

Manifestation and Benefits of Voice among Informal Sector Entrepreneurs: Experiences from *Jua Kali* Associations in Western Kenya

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ABSTRACT

This article explores how voice manifests itself among informal sector entrepreneurs and the benefits of voice based on a case study of *Jua Kali* Associations in Homa Bay Town in Western Kenya using Hirschman's concept of voice, loyalty and exit as the theoretical frame [30] based on data generated and analysed through a qualitative research design. The study's findings show that voice among entrepreneurs in the informal sector constitutes expression of interests, needs and priorities which vary among the members of the JKAs examined and are shaped by different factors such as their socio-economic profile, the nature of their business and the environment the women and men entrepreneurs operate in. Expressions of voice can be in a continuum ranging from soft voice used by individuals in the private sphere to loud voice and organised protests in the public domain. The study further shows that among this group of people, voice can have multiple benefits; key among them contributions to their social protection, and economic and political empowerment; voice can also contribute to enhanced self-esteem of individual entrepreneurs. The former benefits can be realised when *Jua Kali* Association members are organised and have systematic and prolonged engagement with their respective audience.

Key words: *Jua kali* Associations, Voice and Informal Sector, Kenya

INTRODUCTION

The term 'informal sector' was first coined in 1971 by Keith Hart, who established a dualist model of income opportunities of the African urban labour force consisting of formal or wage employment and informal or self-employment [29]. Several studies have since emerged from different stand points comprising more in-depth and sometimes conflicting perspectives. As a result, there is a general understanding that the original dualistic model of an economy as introduced by Hart is too simplistic and that there is no clear dividing line between the informal and formal sectors [23, 54, 53]. Instead, there are varying degrees of informality in an informality-formality continuum meaning that informal sector entrepreneurs, i.e. the women and men who own and run informal enterprises/businesses, are engaged in various business activities which do not fully comply with all legal requirements applicable to a formal business. For instance, the informal business may lack formal registration with the applicable authority,

or its income is not taxed; or it does not provide minimum wages to its workers who might not be protected by existing labour laws. Informal sector entrepreneurs often employ fewer than ten workers and, in many cases, they do not employ any worker on a continuous basis, but instead work on their own account [34]. The reasons why informal entrepreneurs operate at these different levels of informality have not yet been fully explored [77].

A case in point is Kenya where there has been a great debate in government circles as to what activities should be considered *jua kali* activities¹. The original focus (in line with the government's understanding of industrialization as the preferred path to economic growth and development post-independence) lay on *artisans* manufacturing goods, such as metalworkers, carpenters as well as dress makers and tailors. Selected service providers such as car mechanics were also included in the early *jua kali* terminology. There was a clear understanding that people involved in non-manufacturing activities such as trading and hawking were *not* to be considered *jua kalis*.

Lately, *jua kali* activities are cast more widely to include trade and services as well as manufacturing. The inclusion of farming activities in the 2012 Micro and Small Enterprise Act [37] seems to indicate the latest trend in broadening the *jua kali* definition. However, clarity on this matter continues to be lacking as some current government statistics (such as the 2018 Economic Survey) explicitly exclude small-scale agricultural and pastoral activities; while the latest survey of Kenya's Micro, Small and Medium Enterprises (MSMEs) includes selected agribusinesses [39:11]. The 2016 MSME Survey lists enterprises by economic activity categories which include manufacturing; wholesale and retail trade/repair of motor vehicles and motorcycles; and accommodation and food service activities [39:26].

Conflicting observations about what constitutes the informal sector notwithstanding and its relationship with the formal sector [42-43, 50, 66], it is important to note that the sector is evident and continues to manifest itself in many different parts of the globe. Above all, it remains a key player in the economies of particularly developing countries regarding both wealth and employment creation amid various challenges.

In Kenya, for example, *jua kali* businesses provide livelihoods for the majority of the population. In 2017, it was estimated that more than 14 million people (out of a total of 16.9 million people employed) were engaged in *jua kali* activities, accounting for more than 83 per cent of all people employed outside small-scale agriculture and pastoral activities [40:39]. Nearly 75 per cent of all informal sector activity in 2017 was indicated as having been located in rural areas providing livelihoods for more than nine million people [40:50].

A review of existing literature shows that ever since the informal sector gained recognition in both scholarly and policy circles, there have been several initiatives ranging from studies to policy interventions to advance the sector with varying outcomes. In Kenya, for instance, the government encouraged the establishment of *Jua Kali* Associations (JKAs) in the early 1990s as the voice of the informal sector [41]. These and other interventions have, however, been informed by different motives and objectives resulting in varied outcomes.

Voice in the informal sector is a topic that has been insufficiently discussed and conceptualized in the literature. There is a need that voice in the informal sector be better understood and

¹ *Jua Kali* is a Kiswahili term referring to people who work 'under the hot sun'. *Jua kalis* in this paper refer to Kenyan informal sector entrepreneurs as characterized above.

recognized. It is against this background that the study identified and analysed voice employed by informal sector entrepreneurs i.e. instances in which jua kalis made efforts to change a situation, rather than to remain quiet or to exit. The focus of the study was on the organised jua kali voice embodied in jua kali associations using a case study of Jua Kali Associations in Homa Bay Town in Western Kenya. It addressed the research question of how collective action in business associations led to advancing the voice of informal sector entrepreneurs.

The concept of voice has been discussed in much detail in the fields of development policy, political sciences [17, 22, 21, 26], sociology [7] and education [24, 4-5, 58] with a slightly different emphasis across the different disciplines. Voice features centrally in the empowerment literature and feminist theory [6, 28, 35, 53, 68, 69]. Here, voice is considered as the act of articulating opinions, ideas and agendas, or making demands and claims – often through individual or collective actions in the private domain and in public [25, 60]. Kabeer [36] considers an organized voice (reflecting the views of a particular group of people) essential to ensure the representation of a group's needs and interests in policy discourse and the extension of existing rights and entitlements to excluded groups: *"Voice refers to the capacity of people to articulate and advance their needs and interests and to influence critical decision-making processes that affect their lives."* [36:280]. Kabeer's organized voice, therefore, is political. The empowerment and feminist literature emphasizes that voice must go beyond the capacity to speak, it must be heard, listened to and acted upon [25, 31]. This emphasis calls for action on the side of the audience. Goetz and Musembi [27] highlight that there are two aspects to the act of voicing: the performative aspect (how voice is being expressed) and the substantive aspect (what is being voiced). The ways in which these aspects are combined determine the legitimacy and credibility of claims being made.

The use of voice in this paper builds on Hirschman's definition of voice as any attempt to change or escape from an objectionable state of affairs [30:30] as well as on feminist thought and empowerment theory discussed above. Overall, voice here refers to political voice (i.e. the ability to express views and interests and to influence policy and decision-making processes) and entails individual jua kalis taking action to challenge power and resource constraints within the family/household or community as well as concrete instances of jua kalis taking collective action through their associations employing an 'organized voice' to lobby for greater participation in local or national decision-making processes which directly affect their lives.

Developing an organised voice calls for people coming together to jointly advance a particular cause [36, 44, 64-65]; they act collectively in groups which can take different forms ranging from associations like JKAs in the case of this study to informal groups such as the 'vyama' through which "ordinary people in their everyday struggles make conscious efforts to overcome their predicaments" [44:6]². Whereas studies show that collective action and group formation have a long history [15, 48, 55], Olson [63] cautions against the common assumption that a group of people who have a common interest would naturally get together and fight for the common goal: *"Indeed unless the number of individuals in a group is quite small, or unless there is coercion or some other special device to make individuals act in their common interest, rational, self-interested individuals will not act to achieve their common or group interests."* [63:2].

In addition to the benefits of organizing as described above, there are acknowledged challenges in organizing the informal workforce. Although many challenges are specific to the sector

² Based on the Kiswahili word for 'chama' meaning social group; 'vyama' reflects the plural form.

informal workers are engaged in or the local context, there seem to be some key issues that are similar across all sectors and regions of the world [3, 12-13, 14, 16, 67, 82]. However, while most authors agree that organization in the informal sector is necessary and can be undertaken successfully, there does not seem to be any consensus in the literature on what organizational forms, strategies and relationships would best enable informal workers to achieve voice and visibility and the power to change their lives [12, 47, 82].

Being organized is crucial in the context of formal negotiating processes between employers and employees/workers. Collective bargaining³ in the informal sector has been acknowledged as being ad-hoc in nature: Many informal sector associations have tended to treat collective bargaining as an event, something which comes along when there is a crisis such as a major crackdown on informal sector workers or an impending market levy increase [79]. Once there is an urgency to resolve a crisis directly impeding the livelihoods of informal sector workers, then there is a rush to gather information and assistance for negotiations. However, once negotiations are complete, collective bargaining tends to be put down until the next crisis [13, 32, 79].

The discussion in this paper is organised in five sections beginning with the introduction which provides an overview of the concepts of informal sector and voice. The second section outlines the methodology used to undertake the study; the third section discusses the manifestation of voice among JKA members, the fourth looks at the benefits; while the fifth explores the circumstances under which effective voice can be realised among informal entrepreneurs. The remainder concludes.

STUDY METHODOLOGY

This article relies on data generated from members of selected Jua Kali Associations in Homa Bay Town in Western Kenya through a qualitative research design. The town is located along the shore of Lake Victoria and has historically been a commercial centre. Homa Bay Town has approximately 41,000 inhabitants representing half of Homa Bay County's total urban population [38:13]. The town was chosen for this study due to two reasons. One, it represents small towns in Kenya which have been marginalised in the study of the informal sector. Most of the studies conducted focus on major towns/cities. Focusing on the category of small towns is instrumental in better understanding changing or emerging dynamics within the informal sector with respect to labour migration patterns and employment opportunities [1, 49, 61]. Two, the researcher was familiar with the Homa Bay jua kali environment - a factor which was important in negotiating access to jua kali actors in addition to overcoming field research related challenges.

Overall, the study relied on a case study approach grounded in critical realism and feminist epistemologies. Whereas the former identifies the necessity for human emancipation, pre-supposing a conception of what it is to be human [8-11], the latter emphasises emancipatory aims from oppressive power relations especially between men and women [2, 18, 28, 62].

³ Collective bargaining is a process through which employers (or their organisations) and workers' associations negotiate terms and conditions of work - in an exercise of political voice. The term 'collective bargaining' has historically been associated with trade unions. Recently, however, it is increasingly realized that the existing collective bargaining forums do not lend themselves to addressing the issues which workers in the informal sector may want to address. In these cases, informal workers are faced with having to create appropriate new bargaining forums including designing the rules of participation, the criteria for determining the issues for negotiation, envisaging how such new forums will engage in the wider policy-making and regulatory frameworks to become a meaningful part of an effective collective bargaining system [13, 32-33].

The following assumptions underline the feminist approach to this research. One, there is no objective and value-free research method. Two, there is need for a world which allows for and propagates social change aimed at human emancipation which speaks positively to the notion of voice as the overarching concept in this study.

The case study approach was chosen to generate detailed insight into the complex reality of a local, formally organised *jua kali* scene. Case studies are known for their ability to provide nuanced, empirically rich, holistic accounts of specific social phenomena [52, 72, 78, 80, 81].

Since the study relied on the experiences of *jua kali* entrepreneurs, their opinion and understandings, perception and (inter)actions, the study employed face to face in-depth interviews in order to generate qualitative data to address the specific issues under examination. Interviewing was conducted in a context-bound and participatory manner [76]. The process was participatory in that JKA members were encouraged to provide their analysis throughout the process of data generation. Other complementary techniques of data generation employed in the study were direct observation and analysis of secondary data (mainly from documents).

Research participants were selected through purposive sampling to ensure that the desired information is generated from those who have the adequate knowledge on the subject matter [59]. The process paid particular attention to marginalised members of this sector to contribute to an inclusive research process. In total, 100 individual and 5 group interviews were conducted. As highlighted by Morse et al. [59], both saturation and replication were observed in ensuring sampling adequacy in this study.

Analysis of interview data included data reduction, data display, conclusion drawing and verification [57:21]. Overall, the following stages were critical in the data analysis process: One, initial review of interview data which mainly entailed identification of response categories employing content analysis [51, 71]. Two, sorting of responses into categories using Word tables or 'grids' to identify particular themes [45, 75]. Three, analysis of discursive dimensions which mainly entailed analysis of experience production including the contextual analysis of underlying power relations which shape those experiences recognising the "situated nature of people's accounts" to avoid "naive interview studies in qualitative research" [71:199]. Since experience is voiced through language, the process equally required paying attention to the language used by *jua kalis* in the interviews to recognize specific terms used by the *jua kalis* as well as "wanting" language upon which to construct analysis [19:103] as well as consideration of the underlying social processes which would favour the use of such terms and not others.

Lastly, qualitative data was presented in the best way possible such as choosing figures to illustrate different themes generated and text boxes to highlight experiences or stories; tables to present selected quantitative information as evidence for the number of interview responses recorded under particular themes and categories [51], and selected quotes from respondents to illustrate identified narrative themes.

Data from direct observation and secondary sources was instrumental in setting the scene for the interview analysis besides providing a framework of reference for the personal accounts of the *jua kalis* interviewed.

Lastly, the following strategies were employed to verify data generated during the study. One, carrying out of "member checks", i.e. taking data generated from research participants and the

initial interpretation of this data back to them to check if interpretations are plausible and “ring true” [46]. Two, conducting peer debriefings that is, exposing oneself to peers “in a manner paralleling an analytical session for the purpose of exploring aspects that might otherwise remain only implicit within the inquirers mind” [46:308].

MANIFESTATIONS OF VOICE

JKA members in Homa Bay predominantly exercised voice to articulate their practical needs and strategic interests which varied among members depending on their social characteristics (most notably gender, age and ethnicity), business backgrounds and socio-economic status leading to different voice issues being prioritized. Women jua kalis, especially widows, expressed a particular concern about the need to have their own homes outside their matrimonial homes in addition to having to meet immediate needs of their families/their survival. Men jua kalis emphasized concern about being able to retire and to maintain the same standard of living when no longer working. Variations in needs and priorities notwithstanding, voice among JKA members was mainly triggered whenever there was a concrete threat concerning their immediate needs and interests.

Jua kalis employed individual and organised voice as well as collective action to advance their voice. Information generated from JKA members in Homa Bay shows that individual voices constituted mainly views or concerns expressed by individual entrepreneurs in the private and public domains. Both spaces, the private as well as public domains, are deeply characterised by existing power relations reflecting prevailing cultural and social norms leading to different options to exercise voice for the women and men jua kalis. Women exercised their voice mainly in the private domain amongst their families and friends. Men, on the other hand, dominated the exercise of voice in the public domain including vis-à-vis fellow jua kalis as well as other jua kali actors.

Jua kalis utilized their organised voice, through the JKAs within the public domain. These were mainly instances when jua kali men raised issues affecting their operations as jua kalis vis-a-vis representatives of the local jua kali scene including local government authorities.

Voice was also exercised in the space between the private and public domains, i.e. the surroundings. This space is quite informal and involves a wide range of groups of people which jua kali women and men interact with in day-to-day life such as neighbours, members of the church they attend and/or the clan they belong to among others. Issues voiced within the private domain as well as the surroundings can reinforce concerns raised within the public domain and vice versa.

BENEFITS OF VOICE

There are multiple benefits of voice among entrepreneurs in the informal sector. JKA members in Homa Bay reported specific benefits including greater social protection, economic and political benefits in addition to enhanced self-esteem. Social protection benefits include support which JKAs are able to provide to their members in times of crisis or hardship. Economic benefits include access to resources to JKA members such as loans and grants, physical resources such as provision of work spaces, achieving better prices for jua kali products as a result of joint lobbying, as well as improving wages and working conditions for jua kali employees. JKA members also expressed that they experience a greater sense of self-esteem such as being recognized as role models amongst peers and earning respect for a job well done.

Overall, these findings confirm the observation by scholars such as Gammage et al. [25] that voice is used by informal sector entrepreneurs in articulating practical needs and strategic interests, individually and collectively, both in the private and public domains. Findings on the observed greater sense of self-esteem among informal entrepreneurs as a result of exercising their individual and organised voice support arguments from the feminist perspective that voice is a key pathway towards realizing greater rights and empowerment [2, 18, 28, 35, 73]. Similarly, benefits such as political and economic empowerment of JKA members equally echoes observations in the available literature [24, 27, 30, 36, 58].

Based on these study findings, it can be opined that economic and social protection benefits reported by members of JKAs in Homa Bay are part of the emerging literature which underscores the positive relationship between voice and enhanced social and economic outcomes, particularly for women. However, other authors urging for caution as in many instances the relationship between women's voice in public debates and positive social and economic outcomes for women as a gender has not yet been conclusively established, is also duly noted [27].

CONDITIONS UNDER WHICH EFFECTIVE VOICE CAN BE REALIZED

The success of voice actions is dependent on different factors both internal and external to the group exercising voice. Two important factors contribute to effective voice among entrepreneurs in the informal sector, namely the capacity of the group to engage in voice and the respective authority to respond to it. They constitute factors internal to JKAs as well as the prevailing external environment. Information generated from JKA members in Homa Bay show that they were able to effectively address some of their key concerns such as acquisition of work spaces (or jua kali shades) because they were organised and able to sustain systematic prolonged engagement with the relevant local authorities. In addition, there was the willingness and ability from the side of the targeted audience, i.e. the local government authorities of Homa Bay Country, to positively respond to the concerns raised by the JKAs in Homa Bay which raises attention to the wider external environment in which JKAs operate.

However, experiences from the Homa Bay JKAs also reflect challenges associated with collective action initiatives including free riding [64, 74] which was evident in instances where some JKA members who were not pro-actively involved in JKA engagements still benefited from the outcomes of these engagements. Exit from the JKAs by some jua kalis due to various frustrations with the JKAs was observed as well as cases of undivided loyalty among others.

In addition, jua kalis do not 'put all eggs in one basket' i.e. do not count on support from one JKA only; instead, they are members of different jua kali associations (most commonly a JKA and a Savings and Credit Cooperative Society, SACCO) and other organizations (including women groups, church or clan-based groups) at the same time. These multiple memberships draw attention to the fact that many jua kalis experience multiple loyalties as they are *economic* as well as *social* actors in their respective environments.

CONCLUSION

This article sought to examine the manifestations of voice in a particular setting -- jua kali associations in Homa Bay Town -- in order to better understand how varied expressions of voice offer benefits to individual jua kalis, and collective benefits to their associations. Specific issues discussed include what constitutes voice, how it manifests itself (i.e. its scales, domains and triggers), benefits and circumstances under which voice can be effectively realised among this group of people. The following are the key study findings. One, both individual and organised voice (the latter expressed through business associations) are evident within the

informal sector with voices ranging from soft voice used in conversations in the private domain to loud voice and organised protests in the public domain. Voices expressed in the different domains tend to reinforce each other. Two, expression of voice among the individual women and men operating informal businesses reflect different voice options available to them depending on their socio-economic profile including gender, the nature of their business and its environment. Three, voice among informal sector entrepreneurs can result in multiple benefits. Key among the benefits are enhanced social protection, economic and political empowerment as well as improved self-esteem. Lastly, the study's findings show that collective action can lead to effective voice if it is employed in a prolonged and organised manner, in addition to a responsive target audience. At the same time, observed cases of exit from business associations can be reduced by enhancing capacities of JKA leaders and members and transparency of JKA operations.

These findings lead to the conclusion that voice is likely to continue to be a key feature of the informal sector. The conclusion, in turn, suggests that the political voice of informal sector entrepreneurs needs to be strengthened to enable them to further advance their interests and influence critical decision-making processes affecting their lives. Systematic networking and experience sharing among different informal sector associations on lessons learnt concerning successful instances of collective bargaining as well as related capacity development of association officials and members might provide a useful first step in that direction.

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