taken to court. Members of the community trust these organizations more and use them to take the cases forward especially those related to sexual and gender-based violence.

Some of the respondents however felt that of late, police are taking action within their communities. This brought out debates on extra judicial killings as women pointed out that the gangs or muggers once reported they are "taken care of"-meaning eliminated. Communities seem resentful of whistleblowers who report criminals to the police since it often ends up as an extra judicial killing. An incident was reported of a man who was killed by the family of the alleged mugger because their son had ended up being killed by the police after he was arrested. One of the woman also recounted how her uncles' house had been torched because he had been reporting muggers in the community in his capacity as a village elder. These occurrences make it harder for community members including women to report insecurity incidents and the perpetrators to the authorities.

Coping mechanisms by Women

Majority of the women interviewed said they are members of a merry go round savings and lending groups popularly known as *"Chamas".* These groups consist of a number of women who contribute as little as Ksh. 50 a day or weekly. They are able to pull their resources together and give loans to women who need them. Most of the respondents affirmed that when they have difficulties arising from their business including security challenges, they mostly rely on the *chama* to bail them out. Relatives were seen not to be a viable option as one of the woman point out *"Everybody is having a rough time and you also don't want people talking about your business.*

This model is important for slum women because with their limited sources of income they are able to access capital through collective savings by participating in these groups. The groups also leverage their numbers to be able to access credit for their members from formal financial systems (Shylendra, 1998). Collateral is also a big hurdle for women who would like to get credit from financial institutions and this is bypassed by the pooling together of liability (Hoff and Stiglitz, 1993).

Mobile banking money lending applications were also seen as a coping mechanism for women who are in need of a bail out after a security incident. However, the interest rates prove to be unmanageable and the women end up being blacklisted on the credit reference bureau system. This proves to be detrimental to their businesses in the long run as they are unable to secure large financing from institutions like established banks and other financial institutions. The women reported that NGOs also assist with some financial help. When Covid-19 pandemic was first reported in Kenya, women were able to get some food items, non food items and money from NGOs supporting the vulnerable in the Mathare community.

Effects of Covid-19 Pandemic on Women Livelihoods

Many of the respondents interviewed reported that they had started their current business during the Covid-19 pandemic outbreak as opportunities for livelihoods shrunk as a result of prevention measures such as curfews and lockdowns. Women reported too that the purchasing power of the Mathare residents had gone down and their businesses were not able to generate much profit. Families in Mathare were not able to buy goods such as vegetables and fruits and most of the times, these goods perished resulting in losses.

Conclusions

The study sought to explore security challenges that women involved in small scale trade within Mathare encounter, methods of coping and perceptions on institutional support. From the study findings, it was observed that women in Mathare juggle a myriad of responsibilities at home and as breadwinners and most of them do these small scale businesses as a means of survival. They encounter various security threats such as sexual assault, muggings and even domestic violence. It also emerged that women do not trust the existing security mechanisms to keep them safe and they have instituted localized measures to protect themselves, key among them silence. Women also heavily rely on each other in the self-help groups to be able to keep themselves afloat following a security threat. The NGOs within the area were also

reported as helpful for women in terms of reporting security threats as well as uplifting women economically.

Recommendations

It is important that women have a secure environment in which to carry out their businesses and have proper support from authorities that helps them navigate their way while earning their livelihoods. Recommendations generated from the study include enhancing the capacity of these self-help group as they are an important and reliable means for women to strengthen their businesses. The power of community advocacy groups in filling the reporting gap needs to also be harnessed. They are trusted by the community and there should be capacity building of these groups to work with security enforcement. Programmes to enhance relations between the police and National Government Administration Officers and the community should be promoted as there seems to be mistrust and lack of effective communication leading to increased crime.

References

Bhatia S. & Singh, S. (2019). Empowering Women Through Financial Inclusion: A Study of Urban Slum Research, *Sage Journal* https://doi.org/10.1177/0256090919897809

COHRE (2008). *Women, Slums and Urbanisation: Examining the causes and consequences. Geneva:* Centre on Housing Rights and Evictions (COHRE), Women and Housing Rights Programme.

Commins, S. (2018). *From Urban Fragility to Urban Stability*, *Africa Security Brief,* Africa center for strategic studies.

Crowne, S. S., Juon, H. S., Ensminger, M., Burrell, L., McFarlane, E., & Duggan, A. (2011).Concurrent and Long-Term Impact of Intimate Partner Violence on Employment Stability. Journal of interpersonal violence. 26. 1282-304. 10.1177/0886260510368160.

Darkey D.& Kariuki A. (2013) A Study on Quality of Life in Mathare, Nairobi, Kenya, J Hum Ecol, 41(3): 207-219 (2013)

Dike A. B. (2010). On the measurement of income inequality, *Journal of Economic Theory*. Vol. 2, 244-263.

Feuerschütz, S. (2012). *Gender and Urban (In)Security in Fragile and Conflict-Affected States.* The North- South Institute.

Govindaraju, B.M. (2012).The Quality of Life of Slum Women, A Case Study of Mangalore

Hoff K & Stiglitz (1993) The Economics of Rural Organization. United States: World Bank and Oxford University Press.

Kinyanjui, M (2014) Women and the Informal Economy in Urban Africa, From the Margins to the Centre, *Zed Books Ltd*, 7 Cynthia Street, London N1 9JF.

KNBS (2019) 2019 Kenya Population and Housing Census, Volume II: Distribution of Population by Administrative Units. KNBS, Nairobi.

Mupedziswa R. & Gumbo P. (2001) Women Informal Traders in Harare and the Struggle for Survival in an Environment of Economic Reforms." Africa Today, vol. 49, no. 3, 2002

Musambayi K. (2005) A City under Siege: Banditry & Modes of Accumulation in Nairobi, 1991-2004. *Review of African Political Economy*. Vol. 32. pp 505-520. 10.1080/03056240500466981.

Mwau B. (2020) High rises and low-quality shelter: rental housing dynamics in Mathare Valley, Nairobi https://doi.org/10.1177/0956247820942166

Ndirangu, N. L., Onkware, K., & Chitere, P. (2017). Influence of political culture on women participation in politics in Nairobi and Kajiado counties. The Strategic Journal of Business & Change Management, 4(3), 27.Pankhurst, D (2016). 'What is wrong with men?': revisiting violence against women in conflict and peacebuilding. *Peacebuilding*. Vol 4. pp 1-14. 10.1080/21647259.2016.1192244.

Price, M. A.& Denney L. (2016). *Hustling for Security: Managing Plural Security in Nairobi's Urban Settlements.* The Hague: Plural Security Insights

Rambarran, R. (2014). *The Socio-Economic Status of Women in the Urban Slums of India*, University of Hyderabad, MPRA Paper No. 62736, posted 21 May 2015 09:09 UTC Online at https://mpra.ub.uni-muenchen.de/62736/

Reback A (2007) Slum Upgrading Case Study: Nairobi's Mathare 4A

Rodgers, D. (2010). Urban Violence Is Not (Necessarily) a Way of Life: Towards a Political Economy of Conflict in Cities. *Urbanization and Development: Multidisciplinary Perspectives.* 10.1093/acprof:oso/9780199590148.003.0013.

Schuberth, M. (2018) Hybrid Security governance, post-election violence and the legitimacy of community-based armed groups in urban Kenya, Journal Of Eastern African Studies, Vol. 12, No. 2, 1–19 https://doi.org/10.1080/17531055.2018.1457277.

Shylendra H.S (1998) Promoting Women's Self-Help Groups: Lessons From An Action Research Project Of Irma. Gujarat: Institute Of Rural Management.

Thiga V. (2013) Challenges facing women in micro enterprises in Mathare Slums, Nairobi City County. University of Nairobi

United Nations Habitat (2020) World Cities Report

United Nations Human Settlements Programme (2016) World Cities Report 2016 Urbanization and Development: Emerging Futures

UN Women. (2018). Turning promises into action: Gender equality in the 2030 agenda for sustainable development.Retrieved from http://www.unwomen.org/en/digital-library/sdg-   report.