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Abstract: Marginalized communities in developing countries are faced with a myriad of challenges, and women bear the significant brunt of these. In particular, women in patriarchal communities are vulnerable in these environments as they are constrained by gendered exclusions, expectations, norms and roles, as well as inequitable access to resources. In order to cope, these women form community organizations that give them a platform to organize as collectives and confront some of the challenges. Our study focuses on specific interventions with community organizations (Chamas) that are formed by women living in poverty in the slums of Nairobi, Kenya. We employed an ethnographic approach that included participant observation and interviews, combined with Community-Based Operations Research (CBOR) and Value-Focused Thinking (VFT), to examine the notions of gender, intersectionality and agency in the context of a developing country. These approaches were deemed appropriate as they allowed a deep immersion into the participants' worlds, as well as the consideration of the participants' (and facilitators') values that shaped their worldviews. The findings revealed that the gendered values held by the participants (and facilitators) intersected with other lived experiences to influence decision-making during the interventions. We therefore conclude that, because of this, the decisions reached need to be considered as negotiated, rather than optimal.

LETTER TO THE EDITOR AND REVIEWER RESPONSE

Dear Editor,

Thank you for giving us the opportunity to respond to the reviewer's comments and revise the paper. Once again we appreciate the time and effort given to reviewing the paper. We also appreciate the fact that you took time to proofread the paper and suggest changes that helped to further strengthen the paper.

We have made all the amendments that were suggested and accepted all the changes suggested by the reviewer. Once again, thank you for your help in this process and we look forward to the paper being accepted for publishing.

Sincerely,

The Authors

Strategies for Community Improvement to Tackle Poverty and Gender Issues: An Ethnography of Community Based Organizations ('Chamas') and Women's Interventions in the Nairobi Slums

Submitted by

Fredah Mwiti

Christina Goulding

Highlights

- The challenges faced and solutions sought in the community are gendered
- Participant values intersect with other lived experiences to influence decision making
- The decisions reached during OR interventions need to be taken as 'negotiated' rather than optimal

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'Community operational research: Innovations, internationalization and agenda-setting applications'

Strategies for Community Improvement to Tackle Poverty and Gender Issues: An Ethnography of Community Based Organizations (‘Chamas’) and Women's Interventions in the Nairobi Slums

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Abstract

Marginalized communities in developing countries are faced with a myriad of challenges, and women bear the significant brunt of these. In particular, women in patriarchal communities are vulnerable in these environments as they are constrained by gendered exclusions, expectations, norms and roles, as well as inequitable access to resources. In order to cope, these women form community organizations that give them a platform to organize as collectives and confront some of the challenges. Our study focuses on specific interventions with community organizations (Chamas) that are formed by women living in poverty in the slums of Nairobi, Kenya. We employed an ethnographic approach that included participant observation and interviews, combined with Community-Based Operations Research (CBOR) and Value-Focused Thinking (VFT), to examine the notions of gender, intersectionality and agency in the context of a developing country. These approaches were deemed appropriate as they allowed a deep immersion into the participants' worlds, as well as the consideration of the participants' (and facilitators') values that shaped their worldviews. The findings revealed that the gendered values held by the participants (and facilitators) intersected with other lived experiences to influence decision-making during the interventions. We therefore conclude that, because of this, the decisions reached need to be considered as negotiated, rather than optimal.

Key words: Community-Based Operational Research (CBOR); OR in Developing Countries; Community Organizations; Poverty; Gender.

Introduction

The concept of community has been a preoccupation of philosophers, cultural theorists and sociologists for hundreds of years. Great thinkers such as Karl Marx, Ferdinand Tonnies, Max Weber, Emile Durkheim and Theodor Adorno have influenced (and continue to influence) much of our theoretical understanding of communities, the various forms they take, and the divisions and inequalities that may exist within them. For our own part, we are interested in marginalized communities and their exclusion from the dominant capitalist 'community' due to lack of cultural, economic and political capital (Bourdieu, 1984). At the more micro, or local, communal level, we focus on a duality: that of men and women, and the strategies and interventions that women employ in order to escape poverty and improve life both in, and for, the community.

Of course, communities are never based around pure and simple binaries alone. They are also premised on fundamental dimensions of territory, belonging, shared interests, common values and collective practices (Wenger, 1999; Warde, 2005). Importantly, the idea of community, whether it is the village, political arena, or organization, has become the focus of significant enquiry in the realm of Community Based Operations Research (CBOR) (Midgley and Ochoa-Arias, 1999). However, somewhat limited attention has been paid to the marginalized, excluded or economically disadvantaged communities in developing countries (Agarwal, 2001; Resurreccion, 2006; Solange, 2008).

The marginalization that lies at the heart of our analysis is one of poverty, long-standing traditions, prescribed divisions of labour and deeply inscribed gender roles. Positioned within the critical and largely European approach to CBOR, which emphasizes human subjective experience, marginalization, the concerns of disadvantaged human stakeholders, and the application of multiple methodologies to real-life problems (Johnson and Smilowitz, 2007; Johnson, 2012; Jackson, 1988; Mingers and White 2010), we raise questions about the invisibility of such groups and, within them, the place of women. In so doing, we argue for their voices to be heard in an age of globalization and increasing inequalities. We also suggest that this is not purely an exercise in contextual expansion, but one where lessons may be learnt about creativity, resilience and strategies for survival that have wider implications beyond the immediate case. Building on work developed within CBOR, this paper aims to advance understanding of women in marginalized communities and community organizations, and identify how women members are engaged in addressing the challenges and disadvantages that they face. Through our work we contribute to the conversation on CBOR in three ways:

1) We analyze a relatively overlooked context in the CBOR literature - that of poverty in the developing world and, more specifically, in Nairobi - an area which, according to Oxfam (2009), is experiencing a growth in poverty and slum living. We take as our case

the *Chama*, an informal community-based organization established with the aim of alleviating poverty through the pooling of resources.

2) In our study, we address calls in the CBOR literature to consider the dynamic contexts within which community organizations operate (Jackson, 1988). We focus particularly on the role of women in one such dynamic organizational context, the 'Chama'. We examine how women take initiatives to manage their way of out poverty in what are essentially communities dominated by male hegemonic traditions, norms and gendered cultural boundaries. Of course, gender is complex and goes beyond simple dichotomies of man and woman. In this paper we adopt our participants' definitions of their womanhood, primarily based on the deeply culturally inscribed sense of themselves as 'females' and 'women', and their clear-cut demarcation of the roles and responsibilities expected, not only by the society they live in, but also by themselves and their fellow women.

3) We answer the call for the application of innovative research methods to the study of community-based operations research by drawing on findings of an ethnographic study of women living and working in the slums of Nairobi. We argue for the application, not only of qualitative methods, but also of an interpretivist ontological view of such social research in order to move beyond mathematical modelling and statistical empiricism, towards a culturally situated, nuanced understanding of the social dynamics of marginalized communities.

Contextualizing the Research: A Socio-Historical Grounding

Any analysis of women's actions and strategies in Africa needs to be grounded in an understanding of the wider socio-historical context of colonialization, and also in the male/female power relationships that still exist today and continue to perpetuate gender inequality.

Pre-colonial, Colonial, and Post-colonial Kenya

The European colonial era in Africa coincided with a period of unprecedented economic growth, the industrial revolution and scientific developments. It also coincided with the second wave of geographical expansion and territorial conquest (Njoh, 2016). Kenya, like many African countries, has a turbulent history of colonialization, oppression, control and political and cultural domination. Prior to the 1884/1885 Berlin Conference, which laid the groundwork for colonial occupation (Ogot, 2000), Kenya comprised numerous tribes engaged largely in agricultural and pastoral production (Sheriff, 1985). Following the conference, the 1886 Anglo-German Agreement saw the erection of artificial boundaries, which led to the establishment of one large territorial area which amalgamated over forty previously independent tribes. This in itself brought inter-tribal rivalry and conflict, as well as great social, economic and cultural change. Under colonialism, women were particularly

disadvantaged. They lost economic power under the system of European land alienation and also the introduction of the cash crops system, which saw them become more economically dependent on men. They were further disadvantaged by legal autonomy and the implementation of 'customary law' based on male testimony, which privileged men in matters of marriage and divorce. This was escalated by the imposition of Euro-Christian Victorian values and patriarchal attitudes regarding women's sexuality and the place of women in society, which contributed to their exclusion from the political and administrative system. Prior to colonization, many African societies operated a dual-sex system, which allowed for significant female representation. All of the changes served to diminish and erode the influence and position of women in the new society, leading to their gradual subordination and perceptions of inferiority (Allman et al., 2002).

To understand the oppression of women in postcolonial Africa, we also need to reflect on the violence of colonialization and the coloniality of power (Connell, 2015). What began historically with plunder and rape turned into colonization, whereby gender, just as much as class or ethnic affiliation, became organized along hierarchical lines for both the colonizer and the colonized (Connell, 2015). Drawing on Weber's concept of power, Njoh (2016) argues that colonial power is an attribute of bureaucracy, where authority is the power to give orders, and rule is the power to command and be obeyed despite resistance. Yet there was indeed resistance, and subsequent colonial military expeditions resulted in forced migration and genocide for those who resisted. Moreover, despite platitudes of British indirect rule, administrative orders were issued from Britain and kept the indigenous people at a distance and subordinate to their colonial rulers (Ogot, 2000). One of the strategies of 'power' employed by the colonizers was that of urban planning, with spatial structures designed to maintain surveillance and control by the oppressors over the oppressed. Such structures were also designed to segregate along racial, class and ethnic lines, and saw the emergence of slum areas riddled with poverty and deprivation, such as the Kibera Urban slum, which emerged in 1904 and has been the location for continued unrest and frequent violence ever since.

When independence did come, it was at a high human cost. The War of Independence (or 'Mau Mau uprising'), from 1952 to 1960, was both brutal and bloody, leading to accusations that Kenyan independence was earned with the blood of the colonized (Njoh, 2016). However, in terms of improving the lives of the many, independence has proved to be largely an extension of colonial policies whereby the distribution of resources and power remains in the hands of a small elite, and financial inequality and poverty have continued to grow. This is seen largely as a legacy of colonial strategies of promoting urban, ethnic and class-based policies for development (Ndege, 2008). Postcolonial studies emphasize the influence of both the 'metropolis' and the 'colony'. Both of these have been deeply altered by

the colonial process, and their histories have a direct influence in the present where social and spatial segregation continue to reinforce invisible, but insurmountable, boundaries (Brah, 2004). Women in particular have suffered the worst consequences of the colonial legacy. Violence against women in the slums remains rampant and problematic (Chant, 2013). Concurrently, poverty levels have continued to increase, with even greater disparities existing between male and female-headed households, with women experiencing the greatest deprivation (Rogan, 2013).

Women in Kenya: A Postcolonial Legacy

Feminist scholars have debated what it means to be a woman under different socio-historical circumstances (Brah, 2004). A key development in feminist thought is that of intersectionality, or the interlocking of oppressions; whether they exist along racial, class, gender, global or local lines. Moreover, when trying to understand the legacy of colonialism and post-colonialism, it is important to recognize that race, gender and class are not "distinct and isolated realms of experience. Instead they come into existence in and through contradictory and conflicting relations to each other" (Brah, 2004, p. 78). This notion of intersectionality found a voice in feminist scholars during the 1980s, crossing intellectual boundaries and drawing inspiration from poststructuralism, discourse theory, psychoanalysis, queer theory and postcolonial criticism (Brah, 2004). "In a long historical perspective, then, feminism in the colonial and postcolonial world signifies far more than ethnographic diversity… it documents a great historical transformation in the social process through which gender is constituted" (Connell, 2015, p. 56).

In her book *African Womanhood in Colonial Kenya*, Kanogo (2005) draws on extensive material relating to women's lives under colonial rule and reveals heterogeneous accounts of contradictions, conflicts and negotiations across fluid boundaries of tradition/modernity, pre-colonial/colonial and geographical migration. In particular, she explores the complexities behind Kenyan women's struggle for mobility, self expression and power over their bodies and minds under a system that sought to control the place and status of women and girls in a white, male, foreign-dominated system. Today, in Africa, millions of women remain marginalized, suffer poverty, disease, lack of water and proper sanitization. Many of these women have been subject to racial and gender discrimination and have been disciplined and regulated through a host of social practices and oppressive regimes (Brah, 2004).

Yet undeniably, women make significant contributions to urban prosperity through a wide range of paid and unpaid labour. But, despite this, they often "reap limited rewards in terms of equitable access to "decent" work, human capital acquisition, physical and financial assets, intra-urban mobility, personal safety and security, and representation in formal

structures of urban governance" (Chant, 2013, p. 2). There also remain gender disparities in access to education, vocational training and skills. The latter are not only critical in terms of women's participation in labour markets and economic growth, but are also an integral aspect of selfhood, self-esteem and the ability to exert agency (Chant, 2013).

Today, different feminisms are viewed as representing "historically contingent relationships, contesting fields of discourses, and sites of multiple subject positions" (Brah, 2004, p. 82). Of course, gender itself is a multi-dimensional and intersectional concept - and there are socially constructed differences between men and women (Chant, 2013), and indeed between women and women and men and men. Gender can be understood as a social structure that both men and women invest in, reproduce and reinforce through their everyday lives (Gibbs et al., 2012). In Kenya, there remains the colonial legacy of male dominance over women, which was less prevalent in the pre-colonial tribal system that was organized along egalitarian lines and for the common good of the tribe (Sheriff, 1985). In their analysis of South Africa, Morrell et al. (2012) use the term 'hegemonic masculinity' to describe how gender power is organized along racial, class and hierarchical lines. They suggest that male hegemony takes three forms:

1) A white masculinity (represented in the political and economic dominance of the white, ruling (colonial) class.
2) An 'African' rurally-based masculinity that resided in, and was perpetrated through, indigenous institutions (chiefship, communal land tenure and customary law).
3) A 'black' masculinity that emerged in the context of urbanization and the development of geographically separate and culturally distinct African townships.

In the slum areas of Nairobi that we investigated, an urban 'black' masculinity prevails. Moreover, while urban women enjoy some advantage over their rural counterparts, barriers to female empowerment remain (Chant, 2013). Lack of financial capital, or access to it, is also a critical factor in constructing and maintaining gender-based power relationships (Gibbs et al., 2012). In effect, women encounter a double barrier to entry when trying to engage with the marketplace, whether that be in the form of starting up small businesses, participating in the political decision-making process (Bauer and Burnet, 2013), making decisions regarding health (Gibbs et al., 2012) or establishing means of borrowing and/or investing money (Johnson, 2004; Kimuyu, 1999). There is the legacy of colonialization which persists, and there is the dominance of a masculine hegemony (Resurreccion 2006), both within the household and embedded within the wider societal culture and norms. Hegemonic masculinity is "synonymous with problematic male attitudes and behaviour, such as violence and abuse of women and children, substance abuse, and risky sexual behaviours" (p. 3). It is

also associated with male vulnerability and limited power (Morrell et al., 2012), all of which serve to keep women in a position of subordination. Ramsden and Taket (2013) talk about the need to 'bridge' social capital under such circumstances. This "involves overlapping networks that make social, financial, physical, cultural and human capital accessible to their members, thus facilitating the exchange of vital information and the transfer of norms, values and social control…" (p. 101). It is these efforts to exert agency and independence through participation in informal community groups that forms the basis of our enquiry.

Research Questions

The study aimed to examine the realities and experiences of women living in poverty, and document the impact of community interventions on their efforts to improve their welfare. The research questions we raised were:

1. How can community interventions (drawing on and developing CBOR) complement the initiatives used by women to manage their way out of poverty?
2. How can community interventions make a difference to women's experiences of agency?

Research Methodology

Romm (2015) argues the case for a transformative paradigm that privileges the lives and voices of marginalized groups in society, whether due to race/ethnicity, gender or disability, in order to increase transparency and ultimately actions for ensuring social justice. This involves the researcher moving beyond a taken-for-granted rational statement of goals, questions and methods. Moreover, and of particular relevance to this paper, is the fact that western feminist's concerns over issues of race, gender and class have been the subject of criticism in terms of the inherent contradictions and conflict that come from their epistemological assumptions and in their attempts to talk for the "Third World Woman" as an undifferentiated object/subject of Western academia. Accordingly, explanations of goals, questions and methods are frequently reproduced from positions of power in the west (Banu, 2012). It was therefore important for us to recognize and account for our 'positionality', or the various positions we occupied in the field; the different power relationships that existed; and to be aware of how these shifted and influenced which narratives were produced (Banu, 2012; Taket and White, 1998; Romm and Hsu, 2002). Consequently, careful consideration had to be given to the ongoing process of interaction between the various parties, including the language used, ways of acting and communicating, and to the research methods chosen for illuminating the core issues in such a way as to include the marginalized voice. Significantly, there needed to be recognition that reality is a social construction and dependent on the life experience of the participant and the culture within which they reside (Romm and Hsu, 2002).

As such, researcher reflexivity and an honest and revealing dialogue with those concerned had to be integral to the process. These helped us build trusting relationships and opened up discourse on alternative interpretations, ways of developing knowledge, judgments and 'meaningful' possibilities (Romm, 2002).

Data Collection Context

The paper is based on an ethnographic study involving members of a specific form of community organization (Chama) formed by the inhabitants of the slums of Nairobi, Kenya. Chamas are similar to what are commonly known as Rotating Savings and Credit Associations (ROSCAs). Such organizations are prevalent in many parts of the world, although they are mostly reported in societies that are characterized by strong kinship networks and communal identification (Biggart, 2001). Chamas are predominant among poor women (especially those living in extreme poverty in the slums), due to the role they play in helping them overcome the shared difficulties they face. Furthermore, while gender-related inequalities, such as those stemming from inheritance and property ownership norms and laws, are biased against women in Kenya generally (Kimuyu, 1999), these biases affect the slum women more severely as they have other implications, such as financial exclusion. Slum women, for example, lack access to loans offered by banks and other lenders who normally require collateral in the form of property rights (Johnson, 2004), and they therefore rely on community organizations such as Chamas to pool resources collectively and access credit facilitates. However, in the process of these interactions, women also generate other social resources, such as social capital. Community organizations such as Chamas are therefore an important component of Kenyan society, and provide viable research platforms that advance the understanding of gender issues in the context of marginalized communities.

Research Design

We primarily adopted a bottom-up approach to present findings which emphasize human, subjective experience, marginalization, the concerns of disadvantaged human stakeholders, and the application of multiple methodologies to real-life problems (Johnson and Smilowitz, 2007; Johnson, 2012; Jackson, 1988; Mingers and White, 2010). In particular, we used ethnographic methods in order to provide a deeper and nuanced understanding of the contexts studied. Ultimately, in keeping with postcolonial feminist approaches, our aim was to "bring to light the diversity of postcolonial subjects' experiences and material conditions under which they live in a fieldwork setting" (Banu, 2012, p.574). Romm (2007) suggests that ethnographic research opens up the opportunity to develop dialogue with both participants and audiences for the research, through the richness, density and depth of the data. It also affords the chance to build an understanding of social reality from the perspective of those

who have lived the experience. Moreover, postcolonial approaches aim to highlight marginalized experiences and subject positions, and should, as much as possible, let individuals "speak for themselves" (Banu, 2012). The ethnographic approach enabled us, as researchers, to capture the different ways that actors construct and experience their social realities through a deep immersion in their world (Denzin, 1997; Denzin and Lincoln, 2005; Schwandt, 1999). We explain this in detail in the next section, where we focus on participant recruitment and the data collection methods used.

We also drew on CBOR approaches (Johnson and Smilowitz, 2007; Johnson 2012), combined with Value-Focused Thinking (VFT), advanced by Keeney (1992, 1996). The two approaches were applied simultaneously in the intervention process, as they complement each other in various ways. According to Johnson and Smilowitz (2007) CBOR methods require stakeholders to participate, in collaboration with the researchers, in determining how the problem should be defined and resolved, and how implementation of solutions should progress. The VFT approach resonates with this view in that it advocates the inclusion of stakeholder values in setting objectives as a way of defining and formulating the problem, and in generating alternatives and solutions that also reflect stakeholder values (Keeney, 1996; Keisler et al., 2014). These values, which were articulated through discussions between the researchers and stakeholders (such as community members), helped to promote transparency and collaboration (Merrick and Garcia, 2004). Moreover, the VFT approach resonates with CBOR in that it helps to address problems that are characterized by complexity, uncertainty and even conflict (Keisler et al., 2014). Such an approach is therefore amenable to community interventions, such as the one employed in this study.

Recruiting Participants

The research was undertaken in Nairobi, the largest city in Kenya, with a population of about 3 million people (Kenya National Bureau of Statistics, 2009). The study was conducted over a period of three years (two months in 2010, three months in 2011, and one month in 2016). We worked with five different Chama groups based in the 'Kibera' and 'Mathare' slums of Nairobi. These Chamas were chosen because they had been in operation for at least a year, which was sufficient for the participants to have had adequate experiences as Chama members, and also to have engaged fully in the Chama practices, such as collective saving and lending. The initial recruitment entailed contacting leaders of different Chama groups, in order to gain initial access. A snowballing technique was then used, whereby these initial contacts provided leads to other potential participants from the slums. This snowballing strategy proved useful, as the initial contacts, who acted as referees, were trusted by the other women, so it eased access for the researchers. While a greater number of Chamas could have been included, we focused on those that provided unlimited access to their activities and

records. Furthermore, the close interaction with participants required us to build a rapport with, and gain trust from, the participants, which further limited the number of Chamas that could be feasibly accessed and included in the study.

Four of the five Chamas had memberships ranging between 15 and 20, and one had up to 75 registered members. We engaged with each of these groups by attending at least two of their Chama meetings during the course of the research period, conducting focus group discussions and interviewing individual members from the groups.

Prior to the data collection, participants were informed of the research objectives and were given assurances that efforts would be made to ensure that they would not be harmed or disadvantaged in any way by being part of the research. Participants were also asked to provide written, informed consent. In addition, they were told that they could withdraw from the research at any time, and that the information they gave would be treated as confidential.

Data Collection

Data were collected primarily through observation and interviewing, during Chama meetings in which the women met at the home of one of the members to pool funds and distribute these among themselves. Furthermore, an intervention meeting was held, in which Chama members articulated their collective problems and sought solutions in collaboration with the researchers.

Observation

The Chama meetings held in participants' homes were used as opportunities to collect data in the form of audio records, field notes and photographs. Because of the potential to be intrusive when conducting research in participants' homes (Herzog, 2005), we were cautious and tried to be aware of culturally specific behaviours, cues and any physical contact between researcher and participants, and between the participants themselves (Taket and White, 1998). The field notes below illustrate some of these concerns as experienced and documented by the first author during an initial Chama meeting:

> *Upon arrival at the host's house, it was evident that she had gone to a lot of effort to prepare for my visit. Having walked through the slum, I removed my shoes at the doorstep in order not to soil the clean carpets that she had laid out, and because I also considered that a sign of respect. The hostess, however, protested, saying: "Surely, how would I let YOU remove your shoes while entering my house?" The husband picked them up and brought them to me to wear, so I did, in order not to offend them. I also observed that the hostess had bought a lot of extra food on my account. Given how little the slum dwellers earn per day, I felt guilty about it and*

offered her some money after the meeting. She initially protested but later accepted it when I assured her that it was the money I was supposed to spend on groceries to bring to her house anyway [Field notes, September 2010].

This experience sheds some light on the various positions attributed to, and occupied by, research participants in the field, as well as the different power relationships that influence the process (Banu, 2012; Taket and White, 1998; Romm and Hsu, 2002). Feminist scholars have noted the importance of reciprocity in "negotiating a more equal balance of power among these 'inherently hierarchical' relationships" (Archer, 2009, p. 156). However, as illustrated above, these negotiations can be complicated; for example, in offering money in an attempt to reciprocate the host's generosity, this may have inadvertently reinforced the perceived power hierarchy inherent in our relationship. This was part of a learning process and one that influenced our future interactions with the participants.

Other 'messy' situations were also experienced during the course of the ethnography. For example, because some of the Chamas in the slum were accustomed to receiving handouts from the government and international non-governmental organizations when these agencies conducted research with them, sometimes the women asked for monetary rewards for their participation. While participants were reimbursed for expenses such as transport, such direct payments were declined, and some of the participants left voluntarily. We made efforts to manage their expectations with regard to monetary payments, and requested that the contact person reiterate that UK university researchers are prevented from paying participants, even if other local agencies allow this. Over the research period, other less awkward opportunities for reciprocity emerged and enabled a sense of camaraderie to develop between us, as noted by Archer (2009). For example, during the house meetings, the women would share their meals, and we would bring 'gifts' during our visits. One example of a 'gift' was in the form of printed photographs of the participants and their families, which had been taken in the course of the ethnography.

Interviews and Informal Conversations

Verbal data were gathered through unstructured interviews, which allowed us to explore how informants constructed their world in their own words. In so doing, informants were essentially given leeway to provide interview content (Denzin, 1997; Fetterman, 1989), which meant that the exact questions to be asked (and the sequence of questioning) were not pre-determined but emerged as the interviews progressed (Hammersley and Atkinson, 2007; Davies, 1999). Twenty-five individual interviews were conducted, and an average of two focus group discussions were conducted with each Chama.

Generally, the individual interviews lasted between 45 minutes to one hour, and were audio recorded (with consent) and transcribed as soon as possible. The focus group discussions allowed the women to stimulate one another's responses (Davies, 1999), even correcting one another's statements. Where it was not possible to conduct individual interviews at home, they were conducted as the women carried out their paid work in different locations.

Furthermore, in order to become immersed in their lives, we sought opportunities to 'hang out' with some of the women outside the Chama meetings and accompany them during their regular activities, such as shopping. These 'hang-outs' provided opportunities to hold informal conversations, sometimes in the form of gossip (informants gossiping about other members of their Chamas). Hamersley and Atkinson (2007) acknowledge the value of gossip as part of human social relations, and as part of data. Through these informal conversations, diverse perspectives on the group and other members emerged and the women also revealed some personal details, such as their values, goals, aspirations and concerns. This exchange further enhanced the rapport and collaborative nature of the relationship between the participants and researchers (Archer, 2009), which is important for ethnographic studies and participatory community interventions (Vidal, 2009). Through the prolonged immersion that ethnography enabled, we were better able to understand the nuances and "messiness" that marginalized communities confront in their daily lives (Johnson, 2012, p. 52), as well as understand the values that shaped their decisions and actions as women living in the slum. These values were drawn upon in the intervention meeting that was subsequently held with one Chama group. We provide a more detailed discussion on the intervention process in the Findings section.

Data Analysis

The collection and analysis of data was simultaneous (Brewer, 2000). An iterative process was adopted in which emergent themes from the data were identified and categorized. Audio records were transcribed and handwritten field notes typed and saved as Word documents in folders that were categorized simply under the Chama (pseudo) names. Further, photographs were sorted and saved in folders according to the contexts in which they were taken (for example under each Chama group folder). These sets of data were then uploaded to a qualitative analysis software package, Atlas.ti, and coding commenced.

Informant validation procedures were also used in this study as data were collected and analysed (Creswell and Miller, 2000; Hamersley and Atkinson, 2007). Given that the interpretive paradigm attributes the construction of reality to participants (Hudson and Ozanne, 1988), we deemed it important to take the findings back to the women for them to check whether their perspectives were reflected in our interpretations, to confirm that the

study had credibility (Lincoln and Guba, 1985; Creswell and Miller, 2000). We would therefore often explain the 'findings' to the groups to gauge if data interpretation was consistent with what they had related. Where necessary, clarifications were sought and relevant adjustments made as a result of these consultations. The participants seemed pleased to be part of the research, specifically because they were 'teaching' people that they considered better educated than they were.

Ethical Considerations

Prior to entering the field, ethical clearance was obtained in accordance with the relevant university code of ethics. This entailed completing ethics forms demonstrating that all potential ethical dilemmas had been considered and that measures had been put in place to protect the informants (and the researchers) prior to, during the course of, and after the fieldwork. This was reviewed and approved by the relevant University Ethics Committee.

Beyond this, ethical research requires that a process of critical self-reflection on the nature and means of the research is central, as is recognition of researcher subjectivity and responsibility with regard to ethical judgments and their potential impact. We also confronted and questioned our non-neutrality, our particular academic stance, and recognized the fact that ethics are part of the entire process and not just relevant to the methods used (Taket, 1994). This necessitated reflexivity in the process and the need to re-examine our work and make decisions over sometimes-opposing propositions (Romm, 1998).

Along with these basic considerations, Benatar (2002) proposes a number of factors that should be central to ensuring ethical research in developing countries. The starting point was to consider who would benefit most from the research to ensure that the balance was not weighted in favour of the researchers at a cost to the participants. Crucially, we had to make sure that the process did not risk introducing new forms of discrimination coming from the power (or perceived power) relationship between us as researchers and the women as 'subjects' to be studied. To echo Mountian (2017), we needed to be conscious not to reproduce participants, who are socially positioned at the margins, as 'the other'. Key to this was to recognize the boundaries around the research context and the differences that existed between the researchers and research. For example, regardless of the assumed similarities that might exist, such as being from the same country of origin and sharing the same sex, differences quickly became apparent. As a Black African woman, the first author started from the premise that there was commonality between the women and herself - that she had some right to claim an insider perspective. However, this assumption quickly faded with the realization of the disparities in education, social class and access to resources that were denied to these women. As a result, the premature presumption of possessing an insider view became diluted to that of borderline outsider (Maxwell et al., 2016). These 'borders' (Mountian, 2017) needed

to be considered at all times and accounted for throughout the process (also see Midgley et al 2007). Other ethical requirements included respect for the dignity of the women - their human rights, their integrity, privacy, safety and freedom from harm (in terms of potential damage to social networks or intimate relationships; physical harm or abuse; psychological harm, including feelings of worthlessness, distress, guilt, anxiety, anger and fear related to the underlying causes of the intervention; and any economic harm or loss our involvement might cause). To this end we ensured that confidentiality was paramount. We were also vigilant throughout the research process, taking time to look for signs of negative impact.

Finally, we recognized the "desperate need to de-homogenise the 'third world woman', and to critically examine the approaches used to understand the contexts, herstories, and complexities inherent within these experiences" (Nandagiri, 2015, p.9). To this end we strove to listen to "herstories" and to privilege them throughout. We also made every effort to ensure that the women knew the nature and purpose of the research, had the opportunity to ask questions and have these answered, and at no time felt coerced or obligated to take part (Benatar, 2002).

Findings

Below, in addressing the research questions, we start by focusing on a community intervention process that illuminates how women deliberate on initiatives that help them manage their way out of poverty. We then conclude the paper by reflecting on the notion of 'intersectionality', and the impact of the research process on the participants.

Community Intervention

The Intervention Setting

We illustrate the intervention using one Chama group ("Stony Edge") that provided the most in-depth information about the process used by the participants to deliberate on ideas to improve their financial status. Consisting of 25 members, this female-only group had been in existence since the 1980s, although the membership changed as members left and new ones joined. At the time of the intervention, none of the group members were in any formal employment, and therefore earned their living by running subsistence businesses in the slum or doing casual work outside of the slum. The group was governed by elected officials (including a Chairlady, Treasurer and Secretary), whose roles included administering fines when rules were contravened, vetting members that wanted to join and registering the group with the government.

The intervention meeting, held in August 2011, took place in a hired hall and lasted most of the day. The Chairlady started by explaining that the researchers would be co-facilitating the meeting with her, asking questions when necessary, and also making any

relevant contributions to the discussion. As academic researchers engaging in such a process, we were conscious of the power relations that could place us in the position of 'group leaders' (Schurr and Siegebart, 2012). It was imperative, therefore, that we clarified our positions by explaining that this was a *collaborative* process, which entailed learning from them about their experiences and knowledge of the issues at hand.

The Intervention Process

As illustrated in Figure 1, the intervention process was guided by the generic steps that characterize CBOR planned interventions (Johnson, 2012; Henao and Franco, 2016), combined with the value-focused thinking espoused by Keeny (1992, 1996). This process was aided by the use of visual representations (models), such as diagrams as a means of depicting connections between experiences and possible actions. Such visual models enabled participants to engage in the process and overcome any language barriers. It also allowed us, as researchers, to identify areas of potential conflict and to ensure a more fluid flow of ideas and potential spaces for collaboration (Taket and White, 1998). In the subsequent section we start the discussion by providing the details of how the approaches illustrated in Figure 1 were applied. During the first two steps (problem identification and formulation), Keeney's (1996) suggestions about setting objectives are brought to bear, as illustrated in Figure 1 below and in the subsequent discussion:

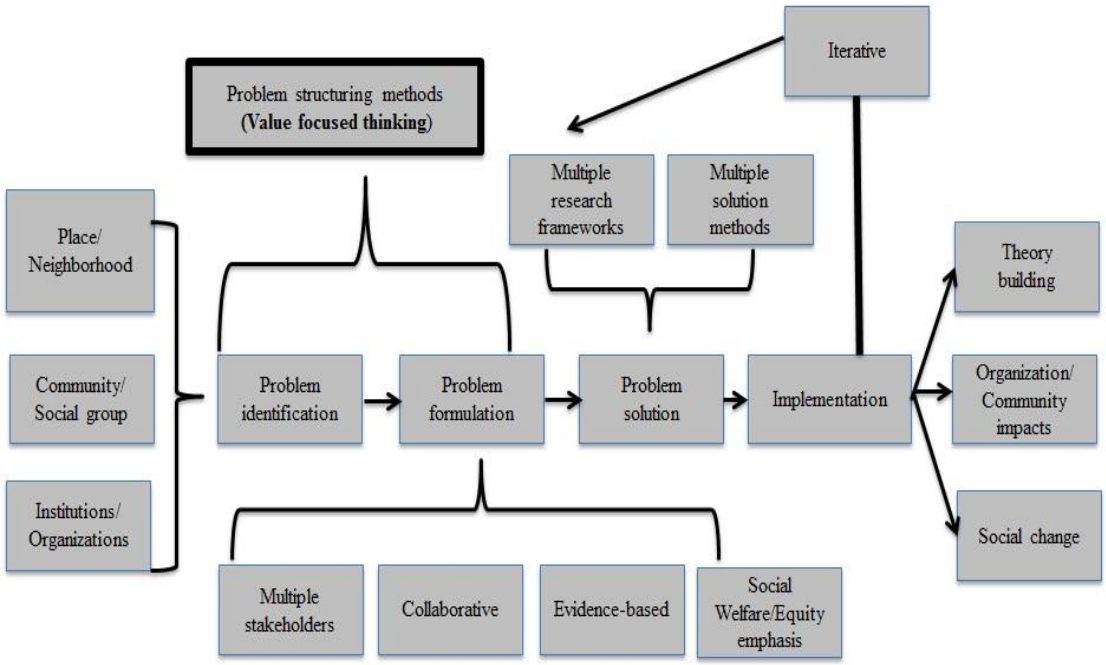

Figure 1: The process of community-based operations research and the VFT. Adapted from Johnson (2012)

Problem Identification and Formulation – Objective Setting

As part of identifying and formulating the problem at hand, deliberations started off with an in-depth analysis of the objectives that led to the alternatives and ultimate decisions reached by the women. According to Keeney (1996), these objectives should not be simply listed, but categorized as fundamental (ends) and means (methods pursued to achieve those ends) objectives, with the values of the stakeholders in mind. Furthermore, as depicted in Figure 1, in identifying and formulating the problems, the objectives set also needed to reflect other external factors such as the (slum) neighborhood, the community and the institutions that might impact the decisions.

Through the interactions and discussions with the participants, it emerged that the overriding concern of the women was to secure sustainable livelihoods in order to take care of responsibilities such as feeding and educating their children. This concern was underpinned by the multi-faceted challenges that they faced, including the lack of financial support from their spouses or any external organizations. Furthermore, their situation was exacerbated by other context-specific challenges, such as lack of basic utilities like water, a weak infrastructure (e.g., non-existent road networks), poor housing, bad sanitation, lack of waste management systems and high unemployment (Mutisya and Yarime, 2011, 2014; UN-HABITAT, 2008). These challenges had a greater impact on the women than their male peers, particularly as they also had to accept or confront the unequal gender relations that disadvantaged them (Wilson, 2015; Murphy, 2011). As noted earlier, most women in Kenya have limited land or inheritance rights, and ownership arrangements favour men (Kimuyu, 1999; Kameri-Mbote 2006). Furthermore, women in the slum are overburdened by the inequitable and often unrecognized productive and reproductive roles they have to adopt (McNamara, 2009; Judd et al., 2009).

An appropriate lens for understanding the impact of such multiple challenges is that of 'intersectionality', a term introduced by Kimberle Crenshaw (1991). In essence, intersectionality refers to the interlocking relations of dominance of multiple political, social, economic and cultural dynamics of power that are simultaneously determined by identities of oppression. These include race, gender, poverty, class, sexuality, sexual orientation and disability, although this list is not exhaustive. Central to the idea of intersectionality is how systems of oppression are mutually constitutive and reinforcing (Gouws, 2017). In this case it became clear that the interlocking challenges played a large part in shaping the values that the women developed, the way that they perceived the problems they faced, the objectives they set and ultimately the solutions they sought. Table 1 (below) provides a summary of the objectives documented from the continuous discussions with the participants over time.

Overriding Objective: Securing Sustainable Livelihoods	
Fundamental Objective	**Means Objective**
To achieve financial stability	1. Increase income a. Use savings more efficiently i) Invest savings in income generating activities
Gain financial independence	2. Acquire a reliable stream of income a. Become self-employed i) Start up small businesses

Table 1: Fundamental and Means Objectives

The ideas summarized in Table 1 were shared with the women during the intervention meeting. In the course of the discussion, some of them noted that the 'fundamental' objectives of gaining financial stability and independence were interrelated, and we therefore rephrased them as simply 'achieving financial stability'. In terms of the *means* of achieving financial stability, they noted that, while they had managed to accumulate savings collectively, these were not being used effectively to make them money. At this point we asked them to consider their situation in more detail so as to fully appreciate the problem(s) they were trying to address.

All the women generally agreed that, as a means of achieving their fundamental objective of financial stability, they needed to acquire a reliable stream of income. A consistent theme that kept emerging was that it was necessary for the group to discuss business ideas that would provide income-generating opportunities when implemented. In fact, in a previous meeting (not documented here) the group had been divided into five committees consisting of five people each, tasked with working together to collect information about possible business ideas to pursue. The intervention meeting was therefore considered a timely opportunity for them to evaluate the business ideas they had come up with.

We acknowledge that the self-identified problems and objectives reported here might seem insufficient to address the broader concerns of the alleviation of the poverty of women in marginalized communities, beyond merely supplementing their incomes. Furthermore, it might be argued that those living in poverty need to be more engaged in political actions that make lasting transformational societal changes, through giving them a voice beyond their immediate contexts. Valid as these arguments are, however, they did not emerge as immediate concerns to the women. For example, they dismissed the usefulness of actions

such as voting, arguing that all politicians were corrupt and forgot about them as soon as they had garnered their votes and taken office.

In facilitating the meeting, therefore, as researchers we were wary of advancing an outsider view that empowerment has to be 'political' (Archer, 2009), and instead let the participants express their own problems, solutions and forms of empowerment as they perceived them. This is consistent with an interpretive approach, which does not impose political framings or solutions, but recognizes the validity of these framings only if they emerge in the dialogue between the participants (Jackson, 1991; Flood and Jackson, 1991; Flood and Romm, 1996). It was particularly important to consider the participants' experiences as slum dwellers, and take into account the values they had developed from these experiences, such as industriousness, resourcefulness, independence, but also interdependence with their immediate community.

Such vigilance acknowledges the women's voices in defining problems in their own words, and in so doing, subverting any imposed 'expert' and seemingly 'superior' views that could be seen as dictating to them how their problems should be defined and resolved (Archer, 2009; Gregory and Romm, 2001; White and Taket, 1994). Furthermore, this collaborative and evidence-based process also resonates with the CBOR approach to planned interventions (Johnson, 2012).

Problem Solution

This process entailed an evaluation of the emergent alternatives and assessment of the underlying constraints. As part of evaluating the alternatives that could enable them to meet their objectives, we invited the women to present the ideas they had been developing about viable businesses that could be pursued. The main ideas included: 1) Buying land collectively and selling it after it had appreciated in value; 2) Acquiring rental houses in the slum and leasing them out collectively; 3) Delivering services in the slum, including water distribution; and 4) Renting out entertainment facilities, such as plastic seats, tents, music and public-address systems.

The discussion started off by focusing on two ideas: buying land collectively, as well as acquiring slum rental houses to lease out collectively. As a Kenyan-born woman, the first author was aware of the potential challenges that women face when running such businesses. She was also aware that gender acts as a constraint (Folbre, 1994; Agarwal, 2001), particularly in contexts where certain gendered norms determine what enterprises are acceptable for women to operate, or what assets they can own. For example, in the past, land ownership by women in Kenya was deemed culturally unacceptable, although this is now changing. As part of the discussion, therefore, we raised the following question: *what challenges would you be likely to face as women when buying land or renting houses in the*

slum? The question was aimed at encouraging them to think critically about the potential constraints that could emerge, especially from being a female-only group.

The women indicated that they were not culturally constrained to run these two businesses, particularly as they had seen other female Chamas succeed at similar initiatives. While the idea of leasing houses to rent to others in the slum was, nonetheless, considered a better alternative to buying land, some of the members did highlight the potential threat to their personal safety, especially when they had to collect rent from some uncooperative male tenants.

Another suggestion was to consider delivering water in the slum for a fee. Access to water in the slums is limited, forcing residents to buy water in Jerri cans. Selling water in the slum was therefore considered a potentially lucrative business, given the necessity and high market demand for water. In order to get the women to evaluate the idea further, we raised more questions, as illustrated below:

> **Facilitator:** *Where would you get the water? Do you also need to buy tanks to store the water?*
>
> **Participant 1**: *We have talked with another Chama that does this, and they told us that they get water from the Nairobi Water Company; all you need to do is register, get a water meter and get connected, then you pay according to how much you use at the end of the month. The water is stored in tanks that we can buy from the slum or in the city.*
>
> **Facilitator:** *What are the logistics involved? Would you hire people to sell the water, or would the members deliver the service themselves?*
>
> **Participant 2**: *We were thinking that we could do this in rotation; each woman would take charge of the tank all day. If one has to go to work, they have to find someone to sell the water on their behalf, since that is their day to sell.*
>
> **Participant 3**: *The problem with this one, however, is security; we were told that people sometimes find a way to cut through the pipes and steal the water from the tanks at night.*

As the group deliberated further, it became evident that there were more logistical issues that needed to be considered. For example, some of the women indicated that their other responsibilities (such as attending to their everyday casual jobs or their children) would impede their ability to take up their water selling duties. Throughout the research, we observed that most of the women would juggle their childcare responsibilities with casual jobs, with little support from their husbands. As a result were aware of the gendered division

of labour that burdens women with unrewarded reproductive labour, such as childcare (Taff et al., 1998; Moser, 1998). We therefore made a note of the gendered roles and expectations that were forcing the women to make trade-offs between committing time to business ventures and family-related obligations.

In order to move the discussion along, we offered a suggestion for them to consider other more secure and less labour-intensive ideas. Some of the participants explained that there was unmet demand for entertainment facilities, such as tents, plastic seats, music and public-address systems. They further explained that these were popular for hosting large numbers of people for parties, weddings or even funerals. Asked how they would ensure the security of the equipment, the Secretary indicated that her house in the slum was secure enough and could therefore be used for storage.

Throughout the facilitation process, we, made attempts to refrain from imposing our own ideas and merely raised questions about the ideas of the participants. CBOR scholars have debated as to whether the facilitator should add content to the discussion, or remain impartial, and only aid participants in assessing their own problems and generating their own solutions (Gregory and Romm, 2001). However, the presence of a facilitator or ethnographer is an imposition in its own right (Taket, 1994; Gregory and Romm, 2001). For these reasons, Gregory and Romm (2001) call for facilitators not to assume they can be neutral, but to be open about the values and experiences that they bring to the process, allowing participants to challenge them on their standpoint.

To the women the researchers had grown up in more privileged positions, living and working 'abroad'. We therefore acknowledge that these positional differences had an impact on the relationship we had with them, and on the research process in general. For example, given our 'privileged positions', the women initially considered our understanding of their situation quite limited. Rather than challenge our views, therefore, they initially took on the stance of 'educators', describing to us their situations using their lived experiences to better clarify their evaluation of their situations. This approach has also received support from ethnographers, who state the importance of seeing such studies as opportunities to "learn from people, to be taught by them, rather than to 'study' them" (Archer, 2009, p. 156). Throughout the data-collection period we were keen to build relationships based on mutual respect and to acknowledge their insights based on their personal experiences. As we continued to engage with them, they changed their views and considered us 'collaborators', rather than uninformed outsiders, as will be discussed in subsequent sections.

The discussion concluded with the decision by participants to narrow down the business ideas to those that seemed most viable, identified as renting out entertainment facilities and water delivery. Figure 2, below, summarizes the decision variables that were considered in evaluating these business ideas. We acknowledge that the decisions reached

may not have been optimal, but because CBOR interventions are characterized by the coming together of different values and lived experiences, the decisions reached needed to be 'negotiated' and context-specific (also see Checkland, 1985, for an influential discussion of the limitations of optimization methods in the context of multiple perspectives).

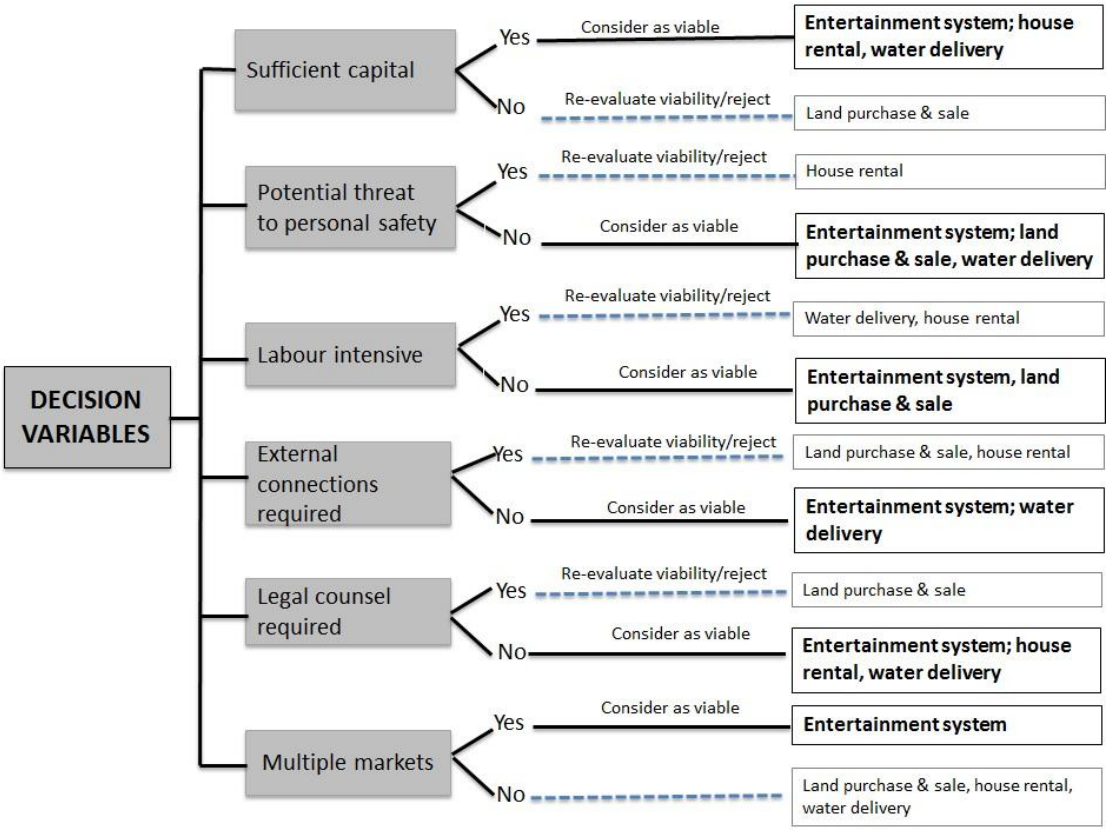

Figure 2: Evaluating business ideas

Implementation and Related Outcomes

In June 2016, almost five years after the initial intervention, we met with the Stony Edge Chama group to document progress made with regard to implementing their business ideas. It is noted here that we do not take credit as researchers for any achievements reported, but rather report the outcomes as related by the women.

According to the Chairlady, the group had decided to pursue the entertainment idea, and had subsequently acquired over 500 plastic seats, tents, and a loudspeaker sound system that were transported to their rural villages to be hired out for events such as weddings and funerals. In the absence of government or spousal support, these women exerted their agency in the marketplace as micro-entrepreneurs, creating jobs in a country where unemployment is high. While these achievements may not be seen to be 'transformational' at a broader level, the women nevertheless worked towards achieving their goal of securing sustainable livelihoods that enabled them to support their families.

In addition, their micro-enterprises are now contributing to economic activity in a number of rural villages, whilst bringing much needed additional income to the Chama women. These women are thus in the process of transforming their personal lives and those of their families. We therefore consider these achievements noteworthy, and agree with feminist scholars who acknowledge the significant (and yet unrecognized) contributions made by women in the face of multiple gendered oppressions (Chant, 2013).

We also acknowledge that community organizations like Chama groups are beginning to have broader impacts in the marketplace at an incremental (rather than revolutionary) level. Through their practices, women are exerting agency indirectly, by influencing the business practices of some of the market players and government departments. For example, the activities of Chamas have attracted the attention of organizations such as banks and other lending organizations that now offer financial products customized to meet the unique needs of such groups.

Chamas further impact government policies, albeit indirectly. For example, the Kenyan government has now set aside a fund (the 'Uwezo' fund) designed to support groups such as Chamas, to give them access to financial products and services to be used for various economic activities. In a country where, in the past, women have suffered from inequitable access to financial resources, these are seen as positive steps towards their empowerment. We therefore conclude that, economically, they are better off; feel empowered; and are taking measures to remove themselves from poverty. The outcomes we report therefore have implications ranging from the individual to broader contexts, indicating the relevance of CBOR interventions to addressing problems in such contexts.

Discussion

In this paper, we have described an ethnography and intervention process that was informed by CBOR and value-focused thinking. These approaches were found appropriate as they allowed the participants' (and facilitators') values to be embedded in the process, thereby ensuring that the decisions reached were contextually grounded. In particular, the value-focused discussion provided an opportunity to consider how gender and other interlocking challenges define the participants' lives and, subsequently, their evaluation of objectives and alternative solutions to their problems. In the next section we analyze the notion of intersectionality in more detail, and conclude by reflecting on the impact of the research on the participants.

Intersectionality: A Lens for Understanding Disadvantage

Following the Beijing conference on women in 1995, discourses on women's empowerment have resulted in numerous policies aimed at improving the position of women - socially,

economically, politically and culturally across the globe (see, for example, The African Union's Solemn Declaration of Gender Equality in Africa of 2004, Jaga et al., 2017). However, the ground level effect of these policies remains questionable (Jaga et al., 2017), and the experience and empowerment of African women continues, in mainstream discourse, to be contextualized and analyzed in terms of Western models of gender. This is problematic as gender identities and power are structured differently in many African societies and do not necessarily conform to Western sex categories (Bawa, 2016). As Bawa notes (p. 123) "African women are seen as prime targets for empowerment because they are perceived to be shackled, not just by poverty, but also by backward cultural practices, endorsed by a patriarchal socio-cultural society that is itself in need of enlightenment".

As such, for those at the centre of multiple forms of exclusion, inequality becomes an inexorable and interlocking matrix of domination (Hill-Collins, 1990; Stauffer 2015). Meer and Muller (2017) argue that intersectionality research in Africa should take into account, not only the categories of oppression, but should also look to such questions as how context, history and cultural practices inform the identities of those it aims to empower. This calls for cultural understandings of how, for example, aspects of social status, such as profession, marriage and motherhood may be important categories, independent of class (Bawa, 2016). Importantly, however, intersectionality should not just promote static identity categories. Rather, it should account for the lived experience of power and privilege in relation to structural inequalities, and how these structural inequalities are embedded in categories of oppression (Gouws, 2017). Essentially, women's experience needs to be seen in context and, as intersectionality proposes, issues of race, gender and class (among others), should not be seen as independent. On the contrary, they inform, support and reinforce each other (Chambers, 2015; Rodriguez, et al., 2015). Or, as Spivak (1988) argues, "if you are poor, black and female, you get it in three ways" (p. 296).

It would be too large a claim to suggest that all forms of power relation can be accounted for in a single study. However, in this paper, we have attempted to illustrate how the entangled power relationships of gender, class and ethnicity, as well as their specific social conditions (Mountian, 2017; Murphy, 2011), shaped the experiences and decisions of the female participants.

Impact of the Research on the Participants

It has been noted that studies conducted with impoverished participants may at times heighten the awareness of their dire situations, leaving them feeling more hopeless, or even humiliated after revealing their situations to external audiences (Kelman, 1982; Murphy and Dingwall, 2001). While, judging from our five-year follow-up, induced hopelessness was not an issue for our research, we nevertheless note some of the other issues that emerged.

First, the participants became aware of other problems beyond those they had initially identified. For example, as a result of the interactions and discussions with us, their general lack of knowledge of the various financing options available in the marketplace became manifested. They also became acutely aware of their limited skill sets, and expressed the need to acquire better business skills to effectively run their enterprises. Finally, they noted the need and complexities involved in gaining access to more markets for their products.

As a result of this realization, the women requested our assistance in developing business proposals to present to potential funding organizations, as well as help in accessing markets abroad for some of their products. White and Taket (1994) caution against actions that could create or reinforce dependencies on the 'expert' during an intervention process. However, other scholars also note the importance of reciprocity in the research process, particularly as a way to address the inherent imbalance of power (Archer, 2009). Throughout the research we were careful not to make any promises to resolve the problems they faced. However, as a form of reciprocity, we provided advice on the processes of acquiring support from financial organizations.

In conclusion, we believe that this study has provided useful insights, which include: 1) the use of both ethnography and CBOR methods, such as value-focused thinking, to facilitate the meaningful engagement of communities and concerned citizens; 2) the consideration of 'alternative clients' (as discussed by Jackson, 1988); and 3) how *disadvantaged or marginalized communities can define and address their own concerns.*

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