

BORDERLAND POLICY BRIEFING SERIES No 4

INFORMAL SOCIAL PROTECTION MECHANISMS ALONG KENYA -TANZANIA BORDER



Acknowledgments

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Executive Summary

Multiple, interconnected systems affect marginalized individuals, households, and communities living along borderlands across Africa. The cross-border areas between Kenya and Tanzania are not an exception. Recently, a challenging mix of human and natural catastrophes associated with extreme climatic change, economic decline, and the socio-economic upshot of the coronavirus pandemic are driving these groups of people into a deepening phase of extreme poverty, disproportionately affecting women and youth. While numerous efforts to reduce extreme intergenerational poverty abound, it is imperative to revisit ways of combating poverty using more innovative methods. Comprehensive social protection is promising as a progressive and sustainable pathway to alleviating extreme poverty. Comprehensive social protection also promises to contribute toward attaining many of the Sustainable Development Goals, in particular, SDGs 1.3 (social protection systems), 2 (zero hunger), 3 (good health and well-being), 5 (gender equality), 8 (decent work and economic growth), 10 (reduced inequalities) and 16 (peace, justice, and strong institutions).

Informal social protection has existed for ages as an important part of and contributor to the growth of societies. Such protections have been important engines for social and economic growth opportunities. However, contemporary social protection systems show insignificant efforts to integrate borderland communities into national development policies and programmes. Existing conceptual and programmatic frameworks on social protection remain largely silent on the informal forms of protection within borderland communities. Despite the existence of numerous opportunities offered by these informal systems a further interrogation of existing data is necessary. This will ensure the unique, intersecting factors relating to social protection for marginalized groups in border regions addressed are addressed.

This spotlight brief was commissioned by the United Nations Development Programme's Africa Borderlands Centre as a prerequisite for policy and programming investments on extending and strengthening social protection systems in Africa. The paper provides insight into the contributions of informal social protection structures in the lives of populations residing in cross-border areas of Kenya and Tanzania, more specifically in the cross-border town of Oloitoktok, covering Esampu, Isinet, Ichalaai, Namelok and Oltiaska border villages. The spotlight brief identifies promising opportunities that can impact the lives and livelihoods of these populations and offers policy recommendations for strengthening informal social protection in these border regions. The fieldwork for this study was conducted from October 2021 to March 2022. The study applied a qualitative survey approach using key informant interviews and focus group discussions.

Findings indicate that the highest proportion of the respondents relies on social groups for social protection while the lowest proportion relies on religious organizations. The study identified the following opportunities for strengthening informal social protection systems along and within cross-border regions:

- Support government and policymakers in the provision of reliable, comprehensive, and timely social protection support through strategic engagements and investments.
- Build the capacity of informal social protection groups in financial management skills and group dynamics and support the establishment of sustainable policy and programmatic partnerships; and
- Promote collaboration as an effective pathway for change toward harmonizing and scaling up social protection systems.

Key recommendations for strengthening informal social protection in the border regions include, but are not limited to:

- Embed access to social protection in an integrated approach to facilitate the transition from the informal to the formal economy.
- Strengthen synergies across informal and formal social protection systems promoting a comprehensive and integrated strategy for the extension of social protection coverage for all;
- Clarify the applicable legislation and institutional arrangements with established coordination mechanisms.
- Design and implement adapted social protection solutions to meet the priority needs of cross-border populations; and
- Build and resource broad and representative networks and platforms for appropriate social protection programming along cross-border areas.



1. Introduction

Growing economic shocks, political instability, and severe global environmental and climatic changes have resulted in greater risk and economic vulnerability among rural populations, especially in fragile marginal locations, including the border regions in Africa. Climatic-related shocks resulting in the depletion of soil resources pose a significant threat to rural livelihoods. The combination of environmental and economic challenges coupled with rising population trends in the region are endangering human well-being and stressing traditional social protection mechanisms. The fast growth and widespread of formal social protection programmes in Africa attest to their significance in addressing current challenges and are being seen as central to the achievement of several Sustainable Development Goals (SDGs).

Social protection coverage in most African countries continues to expand due to the positive political will and the recognition of the centrality of social protection in poverty reduction, reducing inequality, and promoting social economic development. In some of the African countries where social protection policies and programmes have been implemented bearing positive outcomes, the progress has anchored social protection into national development strategies to promote social economic, and inclusive growth. Moreso, social protection provides an opportunity to support countries in promoting equality of opportunities and reducing inequality by boosting the inclusion of the most vulnerable populations. For instance, in Kenya, the social protection policy has identified several key social protection actions in the areas of social assistance, social security, and health insurance. The policy is anchored under The Constitution of Kenya (2010) and Kenya's vision 2030. The policy's key objective is to protect individuals and households from the adverse effects of shocks, reduce poverty and increase their capacity to become financially self-reliant. The National Social Protection Policy in Tanzania adopts a lifecycle approach to support poor and vulnerable people. More specifically, in the Productive Social Safety Net (PSSN) programme, support to vulnerable populations is provided through social protection programs such as social assistance, social insurance, and employment programs (World Bank, 2018)

In the African Union's Agenda 2063 framework, social protection is defined as a set of public instruments to protect people from an absence or substantial reduction in income and is recognized as an economic and social necessity capable of promoting inclusive, people-driven, and sustainable economic growth. Social protection is viewed as helpful for eradicating poverty, reducing inequality, and generating resilience to future shocks (OECD, 2017). Traditional social protection mechanisms have been centred on family and community support structures, while formal social protection is mainly intervention by state and non-state actors that support individuals, households, and communities to prevent, manage and overcome the risks that threaten their present and future security and well-being (Onyeabor and Ashiegbu, 2019).

Informal social protection tends to be widely relied upon within Africa due to weak and/or non-existent formal social protection mechanisms. Two main types of informal social protection systems exist traditional support systems and self-organized mutual aid arrangements. These often co-exist and overlap with each other and with other types of formal social protection. In addition, they are considered the core of the non-state social safety net throughout Africa. These forms of reciprocal exchange stem from the nuclear and extended family to clans, friends, neighbors, hometowns, and/or ethnic groups.

Traditional support systems are family-based and continue to be the first source of support in many African communities, especially regarding coping with shocks and contingencies (Muhumuza and Okello, 2014). Traditional support systems rely on kinship or family-based arrangements, including extended family, for meeting human needs arising from exposure to life-cycle crises. Support through an informal social protection system might be realized, for example, when there is a death in the family,

sickness, or drought. Support is also rendered in circumstances that include old age and disability, during which the core family and extended family view it as their responsibility to lend a helping hand. Dependent on kinship ties, this form of informal social protection relies heavily on the principles of solidarity and reciprocity and support can be rendered in the form of money, services, or both.

Self-organized mutual aid arrangements differ from traditional support systems in the sense that they are neighborhood or community-based informal social support systems. They are not based on family and/or kinship ties but are membership based. In addition, self-organized mutual aid arrangements cover specific risks and life-cycle events that are determined by members, and which are not met by an existing social protection system. Solidarity is the underlining principle in these organizations, like traditional support systems, enabling members to pool their risks and resources together when adversity befalls them. Therefore, this means that if a member is exposed to a risk, the burden is shared among all the group members. These self-organized mutual aid arrangements are seen as complementary, rather than a substitute, to the social protection mechanisms that the extended family provides. However, these self-organized mutual aid arrangements operate based on balanced reciprocity. When adversity occurs, all members receive the same benefits. Assistance is reciprocated in the same form and claims are based on a moral and/or legal basis, unlike in traditional support systems.

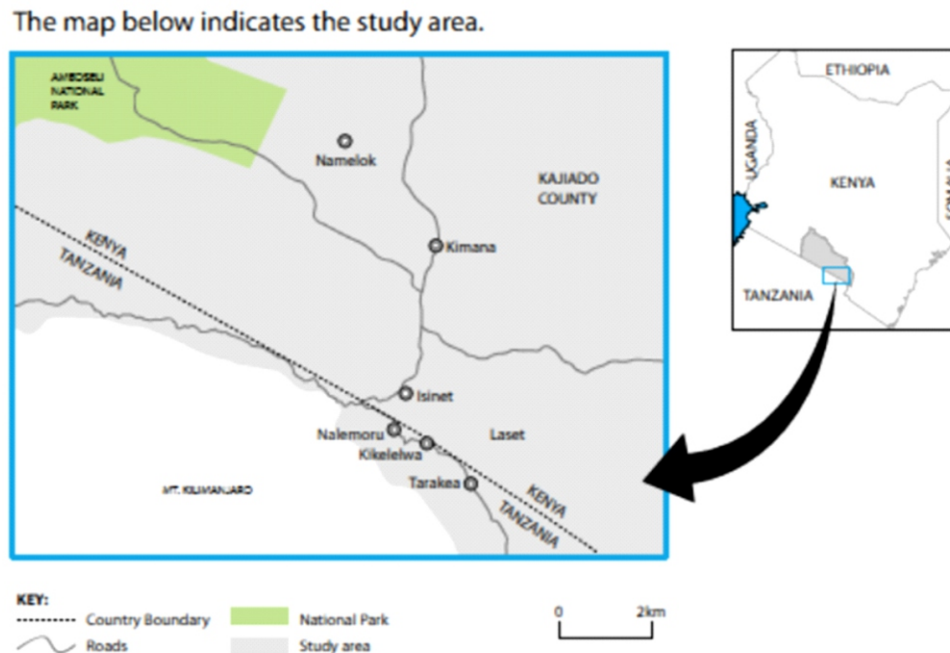
In addition, membership in self-organized mutual aid arrangements is voluntary and usually drawn from people with something in common; this can be people from the same neighborhood, trade, or people involved in similar informal sector activities. The benefits are financed through contributions made by members and benefits are received according to the stipulated procedures and agreements of the group.

Moreover, contributions and benefits can be in cash or kind. For a member to qualify to receive benefits, he or she must first satisfy the group's contribution requirements, and failure to do so results in no payout.

The principle of trust is highly valued among members of self-organized mutual aid arrangements as, in most cases, members know one another. However, it is noted that because these arrangements often operate based on trust, transparency and accountability may be weak, making them susceptible to moral hazards. Irregularities are rampant in rural settings where most members are senior citizens with minimal levels of education. Some authors have noted, however, that peer pressure and regulations enforce solid accountability among self-organized mutual aid arrangements (Awortwi, 2018). Self-organized mutual aid arrangements further protect against collective risks, such as droughts and floods, which are quite common in African countries in the context of climate change.

Figure 1: Map of the study area: Oloitoktok, Kenya-Tanzania border

MAP OF THE STUDY AREA



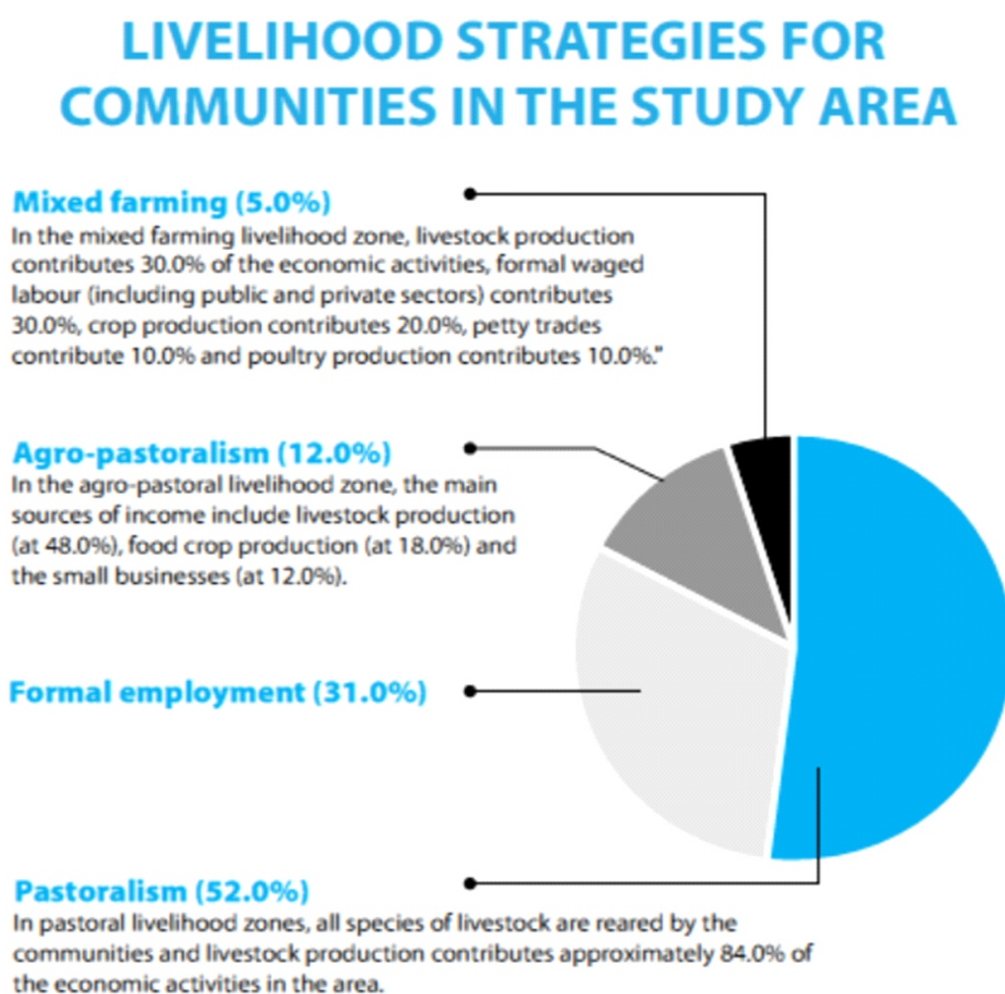
Source: Google Maps.

A crucial feature of cross-border areas in Africa is the difference in how they are perceived by local people and the central government. For locals, the border, or borders they live on or near, are frequently hypothetical, without physical markers or regulatory presence. Pastoralist groups cross back and forth seeking water and grazing lands for their herds (and sometimes conflicts arise over shared resources such as these); individuals cross to see family members, buy goods, or access services; and businesspeople view borders as economic opportunities and markets and trade routes for goods. For central governments, on the other hand, borderlands are often viewed as places where their control over citizens is weak, illegal trade occurs and security threats arise from insurgent groups that can enter their territory (Goodhand, 2018).

Border mobility, however, has been one source of rural transformation, through the transfer of capital and know-how. Rural-rural and rural-urban migrants contribute to structural and rural transformations by creating links between areas and creating higher demand for goods, services, and food, and generating employment that leads to poverty reduction. The import of livestock for sale from Tanzania to Kenya and the exchange of goods between urban centres on both sides of the border among cross-border communities is an instance of exchange that enhances livelihoods and leads to rural transformation. Cross-border networks can contribute to agriculture and rural development and contributions can include remittances, knowledge transfer, and network connections. Some traditional mechanisms, such as loaning livestock to kin across borders during drought, have for a long time acted as cushions, or social protection, while traditional trading groups facilitated border communities to be connected to the formal economy.

The COVID-19 pandemic has highlighted, on a large scale, the importance of social protection mechanisms to cushion the effects of external shocks. Mobility restrictions imposed due to the COVID-19 pandemic resulted in the loss of income for many cross-border actors and communities. Remittances are often considered a shock-resistant form of income that reaches many persons (Hagen-Zanker and Himmelstine, 2016), however, the COVID-19 pandemic led to a reduction of remittances, especially for those based on jobs that are seasonal and or short-term and were shuttered due to the pandemic. The impact of the COVID-19 pandemic has provided further compelling evidence for the necessity of shock-responsive social protection systems that can preemptively provide support to those most likely to be impacted by a specific threat or crisis.

Figure 2: Livelihood strategies in the study area



2. Purpose and objectives of the study

The primary purpose of this study is to explore the contributions of informal social protection structures in meeting the social protection needs of communities in cross-border areas of Kenya and Tanzania.

Specific objectives of the study included to:

- Explore how informal social protection structures address the social protection needs of communities.
- Elicit views on how informal social protection structures can be strengthened to provide meaningful social protection.
- Explore linkages between informal social protection structures and existing formal social protection systems and how to help enhance the level of social protection; and
- Propose policy proposals for enhancing the capacity of informal social protection structures to provide better social protection.



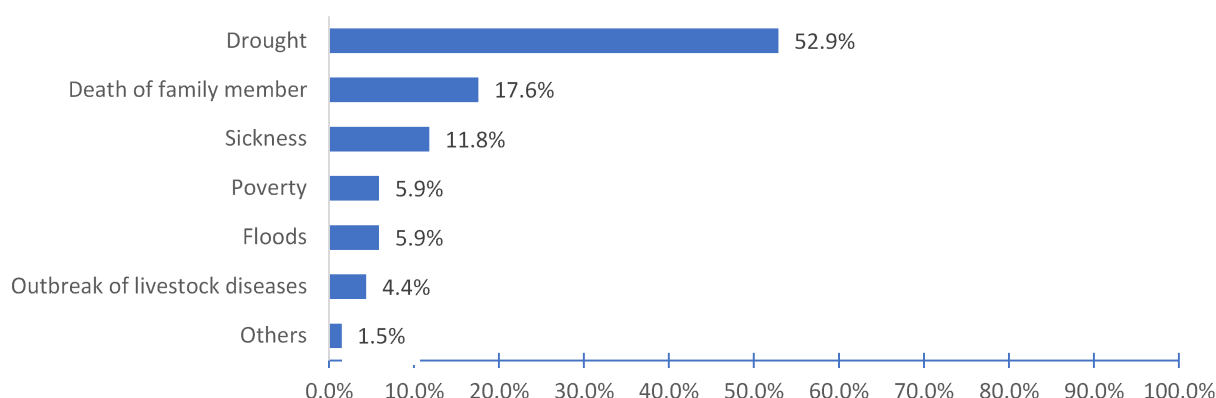
3. Findings

3.1 Shocks and stressors near the Kenya-Tanzania border

There are various shocks and stressors within the cross-border community that necessitate indigenous social protection. These include a) economic shocks due to high prices for goods and inputs, business failure, and unemployment; b) life cycle shocks, especially sickness or death of a family member; and c) natural and environmental shocks, mainly drought and floods (Kabubo-Mariara and Kiriti-Nganga, 2013).

The main hazard reported in this border area was drought. Communities viewed drought hazards as the most significant contributor to livelihood losses and the most critical factor limiting their resilience capacity. Communities also reported droughts have become more frequent and become the main "crisis." Communities further indicated that droughts have been overlapping and conditions that can be viewed as normal or "good" have become fewer and farther between (this process involved comparing a current period – here represented by the preceding 12 months – to the long-term climatic normal for the specific location under assessment). To a limited extent, the communities also reported floods, diseases, and economic stressors as other hazards.

Figure 3: Main shocks experienced by households in the study area



The COVID-19 global pandemic affected these communities in many significant ways. Specifically, respondents cited commodity price increases and limited movement of livestock across borders in search of pasture in this predominantly pastoral community. Migratory movements had already become increasingly restricted in recent years due to several factors, including conflicts with farmers and the negative effects of climate change over shared resources, such as grazing and water.

The closure of international borders between neighboring countries greatly impacted the mobile pastoralists, who were unable to move their livestock for grazing, marketing, and earning money. This exacerbated their already difficult situation occasioned by the COVID-19 pandemic, reducing opportunities for income generation. This limited movement led to a high concentration of livestock in pastoral areas on one side of the border, causing overgrazing and conflicts over agricultural land. All these acted to impact productivity and income.

The impacts of these recurrent shocks and hazards were rated differently by the respondents and respondents also adopted different coping strategies, as indicated in Table 1.

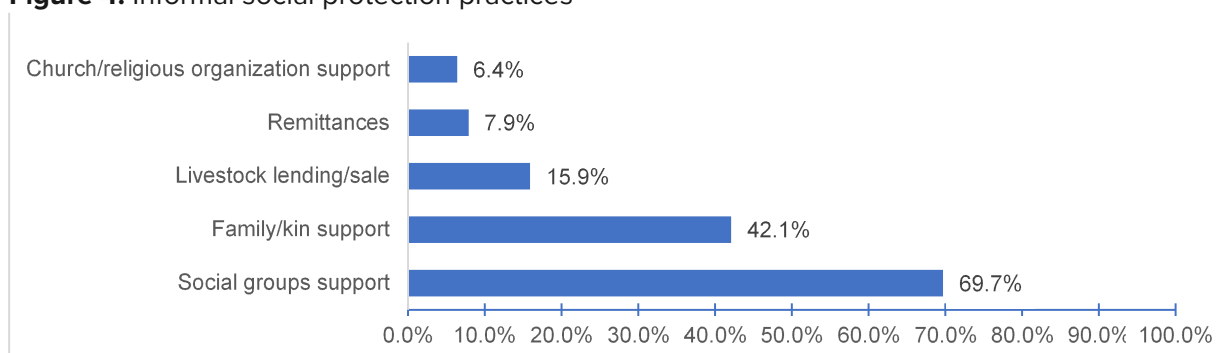
Table 1: Degree of severity of the shocks and coping strategies adopted

#	Shock/stressors	Degree of severity	Coping strategies adopted
1	Drought	Severe	❖ Migrate with livestock to search for pasture. ❖ Purchase pasture, hay, and livestock supplements.
2	Death of a family member	Severe	❖ Raise funds or other in-kind support available in the community to support the deceased family.
3	Sickness/diseases outbreak (human)	Moderate	❖ Migrate to other locations.
4	The outbreak of livestock diseases	Moderate	❖ Purchase livestock feed and supplements. ❖ Vaccinate animals to boost their health and immunity. ❖ Shift to crop production.
5	Floods	Low	❖ Migrate to other locations.
6	Poverty/unemployment	Moderate	❖ Migrate to other locations.

3.2 Informal social protection systems

Several forms of informal social protection exist within the study areas, as indicated in Figure 4. They include reliance on social groups (69.7%), reliance on family/kin (42.1%), livestock lending/selling (15.9%), reliance on remittances (7.9%), and religious organizations (6.4%).

Figure 4: Informal social protection practices



Generally, most community members are involved in various community groups or associations, such as farmers' groups, women's support groups, and youth groups. Moreover, 7.9 percent have relatives/friends/clan members upon which they can depend, especially through remittances. Some of the self-help groups that provide informal social protection services along the Kenya-Tanzania Oloitotok border include the Oloropil Women's Group, Naretoi Women's Group, Olomayiana Women's Group and Olooyuat Osilingi Women's Group in Kenya and the Lekichaa Women's Group, Umoja Imbirikani Women's Group, Tupoto Emaa Women's Group and Ilkipanik Self-Help Group in Tanzania.

Focused Group Discussions participants noted that they are members of support groups, such as farmers' groups, women's support groups, youth groups, and business associations. They often receive assistance from relatives, friends, and family members as well.

Further analysis of the data by gender suggests the following:

- ▲ Women, men, and youth similarly placed kinship-based support highest, as the most important informal social protection system.
- ▲ Men ranked kinship-based support higher than women, while women ranked self-help groups higher than men. Additionally, men valued livestock lending among kin significantly higher than women, reflecting the cultural dominance of livestock keeping in this pastoral/agro-pastoral community with higher importance placed on them by men, especially in a community where only men are allowed to own livestock.
- ▲ The high preference for kinship support tends to confirm that trust plays a key role in informal social protection mechanisms.
- ▲ Youth, rated church (or faith-based) support highly, well above any other characteristic, which was probably a reflection of the fact that the church plays a significant role in support of youth education in these pastoral-based environments.

Key actors in informal social protection in the cross-border region

Many people in the cross-border areas of Kenya and Tanzania depend on the informal economy for their livelihoods. Informal workers and economic units contribute to economic and social development through market and non-market activities; however, these are not protected, regulated, well-recognized, or valued. This leaves most informal economy workers and their households outside the benefit of most public policy.

Key actors in the informal social protection system in this border region include religious organizations, social groups (specifically women's self-help groups), livestock lending and selling organizations, and local cooperatives. This is progressively transitioning toward formal mechanisms, with informal groups entering into agreements with formal financial institutions to access loans and training support for their members. The growth and expansion of these informal systems point to the existing gap in social protection interventions for residents. It, however, provides potential entry points for the expansion of more adaptive formal social protection systems. Better integration of the informal system with formal systems may improve the ability of households to withstand shocks by protecting consumption, diversifying livelihoods (including more off-farm labour), and strengthening coping mechanisms.

3.3 Cross-border dimensions of informal social protection mechanisms across Kenya and Tanzania

Tanzania and Kenya are signatories to the East Africa Community (EAC) treaty. The treaty has ambitions (yet to be achieved) to ensure cross-border social protection coverage for all. Specifically, article 120 provides for the development and adoption of a common approach towards disadvantaged and marginalized groups, including children, the youth, the elderly, and persons with disabilities through education and training. Additionally, in its article 39 of the Common Market Protocol (2009) outlines the harmonization of Social Policies where the Partner States undertake to coordinate and harmonize their social policies to promote and protect decent work and improve the living conditions of the citizens of the Partner States for the development of the Common Market. Thus, at present, the two countries have formal social protection programmes such as Kenya's InuaJamii programme and the Productive Social Safety Net programme (PSSN) in Tanzania that cover their respective cross-border regions. The main challenge is the limited coverage of these programmes occasioned by a combination of factors such as a lack of awareness of social protections by the populations living in these areas and, limited resource/budget allocation to the government programmes.

Social protection in the East Africa Community states falls predominantly under the purview of individual member states. Each country provides strategic guidance on the provision and management of formal social protection hence, the difference between the formal social protection systems and informal social protection, particularly in the case of cross-border interactions of people and resources. While on one hand the practice of a cross-border lifestyle forms part of the population's strategy to reduce livelihood risks and threats and may lead to new opportunities including in social protection, at the same time, it has the potential to reinforce existing inequalities (between regions or within households) and lead to new types of inequalities. The current moment is an opportunity for governments to embark on a bold agenda for social protection systems that not only strengthen economic resilience but also respond to shocks. This calls for state and actors-actors involved in social protection along border lands to design, pilot, and propose recommendations for a sustainable transnational social protection system. The new system will help overcome challenges associated with variations in access to social protection across national and regional borders.

For effective social protection design and implementation, extending social protection legislation and its enforcement to the informal sector is key (ILO, 2018b), as are efforts to promote the portability of social protection benefits (Hagen-Zanker et al., 2018). Both are areas in which important steps forward have been made in recent years, but in which more remains to be done, including addressing the challenges to implementation and enforcement in practice.

Additionally, an unexploited potential exists to use new technologies to expand social protection to 'hard-to-reach' groups. The innovative use of technology platforms has proven to help tackle some of the administrative barriers encountered in serving these populations, including during the identification and delivery phases (Behrendt et al., 2019). Technology tools can also facilitate the portability of benefits across social protection systems and regions.

There is some way to go before cross-border social protection systems and programmes in borderlands do more than just offer some respite from destitution for the poorest and most vulnerable (Kabubo-Mariara and Kiriti-Nganga, 2013). Ideally, social protection systems should be 'transformative' and improve lives, as summarized in Figure 6 below.

Figure 5: The potential of social protection in transforming lives across borderlands



3.4 Role of informal social protection systems

Findings showed that participants used informal social protection systems to address the following social protection needs.

▀ Address income insecurity and strengthen livelihoods

The study's findings revealed that informal social protection systems played a significant role in not only helping in times of income insecurity but also in strengthening member livelihoods and promoting development. It emerged that informal social protection systems not only provided financial support to members during emergencies, and income shortages and subsistence support (such as paying school fees, medical expenses, and hospital bills, loss of assets, and sudden loss of livelihoods due to shocks), but members also used the money for purposes of strengthening livelihoods. The provision of soft loans from these systems plays a significant role in empowering their members. Some ventured into small business and investment opportunities and engaged in income-generating activities. Members were empowered to engage in activities they could not have otherwise. Thus, informal social protection systems play both a preventive and promotional role in social protection.

▲ Provide for children's educational needs

It was revealed that participants placed great value on their children's education. It was found that participants often met their children's educational needs through informal social protection systems, primarily from self-help support groups and other social protection mechanisms, such as kinship support. This was one of the most dominant ways in which informal social protection savings were used.



"When our children are sent home from school due to lack of school fees, the first thing we do is go to our group to borrow money to cover these fees and promptly send them back to school, unlike previous times when they would stay at home for longer periods as we struggled to look for the money."

- Male respondent, Imbirikani

Through the shared savings and money borrowed from the informal social protection systems (groups and kin), participants were able to pay the school fees for their children and to buy other required school materials especially when the children were chased from school due to lack of school fees and during the leaner months of the year when harvests were low. Church-based systems also largely supported educational needs by providing bursaries to needy students. This emphasis on education reveals how informal social protection systems promoted the transformative role of social protection.

▲ Enhance access to a broader social capital base

The study revealed that informal social protection systems that enabled savings accumulation enhanced member access to a broader social capital base. It was found that participants benefited from social support, even on matters that did not concern the social protection entities' business, which enhanced their sense of belonging and togetherness within their respective informal social protection systems.

It was further noted that because of the strong social capital base of informal social protection systems, participants benefited and enhanced their access to investment and livelihood opportunities through information sharing and informal education sessions.

▲ Strengthen livelihoods

Moreso, the study's findings revealed that informal social protection systems played a significant role in strengthening member livelihoods, which promoted the developmental function of social protection. It emerged that informal social protection systems not only provided financial support that members used for emergencies and subsistence support, but members also used the money for different purposes.

The study revealed that participants could venture into small businesses using the financial support they got from their respective informal social protection systems. This empowered the members mostly women as it enabled them to access finances that aided them to venture into major investment opportunities, they could not have otherwise had access to.

3.5 Livelihood outcomes from informal social protection systems

Informal social protection systems were reported to have yielded significant improvements in some of the most stubborn and problematic areas related to resilience building, particularly, education, health, and livelihoods. The study revealed that these gains were made possible by a cumulative investment in avenues for formal and informal social protection over time. Most likely, these results would not have been achieved under a programme providing temporary or sporadic benefits. Some of the outcomes are noted below.

▲ More self-sufficiency in households

The most common change reported was more self-sufficiency in households during periods of need. This was primarily a direct effect of the assistance in cash or kind afforded to the individuals. Households were able to meet their basic needs in times of stress due to informal social protection mechanisms available within communities. Study participants reported that their households reduced the need for dry season migration and no longer had to undertake large-scale migration like before during droughts because of the multiple streams of informal help they were receiving from social protection groups that had taken root in the community, including in-kind support from relatives across the border in Tanzania/Kenya who availed farming and grazing lands.

▲ Expanded livelihood opportunities

It was reported that informal social protection mechanisms made households less likely to need to pursue less-preferred livelihoods, such as collecting and selling firewood (women); making and selling charcoal (men and youth); working on another people's land (women and men), and working as watchmen in urban areas (men and youth).



"Before I depended only on livestock, and I had problems when drought hit. I would have to move very long distances to other people's farms, as far as Tanzania, to get grazing land for pasture. We formed an association to market tomatoes and now I also farm using irrigation where I get extra income that supports my household during periods of stress. I have my food to eat at home. I am free from hunger and I am independent."

-Male respondent, Namelok

Women reported that their livelihoods have expanded, and they now engage in income-generating activities, such as the delivery of milk to local dairy cooperatives, engaging in beadwork that they sell as a group to far-flung places such as the capital city and even overseas, purchasing and maintaining small herds of oxen, milking cows and goats and farming commercial produce, like tomatoes.

This was not only an immediate effect of their group activities and pooled financing and distribution to members but also external support to groups through training and inputs, such as seeds from nongovernmental organizations, government, and international development partners.



"Our land has brought us food to eat and income. Now we have something to eat and can save money in our women's group for future use or to cater for emergencies."

-Elderly female respondent, Ichalaai

▀ Increased household productivity

Productivity per household was reported to have increased. Women and men reported farming more land. This was largely due to savings they acquired through participation in self-help and/or kinship groups, which enabled them to pay more farmhands to till the land and bring more land under production.

Women and men across several communities reported that the income security afforded by their self-help groups enabled them to focus on grander livelihood activities, such as income-generating activities including farming and marketing, milk production and marketing, and bead making rather than pursuing other daily activities to provide food and sustenance for their families.



"I have only been a member of our self-help group for one year. But still, I got more yield from my small piece of land and managed to get more money by selling through our group than through exploitative middlemen. So, this year, I plan to plant one additional acre of tomatoes."

- Male respondent, Imbirikani

▲ Social cohesion and conflict reduction

Communities described with warmth the new friendships that were formed from working together in informal social protection group settings. Women participants particularly described how there was now less conflict between themselves, across the border, and among villagers and that the informal groupings were good forums to resolve conflicts. Thus, social networks formed through the groups not only enhanced support, but also strengthened social cohesion, lessening tensions, and conflicts.

3.6 Challenges affecting informal social protection systems

The study found that several emergent challenges face informal social protection systems and reduce their effectiveness and efficiency.

▲ High levels of poverty

Increasing poverty among different communities and households is weakening the informal social protection systems. Despite traditional support systems remaining an important form of social protection, poverty continues to compromise the effectiveness of the systems. Growing levels of poverty stress the ability of the extended family system as they may now not have adequate resources to mobilize in support of needy members.

▲ Poor management

Poor management because of the informality of activities leads to poor governance and leadership, a lack of clear operational structures, low attendance at meetings, defaulting members, poor record keeping, and conflict among members.

▲ Environmental shocks and stressors

Prolonged droughts have made households migrate to different locations in search of pasture and water and limited the ability to hold regular meetings. Recurrent drought events have led to massive losses in livestock numbers which were the primary source of living. This has led to increased dependency and destitution because many family members now depend on fewer livestock.

Additionally, the outbreak of diseases, such as COVID-19, greatly affects the community due to the inability to access markets across the border for farm produce, such as livestock and crops.



Urbanization and changing social belief systems and priorities

Due to increased urbanization, individuals who had been members of self-help groups abandoned them once they obtained formal employment and moved out of the communities or villages (the same occurred with individuals who moved away to open businesses elsewhere).

Urbanization has had significant consequences for many aspects of social, political, and economic life and consequently changed the social and cultural systems. The growth of urban centres has gradually weakened the social support system and ties of individuals to families in rural areas. This has further affected the traditional values of collectivism and community care. As a result, individuals prioritize their personal socio-economic development with regard to the priority needs of their kinsmen/women that are traditionally addressed collectively.

Emerging lessons

- While an essential part of community support, informal social protection is not adequate in dealing with major risks and shocks that affect large members of the community at the same time, such as droughts, floods, and pandemics. And it is often the most vulnerable members who are least able to rely on others for informal social protection in times of need.
- In the face of changing social, economic, and environmental dynamics, informal social protection systems are increasingly weakening in their ability to protect the poor and vulnerable. Pressures include widespread poverty and growing inequality; risks and shocks; increasing integration into cash economies; demographic transitions.
- Formal social protection has a unique and increasingly important role to play alongside informal social protection. Formal social protection can address shortcomings in informal systems by enhancing the capacities of informal systems and distributing resources according to needs and rights without requiring reciprocation. Formal social protection can also plug the holes in and bolster informal protection systems when they are under stress, such as during risks and shocks.
- It is important to note that formal social protection systems do not generally crowd out or compete with local support systems. On the contrary, formal systems can build the local capacities of informal systems. Government-run formal systems are especially useful for breaking down patronage and structural inequalities. Indeed, formal social protection systems can enable poor individuals to build their social capital and increase access to informal networks. The impact of formal social protection systems however depends on their design and social context. They can reinforce informal systems by ensuring that the distribution of resources is fair and just according to local norms and values. Their design should not undermine informal systems by creating social tensions.

Opportunities for strengthening informal social protection systems

The study identified the below opportunities for strengthening informal social protection systems in cross-border areas.

- Integrate informal social protection systems with formal mechanisms:** Formal social protection systems are often inadequate, do not offer complete coverage, and inevitably exclude parts of the population, leaving cross-border inhabitants dependent on informal social protection mechanisms, despite increasing social and economic challenges that weaken these mechanisms. This makes the development of inclusive, sustained, predictable, and formal social protection mechanisms critical. Formal social protection initiatives should take informal

mechanisms into account and build on (rather than substitute) them as they are often beneficial, culturally driven, and sustainable solidarity mechanisms. Formal social protection can enhance the capacities of and address the shortcomings of informal systems, and bolster them when they are under stress, from risks and shocks.

▀ **Strategically engage with government and policymakers for the provision of reliable, comprehensive, and timely social protection support:** The success of an adaptive, context-specific, multi-layer social protection system is a product of a comprehensive long-term strategy allowing for innovative financing mechanisms, scalability, and political commitment complemented by adequate institutional and administrative capacity. Comprehensive social protection requires not only sustainable financing but sustained political commitment, which must be driven from below (by citizens and their groupings) as much as from above (by governments and international development partners). This necessitates continuous strategic engagement and support to government policymakers and relevant government departments to guarantee sustainable social protection schemes based on political, legal, and social contexts and to scale them up in the long term. Additionally, this requires active leadership and management of national dialogues to help shape policies that respond to achieving broader development objectives of equity and social inclusion that remain a major cross-border social policy challenge. These policies are critical in guiding government investments towards scaling equity and social inclusion, which remain a major cross-border social policy challenge.

▀ **Build the capacity of informal social protection groups on financial management skills and group dynamics:** In addition to providing support to individuals and families in dealing with life-cycle vulnerabilities and enabling poor and vulnerable people to acquire resilience to respond to crises and shocks, comprehensive social protection should also aim to explore and strengthen the application of indigenous knowledge in 'new' systems and build human and social assets, while stimulating the inclusion of individuals and families in the productive sector in a transparent way. As such, the provision of a combination of a comprehensive social protection system, life skills training, establishment of sustainable micro-enterprise, and mentorship have the potential to facilitate the transition of informal social protection to the formal sector. These options should be explored and strengthened to enhance socio-economic investment opportunities in the borderlands.

▀ **Partnerships and collaboration:** In the face of changing social, economic, and environmental dynamics, informal social protection systems are weakening in their ability to protect the poor and vulnerable. However, working with local governments (district or county) and other groups (in a cooperative framework) has proven to be an effective pathway for change toward scaling up benefits at different levels and by different actors in the sector. Therefore, strategic policy and programmatic partnerships can play a crucial role in ensuring the success of the adaptive social protection conceptual framework as part of a long-term plan to harmonize the fragmented formal and drained systems since piecemeal approaches to social protection have proven to have little efficacy.

Policy recommendations for strengthening informal social protection systems

▀ **Embed access to social protection using an integrated approach to facilitate the transition from the informal to the formal economy.** Develop and extend integrated, coordinated, and comprehensive social protection coverage as an important component of grander strategies to facilitate the transition from those supported under the informal to the formal economy. This guarantees access to a basic level of protection and avoids the exclusion of vulnerable low-income groups in the informal economy. In the longer term, extension of formal contributory coverage and the building of national social protection floors should be complemented by efforts to build and strengthen non-contributory schemes.

- **Promote a comprehensive and integrated strategy for the extension of social protection coverage for all.** The extension of coverage to vulnerable populations along cross-border regions should be part of a comprehensive and integrated national social protection strategy, led by the respective governments. The comprehensive strategy should address the various barriers to social protection coverage, provide coverage solutions adapted to unique intersecting needs and facilitate the transition of border communities toward the formal economy. Specific emphasis should be placed on: ensuring sound administration; the universality of protection; the adequacy and predictability of benefits; financial, fiscal, and economic sustainability; and non-discrimination, gender equality, and responsiveness to special needs. The strategy should incorporate equipping the target population with financial skills and life skills to grow the financial capacities of informal social protection systems. Further, the strategy should adopt a rights-based approach to social protection grounded in human rights and international social security standards.
- **Develop the applicable legislation and institutional arrangements with established coordination mechanisms.** Since the targeted populations are based in different countries, it is important to clarify the applicable legislation and institutional arrangements to ensure progressive sustainable investment in inclusive social protection across borders (Behrendt and Nguyen 2019). Given the multi-faceted nature of poverty across borders, as elsewhere, the process requires attacking the challenge on many fronts and the involvement of many stakeholders. A policy framework for harmonization and sustainability of a resilient social protection agenda and intervention should be holistic and, in the words of Carment (2003, 407), hinges on “getting the analysis right.” It is suggested that UNDP spearhead support for this process so that collaboration of stakeholders and the creation of a congenial policy environment all aim at the sustainability of cross-border social protection interventions. Providing for social protection in national and regional governments' legal and regulatory frameworks plays an important role in ensuring programmatic action is taken against poverty and socioeconomic vulnerability.
- **Design and implement adapted social protection solutions to meet the priority needs of cross-border populations.** The extension of social protection coverage in border regions (among others) should not be perceived only as an ex-post, short-term measure but also as an important component of an entire national and regional livelihood support process. It requires a comprehensive understanding of the situation of the different target groups, their current social protection gaps, and needs, and the different factors that contribute to their vulnerability. Besides providing support to individuals and families in dealing with life-cycle vulnerabilities or enabling poor and vulnerable people to acquire resilience to respond to crises and shocks, social protection should be aimed at building human and social assets while stimulating the inclusion of individuals and families in the productive sector in a transparent way. As such, a combination of social protection, life skills training, the establishment of sustainable micro-enterprises, and mentorship programmes, among other strategies, have the potential to facilitate the transition of informal social protection systems to the formal sector.
- **Build and resource broad and representative networks and platforms for appropriate social protection programming.** Social protection needs to be seen as a long-term investment that enhances productive capacities and addresses inequalities at the intra-household and societal levels. Therefore, a multi-stakeholder approach, involving governments, development partners, the private sector, and member organizations, is urgently needed to call for the extension of social protection systems to effectively address rising poverty, gender inequality, accessibility, and other risks among target populations. A collaborative multi-stakeholder

approach should be geared toward gradually building empowerment among targeted groups through organizing and equipping them with sufficient voice and bargaining power to enter national dialogues that help them shape policies that suit their local circumstances and livelihoods. This is necessary to achieve the broader development objectives of equity and social inclusion that remain a major cross-border social policy challenge.

- **Strengthen synergies across informal and formal social protection systems.** It was found that existing formal and informal social protection systems and other policies, including climate change adaptation policies and programmes, are not integrated, but instead run parallel to each other. This means that formal social protection interventions must have a meticulous prior understanding of potential synergies with the social factors involved in informal social protection systems. Emphasis should be put on the synergy between informal and formal social protection systems to support improvements in the management of existing formal systems as well as maximizing their supplementary roles with informal systems. As such, strengthening formal social protection mechanisms stands to benefit more poor and vulnerable populations if they acknowledge and build on local experiences and cultural norms around reciprocity and mutual support. Strategies that recognize and enhance these synergies seem to offer the greatest potential for a positive impact on vulnerable populations facing multiple interconnected risks.
- **Governments and development partners should support the development and implementation of comprehensive strategies for the extension of social protection coverage in cross-border regions to support vulnerable groups.** Targeted research, innovative financing mechanisms, and strategic awareness-raising of formal social protection systems among cross-border communities are critical for extending social protection coverage and facilitating transitions to the formal economy. Overall African countries require technical assistance (both financial and technical management support) to develop comprehensive national and regional strategies and policy guidelines to overcome the various challenges associated with extending social protection coverage, including legal barriers, administrative barriers, financial barriers, lack of trust and barriers related to weak compliance and incentives. In most cases, a combination of measures will be required to address different barriers and offer an effective, equitable, and sustainable solution.
- **Development partners to support the adoption and scale of information communication technology platforms as critical to efficient ways of extending the expansion of social protection to these populations.** Comprehensive social protection strategies and programmes can support demand for, access to, and utilization of ICT technologies (OPM, 2021) in supporting populations living across borders to wholly benefit from formal social programmes. For example, the adoption and roll-out of social registries (as comprehensive databases for government-led social programmes), management information systems (for managing, monitoring and reporting on the programmes) and use of mobile-based applications like Mpesa (for disbursement of funds) as key platforms to support awareness creation, registration, managing programme administrative activities as well as monitoring, reporting and learning have proved to be efficient and cost-effective platforms for scaling social protection within and beyond country borders. These, supported by a fully digitalized social protection system have worked in Kenya, Tanzania, Brazil, India, Peru, etc. Their potential remains to be maximized in the social protection sector.

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