

Does Community Saving Foster Conflict Transformation? The Debate and Evidence from Kenya's ASAL Counties of West Pokot and Turkana

Final Research Report

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1.0 Background and Rationale

The 21st century has dawned with a new wave of threats to global peace and security. These threats, according to the Global Peace Index for 2019, include terrorism and internal which conflict have been the greatest contributors to the deterioration global peace (IEP, 2019). Kenya, with the exception of the 2007/2008 post-election violence, has long been viewed as a relatively peaceful country in the Horn of Africa (Modi and Shekhawal, 2008; CIPEV,2008; Andreassen et al. 2008). However, contrary to this general perception, there are notable areas in the country that have been bogged down by protracted conflicts as well as violent terrorism (Botha, 2014; Lind et al., 2015). For example there are peace and security concerns associated with the drought prone arid and semi-arid areas (ASALs) of West Pokot and Turkana counties, which can be considered as "fragile and conflict-prone and -affected regions," (Wagner and Sattelberger, 2017; OECD,2018).

Although, it is very difficult to generate accurate figures on the human toll in this ASAL areas, several studies point out to the fact that the incidence, gravity and intensity of the peace and security concerns have all increased in recent years, with near-daily litany of violence (Adem et al., 2012; Greiner, 2013; Devine, 2016) dating back to pre-colonial time (Lamphear, 1988). Hardly a week elapses before the Kenyan media reports inter-ethnic cattle raiding and skirmishes among these communities, resulting in enormous loss of lives, wanton destruction of property and displacements (Ruto et al 2004). These occurrences also undermine the resilience, wellbeing and development prospects of families, communities and entire societies in the region and the country at large (Greiner 2013; Rohwerder, 2015; Devine, 2016).

It is not possible to discuss the state of fragility, conflict and violence (FCV) in West Pokot and Turkana, without first making reference to Pastoralism or what Herskovits (1926), calls as the "cattle complex". The two counties derive their names from the two dominant local communities that live in them, namely, the Turkana and Pokot, both of whom practice pastoralism as a source of livelihood. The type of pastoralism is mainly nomadic transhumance, which is characterised by mobility, communal land ownership, large and diverse herd sizes, and herd separation and

splitting (Opiyo et al 2011). Statistics tell us that, demographically West Pokot county has a population of 621,241 (1.31%) while Turkana county has a population of 926,976 which is 1.95% of the total population of Kenya (47,564,296) going by the 2019 national census (GoK, 2019).

Apart from being conflict prone, the pastoralist community is largely marginalised. They have a collective attachment to geographically distinct habitats and rural margins, places that are geographically or politically distant from national governments and the international investment decisions that drive new development (Oxfam,2008; McSherry and Brass 2008). West Pokot and Turkana counties are often food insecure and associated with high levels of vulnerability. According to available literature, service provision in pastoral areas is less developed than in other areas, with low health and education indicators as compared with other parts of the country (Morton, 2006; Waller, 2012).

This study does not attempt to comprehensively review the causes of fragility/ protracted conflict; but rather to highlight how community savings foster conflict transformation. There has been a long-standing interest in the causes of the conflicts. Numerous scholars and strategic studies analysts suggest that causes of the widespread insecurity in the region, which appear highly complex and multi-layered. Existing evidence , show that insecurity in these regions tends to be exacerbated by the illicit proliferation of small arms and light weapons (SALW) (Mkutu, 2008; Mahmoud, 2011; Schilling et al, 2012) and manifests itself in the form of: "rustling" and "raiding" (Markakis 1993); ethnic intolerance (Eaton, 2008; Dowd & Raleigh, 2013; Okumu, 2013). To a large extent, Long-standing issues also remain in terms of boundary disputes and territorial claims, crippling poverty, underdevelopment, and marginalisation, displacements and massacres (Kaimba et al. 2011; Schilling et al. 2012; Sharamo, 2014).

Others point to the issue of competition over scarce and diminishing water and pasturelands (Glowacki and Gonc 2013; Gleditsch, 2013). Yet, other scholars such as Sharamo, (2014) Mathew and Boyd (2014) and Okumu, (2017) suggest that weakened traditional governance systems; breakdown of intercommunal social contracts; elders' loss of control over the youths; the persistence of moran (warrior) culture; and politicisation of peacemaking processes have also gained traction in explaining the increasingly intractable nature of the conflicts.

Of course the study will not be breaking new ground in stating that the protracted conflict has a female face, which largely affects women and girls. Although there has been limited systematic documentation of the effects of violence on women and girls, some points can still be made. Seifert (1993) notes that conflict in most pastoral communities is often associated with violence been meted out upon women and girls. If we go back to history, this was not the case as it was taboo to kill (Mkutu 2008) or harm women and children during cattle raiding episode. Muntet (2016:9) contends that today's raiding has turned into a bloody slaughter of people given that it's mainly now exclusively planned and executed by small independent groups of young men.

Community elders who traditionally were the chief decision makers are sidelined, and are no longer part of the mediation and planning of raids. For young girls, it should perhaps come as little surprise that conflict is associated with the risk of being raped or kidnapped, which creates the pressure for early childhood marriages once a girl is abducted. This means that an abducted girl's pursuit of education or the security provided by the nuclear family is abruptly cut off. This then leads to the loss of their negotiating power or social status in general (Eriksen and Lind, 2005; Gichohi, 2016; Devine, 2016).

Under the above circumstances, a prominent question that guides this study is: how community savings initiatives contribute towards conflict transformation? Still another key question emerges at this point is: why do we focus on community savings? It goes without saying that the increasing threats presented by the protracted conflicts and continuous state of fragility take place at a time when Kenya is making headlines and emerging as a globally recognized leader in financial inclusion, going by the recent Brookings Financial and Digital Inclusion Project (FDIP) report (Lewis *et al* 2017). What is behind this success? Literature shows that accelerated transformation in micro-finance and its associated services is revolutionising the lives of traditionally marginalized groups, such as women, who in most cases lack alternative sources of income (Karlan, 2007; Kato and Kratzer, 2013). This is mainly manifested by grassroots community savings groups, popularly known as *Chamaas*.

With growing recognition of the cross sectoral nature of the field of peacebuilding, as it is now being integrated across diverse sectors ranging from technology, to humanitarian relief and security, creating what Zelizer (2013) terms "integrated peacebuilding", the appropriate question to ask then is: How important is the microfinance revolution? Most strikingly, one concern that the study set out to examine is, when traditionally marginalized groups, especially women have understanding of, and access to financial services - secure savings and credit, can they help to break the cycle of protracted conflicts? This study is devoted to examining these questions, by taking a closer look at community savings in Kenya's ASAL counties of West Pokot and Turkana.

Why is such a study necessary? The study notes that despite the centrality of community savings, as evidenced by key policy regulatory and institutional frameworks (including the national development blue print -vision 2030) which views community savings as informal social protection systems (Devereux et al 2013); this topic remains under- researched. Apart from (Ardener,1964; Endeley and Thompson, 2007; Steinert, Zenker, et al.2017), there is a limited understanding and appreciation of community saving schemes as a tool for enhancing conflict transformation.

Against this background, much still needs to be investigated in order to emerge with a more nuanced analysis and evaluation of the role of *Chamaas* in conflict transformation. The upshot of this is that, through empirical research, data on the relevance of *Chamaas* as a viable pathway for personal, relational, structural and cultural changes will be elicited. The study examines the role

and contribution of women in these *Chamaas*. The researcher argues that women are essential players to the construction of safer and more resilient communities, as they employ pragmatic long-term practices that facilitate wide scale social change in diverse social economic sectors, which are defining elements of sustainable peace. Therefore, this study assumes that *Chamaas* have the potential to contribute towards economic and livelihood strengthening and also assist in fostering social cohesion and addressing security challenges.

This adds to existing peace and conflict literature, particularly by documenting how community savings initiatives contribute towards conflict transformation. It also informs how community savings can be refined, optimised, mainstreamed and scaled-up to other fragile/conflict prone areas. It does this by providing valuable insights to grassroots community based organizations; Non-Governmental Organizations (NGOs), private sector actors and policy-makers among other community stakeholders in designing transformative “infrastructures for peace” for enhanced conflict transformation. Among other development aspirations, the study’s arguments are in line with the attainment of national development goals such as the devolution agenda, vision 2030- the country’s development and economic blue print (GOK,2007), the United National Security Council Resolution (UNSCR) 1325 and lastly and the Sustainable Development Goals (SDGs) in particular, goal 16 on peaceful, just and inclusive societies.

1.2 Research Objective and Questions

Looking beyond the economic wellbeing, the underlying objective of this study was to examine how community savings initiatives (popularly known as *Chamaas*) contribute towards conflict transformation in the ASALs of Kenya’s Counties of West Pokot and Turkana. In so doing, the study sought to inform changes in policy and practice, at the local, regional and national levels, so that the largely pastoral communities are better equipped to face the peace and security challenges in the future.

Specifically, the study sought to address the following pertinent questions:

- a) To what extent and under what conditions do community savings initiatives contribute to conflict transformation and strengthening of social cohesion among the people living in arid and semi-arid areas of Kenya?
- b) How do current community saving initiatives, currently incorporate the needs of traditionally marginalized groups, especially women?
- c) What are the challenges facing community savings initiatives as an essential tool for conflict transformation?
- d) Based on the study of community savings schemes, how can the quest for livelihoods and economic empowerment be combined with the promotion of sustainable peace?

1.3 Conceptual and Theoretical Clarity

1.3.1 Community Savings

In recent years, the concept of *Chamaas*, synonymous with Self-Help Groups (SHGs), peer groups, informal cooperatives societies has received increased critical attention within the social economic development discourses going by the works of Chitere, (1988); Goetz & Sen Gupta, (1994) and Mansuri and Rao, (2013) among others. But what are *Chamaas*? Are there different types of *Chamaas*? The study notes that the concept remains ambiguous, with differing definitions, parameters, applications, and characteristics .

For instance, according to the ILO (2012), *Chamaas are* an entity like a cooperative, especially a women-only cooperative, that empowers women and gives them a feeling of solidarity and unity and this in return gives them the strength and stamina to overcome cultural constraints and also encourages them to take actions they wouldn't have taken otherwise.

The groups are said to enable women pool their resources together, influence their lives and those of their families (Were, 1985). This assertion is further stressed by Kabeer (1999) and Narayan (2005) who suggest that when women engage in collective efforts with others, it gives them self-confidence, independence, and a strong voice and ability to make life decisions, choices and question cultural norms and gender structures. Suguna (2006) claims that a women group is a small economically homogeneous and affinity group of rural poor which is voluntarily ready to contribute a common fund to be lent to its members as per group decision, which works for group's solidarity, self-group, awareness, social and economic empowerment in the way of democratic functioning.

Back to the fundamental question: What are *Chamaas*? This study adopts one of the best brief attempts in defining *Chamaas* by Johnson and Sharma (2004) who notes that *Chamaas* builds on the Rotating Savings and Credit Association (ROSCA) methodology wherein groups of people pool their savings to have a source of lending funds: members make an agreed minimum amount of savings contributions to the pool and can also borrow from it during regular meetings on a rotational basis. The Village Savings and Loan Association (VSLA) initiated by CARE International; Saving and Internal Lending Communities (SILC) by Catholic Relief Services and Saving for Changes (SfC) promoted by Oxfam/Freedom from Hunger are the best-known models. The members, who vary in size, from a minimum of 15 members to a maximum of 35; are often linked together informally and tend to include families, friends, and social networks based on common bonds, such as tribe, neighborhood, or age (Endeley and Thompson, 2007).

1.3.2 Theoretical Clarity

The study is guided by the conflict transformation theory. From the reading of the available literature, conflict transformation is a relatively new theory that has now become an integral part of the lexicon used within the broader field and practice of peace research and conflict resolution. The theory is ascribed to Lederach (1995; 1997 Miall2004). It is however drawn from the earlier theories of conflict escalation, conflict management and conflict resolution (Galtung, 1995; Rupesinghe, 1995; Spencer and Spencer, 1995; Väyrynen, 1991).

In the words of Christopher Mitchell, Professor Emeritus of conflict analysis and resolution at George Mason University, in his 2002 essay *Beyond Resolution: "what does conflict transformation actually transform?"*. Lederach (1997) proposes central and guiding conceptual elements of this process as marked by changes in the personal, structural, relational and cultural aspects of conflict. Supporting this view are Bush and Folger (1996), Curie (1971), Assefa (1993), Rupesinghe (1995) and Michelle (2002).

Transformation at personal level involves strengthening peoples' capacity to resolve conflicts. At this level, transformation is expected to restore individual sense of their ability to handle conflicts and a willingness to search for durable peace (Bush and Folger, 1996: Mitchelle, 2002). In the context of this study, how are the *Chamaa* meetings/trainings positioning members to search for durable peace?

At the relational level, conflictual relationships between rival groups are expected to be transformed into peaceful relationships. This relationship is characterized by co-operation and mutual efforts to resolve conflict (Curie, 1971: Assefa, 1993). In this case, this study investigated how enhanced interactions through *Chamaas*, would reduce prejudice towards each other.

The structural dimension links conflict to the political, economic and social structures in the community. Transformation of these structures is aimed at fostering the meeting of basic human needs and participation in decision making by community members (Lederach, 1997: Rupesinghe, 1995). This dimension is important in understanding women participation in decision making at household level including participation in peacebuilding at communal level.

From cultural dimension, transformation involves understanding how culture affects conflict. It involves identification of cultural patterns that contribute to conflict formation and those that can be harnessed to facilitate the cessation of conflict (Lederach. 1997). In this respect, the dimension helps provide answers on how cultural aspects such as intermarriage, tying of the traditional rope (leketio) and pastoralism are being harnessed by savings group members to foster conflict transformation.

To this end, while there are notable deficiencies such as who are the actors involved and the what is the duration of the conflict transformation process, the conflict transformation theory is apt and

relevant in examining the role played by community savings in conflict transformation in Kenya's ASAL Counties of West Pokot and Turkana.

1.4 Methodology

The study was informed by both secondary and primary data sources. The secondary sources included a review of literature sourced from articles in academic textbooks, popular writings, conference proceedings, peacebuilding journals; which provided the foundation for the argument being advanced and later primary data sources that captured both qualitative and quantitative data including numerous transect walks; 30 semi-structured interviews; 6 Focus Group Discussion (FGDs); non-participant observation and 6 key informant interviews. Primary data was collected in the period of July 2019. The small number of interviews conducted may impose limitations on the generalisability and reliability of the conclusions drawn, however, the research aimed to capitalise on the benefits of obtaining rich, in-depth qualitative data on perceptions and experiences of community savings as a tool for conflict transformation. Future research should seek to expand the scope of the perspectives gathered.

1.5 Ethical Considerations

Prior to the commencement of this study, the researcher has involved himself in undertaking courses on research ethics, as a form of strengthening awareness on this important matter. The researcher also received ethical approval from a local Ethical Review Board, namely Daystar University, and a copy of this approval is attached as an Annexure to this report.

The researcher also applied for and received a research permit from the Kenya National Commission for Science, Technology and Innovation (NACOSTI), see annexure. This country clearance authorises the researcher to conduct the research in Kenya. Importantly the researcher was closely supervised and supported by his mentor (Martha Mutisi, IDRC) and the Programme Leader for Governance and Justice (Colleen Duggan, IDRC). In addition, the researcher observed ethical research standards and requirements of IDRC's Advisory Committee on Research Ethics (ACRE).

2:0 The Rise of Community Savings in Kenya

Understanding the role of community savings in conflict transformation has to start with appreciating the past. Looking back in history, where did these community savings originate? It is hard to pinpoint exactly when the *Chamaa* phenomenon began though so much has been written on the subject (Chitere 1988; Ahlberg, 1991:119; Gathigi, 2000: 1; Ndumbu, 1985:129; Pala et.al., 1978: 74; Kabira and Nzioka, 1993; Njuguna, 1993: 5; Mbugua 2017). These sources indicate that the impetus for community savings in Kenya has been internal and embedded in the country's history. Significantly whereas there is a growing body of literature on *Chamaas*, still little has been written as to the extent to which the *chamaas* contribute towards conflict transformation, more so from the context of West Pokot and Turkana counties of Kenya.

Accordingly, this section looks at the development of community savings from the broad context of the social economic and political changes that Kenya has witnessed since pre-colonial to present time. To preface this section, Ndambuki (2010), offers a word of caution by noting that the history of women's groups actually pre-dates the feminist movement. Distinguishing between the two is complicated by the fact that in everyday talk and literature, both are referred to as "women's groups", even though they have different projects. This study restricts itself to the term women's groups as used to refer only to rural women's self-help groups or *Chamaas*.

In the pre-colonial era, there is compelling evidence which shows that Kenya's traditional culture, like any other traditional African society, was predominantly patrilineal and deeply patriarchal (Odinga, 1967). In this environment, men were the predominant force and women were largely subordinate to men, tasked with the reproductive roles (House-Midamba, 1990). Pushed by the need to resist and out-manoeuvre the rigid patriarchal ideology, it is important to acknowledge that women started organizing themselves in groups focused on self-help, merry-go-rounds, and general welfare such as the Ngwatio among the Agikuyu, Mwenhya among the Akamba, Saga among the Luo; Bulala and Buhasio among the Luhya; Amasaga or Ebisangio among Abagusii, just to mention a few (Boserup, 1970; Njuguna, 1993; Karega, 1995; Peterson, 2001).

What is clear is that it ultimately paved the way for the establishment of grassroots women groups that promoted principles of self-reliance (Moon, 2011) as members engaged in a reciprocal manner in activities such as clearing of bushes, planting, weeding crops, harvesting, building houses and herding small livestock equally with men (Mbithi and Rasmussen, 1977; Wawire & Nafukho, 2012). In fact, according to Nyataya (2016), such groups have always existed in most of Kenya's cultural groupings, usually along kinship lines, for the purpose of sharing or celebrating occasions such as births, deaths, marriages.

There seems to be contesting views on the effects of colonialism on women groups. Literature on liberation movement, dealing particularly with feminist issues, opine that colonialism undermined women's power (Amadiume, 1987; 2000; Kanogo, 2005; O'barr, 1985; Adhiambo-

Oduol, 2001; Wacker, 1997),. Specifically Adhiambo-Oduol (2001) argues that colonialism disrupted the clearly defined roles that existed in pre-colonial societies in Kenya, giving less value to women's status. For similar reasons Amadiume (1987; 2000), notes that economic changes in colonial times undermined women's status and reduced their political role such that these patrilineal tendencies persist today to the detriment of women.

Ndeda, (2002); Chitere, (2012); Asami, (2012) suggest that traditional self-help efforts were encouraged and promoted by the British colonial administration in the form of betterment or community development work. This was done, for example, by establishing and supporting schools in areas that had not been reached by the colonialists. Ndeda (2002) adds that part of the motivation to encourage and promote the women groups was the realisation that African women were lagging behind African men in development. Further literature argues that the self-help movements were characterized by intensive training efforts of African women leaders by the whites and formation of women's clubs (another name for women's groups) whose main activities were home crafts (spinning and weaving), home, and community improvement (Chitere, 2012). Both arguments inform our understanding of the development of chamaas.

Increased numbers of "clubs" during this period led to the formation of the National Women's Organization- Maendeleo ya Wanawake in 1952 (MYOW) (Kwon, 2016); as a national coordinating organization, meant to promote the advancement of African women; with an initial focus of strengthening women's capacity to generate income and manage their households (Kiragu, 2006; Wawire, & Nafukho, 2012). Another women's organization that had a national representation was the National Council for Women in Kenya (NCWK), which was established immediately after Kenya's independence in 1964. Its main purpose was to strengthen and unite women's organizations at the local, national and international levels (Kiragu, 2006). NCWK played a pivotal role in coordinating NGOs in preparation for the Beijing Conference of 1985. The Beijing conference was a platform that emphasized that "women's equal participation," in decision making is not only a demand for justice or democracy but can also be seen as a necessary condition for women's interests to be taken into account. Without the perspective of women at all levels of decision making, the goals of equality, development and peace cannot be achieved.

A striking development since the attainment of independence from Britain in 1963, is the blossoming of women's organizations in the country. Particularly, in the 1970s, the women groups grew rapidly and expanded quantitatively. For example, in 1972 there were 2805 women's groups with 126 150 members and later in 1986 the estimate figure was 15 000 groups with 550 000 members (Monsted, 1975) cited in Chitere, 1988: 50). By 1990, Nyataya, (2016) reports that the number of women's groups registered with the Department of Social Services, Government of Kenya, was about 29,235 with a membership of 1,135,950. While by 2000, statistics tell us that Kenya had more than 30 000 women's groups (Khasiani, 2000).

Monsted (1978: 3, cited in Chitere, 1988) attributes the increased numbers to the fact that women were quick to realize that political independence did not translate into socio-economic improvements for them and their immediate families, an assertion closely shared with (Khasiani and Njiro, 1993:43). This was reflected in the reduced aid from the independent government towards women activities. It was out of this predicament that new groups emerged distinct from the previously dominant self-help associations. Ouko (1985), notes that women groups' organizations were viewed as an integral part in the entire Harambee movement popularized by the late president Mzee Jomo Kenyatta and upheld by the subsequent regimes.

During that time, the groups formed can be characterized by self-help concerns with little attachment to the central government, case in point is the Green Belt Movement, one of the first truly worldwide, grassroots, self-help organisation, initiated by Nobel peace Laureate Wangari Maathai. Nyamwange and Hyma (1993) use the NGO to illustrate women groups' involvement in household, farming and management of local resources using a case study of Kiambu District in Central Kenya. The Green Belt Movement in Maathai's words 'has over the past 30 years shown that sustainable development linked with democratic values promotes human rights, social justice and equity, including balance of power between women and men' (2004: xvi). In her view, the 2004 Nobel Peace Prize winner holds that although the work of grassroots groups, especially women's groups, did not always make headline news, it did make a difference.

To this far, and as earlier alluded to, understanding how community savings contribute towards conflict transformation, has to start with a deeper appreciation of the past, without which, much of the story will remain untold.

3.0 Findings and Discussion

3.1 Extent to and conditions under which community savings initiatives contribute to conflict transformation and strengthening of social cohesion

From the women who have organized themselves into Village Savings and Loan Associations (VSLA); to Saving and Internal Lending Communities (SILC), Saving for Changes (SfC); and all models of community savings; a range of strategies have been devised, adopted and developed in a way to foster conflict transformation in the study areas. Meeting and interacting with some of the community savings groups during the field research, one can realize how they are harnessing the transformative power of their local social networks to proactively create innovative and localized solutions that are progressively transforming the conflict. This section shares the study findings and discussions guided by the four central objectives and conceptual elements of conflict transformation processes. As mentioned earlier the processes are marked by changes in the personal, structural, relational and cultural aspects of conflict (Lederach, 1997).

3.1.1 Personal Transformation

To start with, several views regarding the extent to which the community savings have transformed community members at personal level were noted. My non-participant observation of one of the monthly community savings meeting, gave me some perspective on how the community savings were strengthening member's capacity to resolve *arem*, (confrontation, violence in Turkana) especially as it exposed me to know how money changes hands among group members, who may otherwise be financially excluded.

Evidently, we noted for example, that the monthly meetings are both business and festive occasions to aggregate savings; celebrate members' successes, collect loan repayments and immediately lend the money to one or some willing members. Sometimes it also involves solving quarrels among the group or advice in cases of dispute between members or even with outsiders. From a wider perspective, this picture is one that would fit most *Chamaa* meetings as explained by one of the NGO representatives supporting peace and women empowerment projects in the area.

The high point of transformation seems to be personal values that community savings promotes. The study noted that there is some element of leadership, joy, respect, freedom of expression and solidarity developed among group members. During the meeting, members under the leadership of the group leader, interacted, communicated with respect as they tried to chat the best way to go about their savings initiatives. This interaction sometimes produced disagreements among members for example over joint investments, but the group leader/chairperson would quickly dispose of any verbal altercations. Finally, the joy of the meeting was apparent, with members smiling, laughing, and celebrating when they managed to reach consensus that they will scale the

distribution of their bakery products.

So how do you manage to stay together as a group? This question was posed to the members later after the meeting and every single interviewee emphasized respect. Accordingly, the threat of punishment as well laid down group unwritten constitution forces members to exhibit respect so that they avoid being suspended from the group or pay a fine. Understood this way, experts opine that money changing hands has significant benefits for members, not merely because of improved access but because of group participation and management of their funds and resources in case of joint investments.

Furthermore, there is more to the group meetings, as they serve as a session for training, as evidenced by my interactions with the *Chesa* women group in Alale area. The group is affiliated with the local catholic church, and according to the relatively young and “educated” secretary general, who personally draws her inspiration from the multitude of issues affecting women and girls in her community; their basic strategy is to blend community savings with a structured informal education/learning program, so that by the time members borrow money from the group to venture into business, they have, at least, mastered some basic reading, writing, and mathematics, so as to cope with the business operating requirements.

As we go about our community savings, we understand well that most of our members are illiterate, so we have a special component of adult literacy to equip such participating members with basic and financial literacy skills. These trainings are carried out on every Wednesday and Friday afternoons (*Semi-structured₄- July -2019, Alale*).

It was noted that in the past, a young lady being bestowed the responsibility of leading other women was a rare sight to behold but in recent years, examples like *Chesa* women group are taking root and beginning to spread, as explained by one of the NGO representative in a key informant interview.

From a wide variety of sources, it was clear that literacy training without doubt is a key pathway that has helped group members to make their small-scale business activities more productive., as interviewees reported making profits and harbouring plans to expand. But when the researcher asked about the records, evidence suggested a rather negative picture. Physical records on actual profits and business performance were hard to find. That being said and in affirmative, no group had any records which puts to question the type of trainings that group members undergo which appeared to be quite rudimentary. On further probing, study participants were quick to point out that there was no need of keeping records and that all their transactions are based on mutual trust and transparency.

It is important to keep in mind, however, that community savings and the values it promotes, is highly dependent on the individuals, as we shall later see under the section on challenges. .

Therefore, one cannot assume that the core values championed are consistent in each group, or even on each individual. But again, women's own articulations of their *Chamaa* experiences are in themselves part of personal transformation. Experts acknowledge that the literacy training plays a critical role in many social change efforts, including fostering peace and conflict transformation.

Through training, the once disadvantaged and despondent women turn out to feel capable of serving society and contributing to their socio-economic emancipation as well as participating effectively in their community's development.

From this perspective, the words of the late Kofi Annan are pertinent and reinforcing. According to Annan (1997) Literacy is a bridge from misery to hope. It is a basic tool for daily life in modern society. It is a wall against poverty, and a building block of development. Literacy is a vehicle for the promotion of cultural and national identity.

Equally important to note is that, in several semi-structured interviews, women reported increased self-esteem and self-confidence like in areas of marketing their produce, so that they do not have to rely on costly middlemen. Many respondents talked about having been shy and soft-spoken, but through the demands of active participation in regular group meetings, the women learned to express themselves and know their rights.

I can now confidently speak out without fear, I can express myself and I know my rights as a woman.

Noticeable, however and in consistent with the issue of rights, women's general frame of reference was their family and not just personal transformation. Some *Chamaa* members emphasised how they leverage their lived experience and resources to support girls to stay in school, overcome unwanted pregnancy, and delay early child marriage; informed by the knowledge gathered from their group interactions.

Staying with personal transformation, women respondents reported gaining better social and business skills. Women reported greater knowledge of saving and business management and how to diversify into more profitable products and value chains. Demonstrating their understanding of market forces, some women talked of how they invest in small livestock when prices are low, keeping them until the prices rise, when they sell to make profit. Especially relevant is the fact that women members learned new social and leadership skills from interacting with the rest of the members and also taking up positions such as chairlady, secretary, treasurer or even just being active members of their savings group.

Corroborating the above views, Rappaport (1993) notes that self-help groups offer the venue for shared experience, emotional support and social learning which help to constitute a social identity among members of a group. On the same note, Yalom (1995) suggests that self-help groups provide a unique opportunity for growth, social experimentation and change. Gash (2017) is of

the contrary opinion, arguing that those elected to the management committee of group savings are often already leaders in other domains such as church or community groups.

3.1.2 Relational Transformation

At first blush of the study findings, there is evident indication that community savings have been used as a magnet, a tool that brings people from the two warring communities together, and in the process fostering relational transformation. For instance, this was exemplified in an interview with one of the oldest members of Ayuno women group, who had this to say:

In the past, when we were growing up, we were told all the bad things against the Pokot: That the Pokot are bad people, they killed our great grandparents. However, through the merry-go rounds and our continued interactions during market days, we have come to learn good things about our neighbours and now appreciate that they are just humans like us (*Semi-structured*₁₀- July -2019, Lorengipi).

In relation to the above, FGD participants were also in broad agreement that they had become closer to and less prejudiced towards their neighbouring community, thanks to participating in community savings initiatives. Using the example of the merry go round model of community savings, participants spoke in near unison about how their regular interactions provided them with a platform to share their stories about the violence they have experienced and the causes they believe led to it.

We have no hard feelings for our neighbours, we interact during merry go rounds. We invite them to come to our side and we also visit their side. That togetherness enables us to travel far and wide in the locality, and in so doing enhance chances of peace. There was a time we traveled upto Chepareria and Sigor in West Pokot *Semi-structured*₂₀- July -2019, Turkwel Gorge

A similar story was told during a semi-structured interview:

We have had organizations come here and ferry us to Karamoja, Tepesi, Pokot and even as far as Tapach in South Sudan for mutual learning and knowledge exchange on how to run our community savings and in turn cultivate peace *Semi-structured*₁₃- July -2019, Lorengipi

In light of the above evidence and throughout the study discussion, it was underscored that community savings cultivate stable and meaningful relationships among the women across the warring communities, to the level of co-ownership of vegetable gardens.

While the above findings imply how community savings have helped soften inter-community relations widely, it puts to question the collaboration with donor agencies, or what Matt Warner, the President of Atlas Network in an online article calls "the outsider's dilemma" especially for donors, who facilitate such trips. It is not the objective of this study to focus on donor agency,

expert warn that more powerful collaborators, may undermine community initiatives by meddling, co-opting them, drawing them into inappropriate activities meant to advance their own selfish agendas or providing them with forms of support on which they become over reliant, harming their sustainability and effectiveness. This, in turn, leads to the question: Is there a way to support the women groups without interfering? It might be helpful to relook at the “do no harm,” principle, that clearly states that that outsiders including government agencies are sensitive when supporting *Chamaas*, lest they risk imposing their values of what conflict transformation, in the words of Kabeer (1999) “ought to be” or “look like”.

Staying with the relational transformation and in reference to a conversation with one of the areas chief, turther confirms that community savings have contributed to peace and stability:

Communities within the corridor have become almost like a family. The Pokot’s freely come here to buy camel and goatswhile our women go to buy cereals on the Pokot side. We have seen populations increase; market centres are growing without fear unlike in the past when they risked being displaced by conflict.

What is even more fascinating is the fact that, close relations are cultivating a culture of peace among children as pointed out by one of the transect walk participant, while pointing to a nearby school:

The income from the groups have helped many of us to take our children to school, where they not only study and interact with other children from other communities, but they are also being taught not to hate. I am sure they will be good future leaders to our community
Transect Walk₂- July -2019, Lorengipi

Going by the above sentiments, there is no doubt that children in school, have a close and extended opportunity to deepen community relations. However, there are clearly limits to the extent to which such viewpoint can be genuine. Notably, the schools in these highly marginalized parts of Kenya are faced with the perennial problems of poor enrollment and retention. Girls are married off at a tender age in exchange for dowry, while boys of *Moran* (Warrior) age, need to pursue stolen livestock, even after the introduction of free primary Education (FPE) Programme.

The relational dimension of conflict transformation brings us closer to decades long of researches on the role of intergroup contact in reducing intergroup prejudices (see Allport, 1954; Amir,1969; Pettigrew & Tropp, 2000). For example, Amir (1969) through his contact hypothesis, suggests that “changes in ethnic relations will occur following intergroup contact” (pp. 319).

How is participation in *Chamaas* influenced women social position at household level? Close examination of the study findings shows that in the course of their involvement in the community savings, women are using their newly gained knowledge and advice from others to improve their

relationships at household level; as more and more study respondents spoke strongly of increased love, respect and cooperation from their husbands.

A consistently made comment by women was that they became “valued assets” to their husbands because they now shared responsibility of household expenses. Some men talked of having sent their wives to represent “family interests;”. These observations were corroborated by one of the group leaders who stated that:

Majority of the women in my group are engaged in small scale business activities to make ourselves economically empowered from our husbands, so that we can have control over our lives and livelihoods.

The key words here are “economically empowered”, which seems to have global resonance. The International Labor Organization (ILO) (2016) found that women enterprises account for a third of businesses worldwide and make significant contribution to economic growth of developing countries. Of special relevance is the fact that women gain the dignity of no longer having to rely solely on their husbands for subsistence, as explained by one of the study experts.

At the same time, there are important concerns with the women economic empowerment narrative and the question at hand is: when we talk about women’s economic empowerment, how far does it go? To explore this question and drawing from the wider microfinance literature, the above assertions on women economic empowerment have been challenged by several studies, which demonstrates that access to financial services does not necessarily translate to control over financial resources, or other forms of empowerment (Taylor and Boubakri, 2013; Vaessen et al, 2014). In the light of this observation, some respondents claimed that in many cases, their men either misappropriate the financial resources of women through drinking or have reduced their own contributions to household needs.

There is one more important criticism of the economic empowerment narrative which suggests that there is a “double burden” on women taking greater responsibility for managing financial services and investments in income-generating activities, with no reduction in the workload associated with caring for children and managing the household (Slegh et al, 2013). On the same note, Ayuko and Chopra (2008), writing from the context of Isiolo County in Kenya notes that in most pastoral communities, women still lack support from their male counterparts. This is premised on the fact that men see the women’s peace groups as places for gossip and do not perceive them as useful. Other scholars such as Selimovic, Brandt and Jacobson (2012) state that patriarchy has relegated women to the private sphere of their homes thereby effectively curtailing their ability to engage in public forums.

What important to note is that, improving horizontal relationships is not enough. The study underscored that there is an urgent and daunting collective task of ensuring that other community

stakeholders including governments and development partners translate these voices into adequate support and resourcing. Indeed, going by the casual conversations during the transect walk, one could get the feeling that vertical relationships, are also slowly being strengthened:

Recently, one person was killed in the Kalapata area, we brought it to the attention of the elders, area chief and the police and took them to the scene of the incident. The perpetrators were forced to pay *lapai*- (fine) in form of cows and goats (*Transect Walk- July -2019, Alale*).

By and large, the available evidence suggests that by locating women at the centre of the community savings process, space is created for a cadre of women leaders to evolve and participate more actively in other development issues that affect the community including conflicts. Like the case above, what all of these seems to suggest is that, the women had managed to defuse a potentially violent incident, and looked from a deeper perspective, the women group may claim credit for having prevented a vicious cycle of counter attacks.

Staying with the vertical relationships, one aspect of the field process that deserves mention was having an impressive and incisive conversation with one of the local chiefs who firmly acknowledged that the voice and knowledge of women in their various *Chamaas* was key in cultivating peace in the area. In this case, the chief noted that there is mutual consensus across the communities through the "*Nyumba Kumi* initiatives" and community policing committees where some of the *Chamaas* group leaders have been co-opted:

We celebrate the power and strength of our women leaders, who are creating change around our communities and whom we continue to work together towards a shared goal of peace and prosperity of our region.

Furthermore:

We normally discuss with various stakeholders including *Chamaa* group leaders on the use of pasture and encourage our communities not to destroy or selectively graze in the hills for now and reserve it for the drought period.

This finding is reminiscent of Security Council Resolution 1325 which called "on all actors involved in negotiating and implementing peace agreements to adopt a gender perspective that included the special needs of women and girls during repatriation and resettlement, rehabilitation, reintegration, and post-conflict reconstruction." In addition to resolution 2122, which reaffirmed the role of women in peace and security, ensuring gender equality is necessary element of sustainable peace.

Notably for a long time, men were the only ones attending peace and development meetings, while women were left behind. Study participants observed that whenever women attended the meetings with the men, they were never allowed to express themselves nor share their views

openly. This is further in line with the West Pokot County Integrated Development Plan (CIDP) 2013 to 2017, which identifies gender inequality as a major challenge in the county. The plan reiterates that most women have been confined to household/domestic chores and not involved in decision-making committees (County Government of West Pokot 2013). Attributing the changes to participation in Community savings, one of the key informants noted that women were increasingly speaking up more and more in meetings and were readier to challenge the local administrators and elders during community peace forums.

Underlying the collaborating with and complementing local authorities in enhancing peace and stability, was the inescapable observation that many local chiefs used public resources to support *Chamaas* in practical ways, including availing their offices as meeting points thereby defraying group expenses. Furthermore the local leaders were members of *Chamaas* in their own individual capacity. An example was that of a female Chief. The basic point is that *Chamaas* can inspire and create opportunities even for those in positions of power.

The above perspectives appear to be in consistent with one of the key informants who, while supporting women groups in the area, noted that:

Through *Chamaas*, women have organised themselves into groups and this has helped them in building their collective strength and voices. From women who are bringing an end to child marriage and Female Genital Mutilation (FGM), to young women who are fighting for access to economic opportunities for peace and prosperity; Community savings are transforming lives, families, and communities. (Please be more specific on who this was, even if it means giving Pseudo name. Check APA)

To further buttress the above assertion; the key informant stated:

Unlike the past where women had been immersed in a "culture of silence," they are no longer the "Unheard Voices" instead they have come out strongly to advocate for peace, considering recurrent conflicts. They are popularly referred to as the women crusaders and have been exemplary in pushing men (elders and youth-warriors) into committing themselves to resolutions reached during peace dialogues (*Key informant₃- July -2019, Kapenguria*).

The above assertion is affirmed by Menkhaus, (2008), in his study of the "Rise of a Mediated State in Northern Kenya", who submits that peacebuilding initiatives in form of "peace caravans" have emerged involving young and educated members of the Pokot, Samburu, and Turkana communities, who see themselves as change agents, mentors, and leaders. They seek a new paradigm in governance, development, and peacebuilding among their communities. A further growing body of literature indicates that by enabling diverse participation in peace forum deliberations, including actors and groups that are traditionally marginalized, a collaborative environment is created that addresses many of the power inequalities that underpin broader social conflicts (Lederach, 2003; Lederach, 2010; Ramsbotham et al., 2011).

Paradoxically whilst women have been able to organise themselves through the community savings, the question that remains to be answered is why their ability to organize has also not translated into political influence? In fact there remains mixed opinion on the issue of women taking up leadership positions. Megan Gash (2017) writing on understanding the impact of savings groups, argues that those elected to the management committee of group savings are often already leaders in other domains such as church or community groups. This puts question if indeed the Chamaas nurture women leadership capability .

3.1.3 Structural Transformation

Are community savings delivering significant changes in the lives of the poor women? The study findings point to how structural transformation is fostering the meeting of basic human needs and participation in community decision making by members. Respondents gave their personal life stories on how they started small businesses with a single product and the turning point was when they joined the group savings and for the first time. After joining group savings they could begin to a stock various kind of merchandises and even diversifying into new businesses. For example [.....] narrated that,

I was sceptical about how the community savings could improve my life. To test the waters, I started borrowing small loans from my group. One small loan led to another. I invested the loans in small income-generating projects such as buying and selling household items such as sugar, salt, soap and so on. The small businesses gradually grew. Now I am a cross-border trader, buying cereals from Uganda and selling them in Kenya.

In the same vain:

I saw it as a chance for me to expand my business. *Chamaa* proceeds helps me to buy materials for my tailoring business and the proceeds of which I buy food and clothing for my children and take them to school. (*Semi-Structured Interviews- July -2019, Alale*)

From the foregoing, the inescapable finding is that women activities are going beyond the quest for peace and security agenda to foster regional economic integration. It was also notable that group members were slowly shifting their mindset from "if I can" to increasingly talk of "how I can" scale or diversify their commodities. For similar reasons Gasper (2004) asserts that by facilitating savings and access to small loans, community savings groups enable members to plan ahead, cope with household emergencies, develop their livelihoods and invest in the health and education of their children.

It is worth noting that stories like the above were frequent, and a clear indication that women were leading the way with their informal economic model that enables them to not only meet their household needs but also grow their own businesses without relying on men or formal banks.

Talking with any women especially during the FGDs, one would likely hear a more or less common refrain: "The group has helped us...do this and that...". Further to this, and probably one of the most striking narratives was how women have become involved in small livestock trade, travelling in small groups to other villages to buy chicken, sheep and goats for resale. Some women in Kainuk area, for example, were running a bakery business and producing handicrafts, such as embroidery, which were bought and resold by middlemen in nearby towns, earning a good profit.

Moreover, one cardinal observation made during the transect walk on the nearby markets and validated by the sentiments from the transect walk participants, was that participation in community savings groups have spurred entrepreneurial spirit. Community members actively got involved in buying and selling goods and services during market days.

The above findings agree with Allen and Panetta (2010), who while defining savings groups notes that, on average, each group manages total assets of about USD 1,200, representing an important safety-net that supports low-income households to meet consumption, investment and emergency needs. Along the same lines Johnson, (2004); notes that savings groups tend to meet the liquidity needs of women very well by allowing small amounts of savings and offering small but relatively frequent loans.

Further to the foregoing, commenting on the women's small economic gains, one of the Key Informants noted that community savings inculcate among their members the discipline of saving regularly, with the benefit of accessing small low-interest loans throughout an agreed-upon time, and accumulating a large sum accessed at the end of the cycle, called the "share-out."

But why is it that only women engage in gender-stereotyped small-scale entrepreneurship or petty trade, with lower returns? There are a number of arguments as to why women engage in petty trade. Visiting and interacting with some of the women in their market stalls, one gets the impression that women rely heavily on this sector, and they demonstrate a remarkable entrepreneurial spirit and perseverance even under dire conditions such as operating on the hot sun selling their wares. Interrogating the key informants, the study notes that, the logic behind engaging in petty trade is that, in principle, it is open to everybody: not so much capital is required, they can be carried out at any time and for any length of time, and, finally, the lapse of time between investment and income is considerably shorter.

What is the relevance of the above observations in explaining the link between community savings and conflict transformation? This question is informed by the fact that there is vast evidence of literature discrediting more generally, the power of microcredit. In his worthwhile contribution to the debate about microcredit Bateman (2011), states that microcredit's potential as a development and poverty reducing strategy is questionable, especially its ability to promote growth and profitable enterprises. While in the words of Harper (2010: 1)"... the impact of

microfinance, for good or for ill, is exaggerated [...it] is no more than second-rate retail banking for people who cannot afford relatively decent services”

Going by the conceptualization, community savings are supposed to provide members the opportunity to save frequently in small amounts, access to credit on flexible terms, and access some form of insurance. However there seems to be overwhelming dominance of credit narrative over savings. One may quickly infer from the study findings that “access to credit is equivalent to conflict transformation”. What, however, is still not clear is the idea of savings. Does access to savings also contribute to conflict transformation? Why are *Chamaas* biased towards credit, which is a recipe for plunging the very people it is trying to help into a debt trap? As we shall see later, under the section on challenges, there are high possibilities of defaulting repayments. Might access to savings have a greater impact on conflict transformation compared with credit, as it does not include the additional risk and burden associated with debt? Importantly, how do people with no regular income make continuous contribution to their community savings? To answer the last question, it was reported the saving cycle usually starts during harvest season. **[are you sure you have answered all the above questions coherently. If not think though them?]**

Nonetheless, it's critical that we reflect on Stuart Rutherford's essay on, “The Poor and their Money”, This article is based Rutherford's experience in working with poor people in the slums of Dhaka for over 20 years.. In this article Rutherford argued against promoting access to credit for the specific purposes of microenterprise development. Instead, his position was that what poor people need is access to amounts of money greater than their usual (small) income streams which he termed “usefully large lump sums” (Rutherford 2000a, pg.1). The need for such lump sums arises from three main sources: life-cycle events such as births, deaths, marriages and education; to protect oneself against risk, i.e. emergencies such as ill-health, death or loss of assets; and to respond to investment opportunities, such as being able to purchase an asset or start/expand a business. He further argued that savings is the most beneficial way for poor people to gain access to such “usefully large lump sums” (*Ibid*).

This assertion, echoes renowned economist Kabeer (1999) sentiments in one online articles noting that, for poorer women who are struggling to get their enterprises onto a viable basis, financial services on their own are unlikely to be enough and may even end up plunging them into debt. These women would need financial services as part of a larger package of supportive measures which address their human capital deficits, their unpaid domestic responsibilities and perhaps also lack of self-confidence and fear of taking risks. Kabeer (1999) defines empowerment as “the process by which those who have been denied the ability to make strategic life choices acquire such ... ability.” These argument have also found a home in the works of Golla et al. (2011) whose definition of economic empowerment tends to fit within the framework of this study. They write that: “A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions.”

These critical perspectives notwithstanding, the message from one of the study experts was that community savings is more than just borrowing money, engaging in business or buying goods and services to meet household needs.

Women not only establish social connections in the within and without the market space, but also use these networks to maintain a chain of customers and trust building, ensuring they stay in business. Importantly, they gather early warning/intelligence information on threats and opportunities for their communities.

3.1.4 Cultural Transformation

This study from dominant perception of women, that confines them to their traditional roles as mothers and caregivers, and thus denying them space in to the broader agenda of peace building as rightly argued by Puechguirbal (2010). The study in the contrary highlights the fact that women have used their positions as matriarchs to negotiate for space and agency in a way that allows them to be consulted and participate in community affairs. One FGD participant had this to say;

As mothers, we strive to preach the message of peace, we go deep into the bushes to persuade the warriors to stop cattle raiding and committing revenge killings. *FGD₁- July - 2019, Alale*

For example, among the Pokot, women are indeed involved in peace processes, at least implicitly, as reflected in the *Leketyo/ Leketio* belt tradition. *Leketyo* is a kind of belt with cultural attachment, which is worn by women, to protect their sons from external harm of any kind. During the interviews women group leaders about XXXX years old informed the researcher that, among the pokot community young mothers within the groups are trained on how to tie the *Leketyo* as way of protecting their children. She explained that before warriors set out for a raid, each of them informs their mothers to wear the belt while they are out for the raids.

However, this narrative leaves us with a series of unanswered questions, including: Can women refuse to wear the belts prompting the warrior to abandon the raiding or revenge attacks? If their mothers refused to tie it, would the warrior still go raiding? Writing on the same subject, Hamasi (2017) observes that, *Leketyo* is tied around the stomach on top of a *khanga* or *kararan* which makes it a public ornament that can speak to large crowds. In this context women disseminate their information on the need for everyone to maintain peace with each other. The belt is, therefore, used by the Pokot women as an instrument for imposing peace. This shows women's involvement in peace processes (or conflict escalation) as embedded in cultural practices.

Corroborating the above view is Schilling (2012), who notes that women are found to have an influence on the raiding activity of their men. They either encourage their men, preparing meals after a successful raid, or play a discouraging role, for example, by expressing their fear to lose

their man. In discussions with some of the study experts on the issue of women's engagement in peacebuilding, reference was often made to their nurturing and caring role, which renders their peace activities but a natural extension of their social domestic roles as wives and mothers.

Staying with the women and culture narrative, it is not lost that among the pastoralists, ties of kinship, friendship and mainly marriage often bind people in communities and their neighbours. For instance, in reference to response from one of the elderly woman group leaders in the area, her short answer is that women play a critical role in bridging intercommunal divides through Marriage. From this, we can infer that women marry out of their clan and as such, they provide inter-clan networks that provide crucial communication channels between warring parties. In underlining the important role played by community savings, the elderly woman, noted that the intermarriages are a by product of the mutual friendship and routine merry-go-round visits. This finding is similar to Gordon (1996:235) observation that, "when people of different descent groups must marry, live among, and cooperate with one another, their cross cutting ties together with the pervasive fear of feud constitute an important mechanism for the maintenance of social order".

It could also be argued that religion as a cultural way of life has enhanced peace among the warring communities. From the perspective of some of the study respondents, cultural change has also been enhanced by religion especially the groups that have religious background. An example, is the Ayuno group among the Turkana. Ayuno in Turkana means someone who is saved and abandoned the bad life. The person is ready to serve Christ, so for those who have abandoned fighting, and embraced Christianity, they are termed as Ayuno:

Our success lies in embracing Christianity. Knowing God has really brought and glued us together *Semi-structured₉- July -2019, Lorengipi*

FGD participants corroborated this statement thus:

For us who have embraced Christianity, whenever there are attacks or cattle raids, we condemn such acts and even return the livestock or repay the aggrieved person. Like the case today, where the calves have been recovered *FGD₃- July -2019, Lorengipi*

Further to the forgoing it emerged that the culture of women singing and dancing helps foster peace. One of the study respondents, indicated that through their *Chamaas*, women have composed songs to raise awareness on the need for peace persuaded warriors to refrain from violence, created merrygoround with other women in neighbouring communities, raised awareness on the need for peace by composing songs, and advocated with clan elders.

We discuss peace and we drive the point home using songs. A good example is
....Amani Amani Amani

Amani ni muhimu kwa wanadamu

Vita huleta, umaskini bila amani tutabaki nyuma.

Loosely translated as :

---Peace peace peace

Peace is important for human beings

Conflict leads to poverty , without peace, we will be left behind

The participants added that the songs are sung during peace forums, where they engage their neighbouring communities as they sing along. In connection to this, Jama (2009) notes that women in organized groups have used their traditional skills in poetry, singing and dancing in order to appeal upon community elders and negotiators to enter into a truce for the sake of peace.

Noting that one of the strongest strands among pastoral communities is the culture of pastoralism, women have also not been left behind, especially investing their savings proceeds in small livestock and resale to neighbouring communities at a profit:

Personally, I belong to a group of 10 women and with our borrowed money, we jointly buy small livestock such as goats at lower prices and sell them to far off markets, at a profit.

Broadly speaking, the above findings are shared by Augsberger (1992), who addresses the need for "cultural relevance" in transforming conflict, suggesting that these "cultural modalities and resources for handling conflict in a given setting are not only important to identify but should be seen as foundational for building a comprehensive transformative framework" (1995a: 213). Burton and Dukes (1990) further affirms that culture is vital because it is a "satisfier". Moreover, cultural values are important to most members of the community. He points out that, indigenous societies were more inclined toward rituals that led to co-operative problem solving than to the type of confrontation and power bargaining advocated by the western world.

3.2 Challenges Facing Community Savings Initiatives as an Essential Tool for Conflict Transformation

Just like any other approach to conflict transformation, the community savings do have limits.

Study expert pointed out that the community savings are conceived on a trial-and-error approach, while others are undermined by external circumstances; a fact affirmed by available literature. According to ILO (2009) and (IFC and GPFI, 2011), hindrances for all entrepreneurs include; poor infrastructure, prohibitive cost of production, political instability among others. In this regard and in line with study findings, some study participants narrated that community savings may have been conceived for political expediency, had achieved nothing:

The former women representative tasked us to develop a group, with the promise of funding us, but to date, we are yet to hear from her nor receive any penny from her *Semi-structured₁₈- July -2019, Turkwel Gorge*

In terms of external circumstances, community savings faces daunting challenges, many of which are related to peace and security. Horrifying attacks, killings and cases of cattle rustling are the order of the day along the borders. These have left a trail of human suffering, internal displacement, and protracted humanitarian need. At the time of the field study, there was a reported case of recovered calves, and going by other sentiments from the study participants, clearly explains the state fragility of the area

Today morning, it was rumoured that there will be an attack. *Semi-structured₁₇- July -2019, Turkwel Gorge*

Commenting on the fact that the border areas remain fragile and conflict affected, another group leader acknowledged that a fortnight earlier, one person was killed in the Kalapata area, and they brought the issue to the attention of the elders, area chief and the police and later took them to the scene of the incident (*Transect Walk₁- July -2019, Alale*). Furthermore:

The security challenges are very live here. Sometimes, when we are meeting as a group, then all over a sudden, you hear one of us, her property -especially livestock has been stolen *Semi-structured₃- July -2019, Alale*

The state of insecurity in the area is further made evident by heavy presence of police patrols in the area and assertions from the area Chief who noted: it is good you didn't come yesterday, the environment here was highly polarised, with rumours of probable attack, so we are very much on alert as you can see the police patrolling. Infact, the heavy deployment of Security personnel, patrolling the areas seems to be counter productive, as it curtails free movement of people and goods:

We no longer send our handicrafts (beads) to the market across among the Pokots, simply because of lack of peace. We can't even fetch firewood or go to church across, because of the fear of police harassment and general volatility of the security situation (*Semi-structured₂₂- July -2019, Kainuk*)

Staying with the challenges faced by community savings, there seems to be implications of climate induced displacement on the operations of community savings:

The main challenge is internal displacement contributed to by drought. During the dry spells, most community members migrate to as far as Uganda for 3 months and as such coordination of group activities becomes a problem (*Semi-structured₂- July -2019, Alale*)

Closely related is the issue of seasonality and lack of diversity. While women are involved various entrepreneurial activities, it conceals the fact that many more are seasonal. The study results underline the importance of product diversification where key informants provided a timely reminder that diversification of entrepreneurial activities should be encouraged to avoid duplication of efforts in one place, e.g. all women selling groceries at the same time and place.

One wonders why a woman who borrows a significant amount of money can not invest in a big business. This brings us to the issue of poverty. There is no doubt that overcoming poverty is one of the main challenges facing community savings. Interviews showed that more often than not group members live from hand to mouth, and would redirect their borrowed money into meeting basic needs instead of serving as capital for their entrepreneurial activities, leading to an ever-increasing default rate. The consequences become dire for women who belong to several groups.

There are some who fail to repay the loans or submit their monthly contributions or general lack of commitment to the group activities, which is against the group rules. For instance, at start, we were 50 members, however, some were not able to make timely contributions, so much so that we had to offload them. We are now only 30 of us (*Semi-structured₄- July -2019, Alale*).

Some respondents do suggest that the group controversy also revolves around trust issues, a claim supported by some research findings from Mali that has shown that internal conflicts between tontine members can put in danger the financial sustainability of these informal groups (Tikjan, 2015).

There are some groups who have broken due to mismanagement of members' savings. In the past we didn't know where to put the savings, and the then leaders took advantage of the illiteracy of members to squander the members savings (*Semi-structured₅- July -2019, Alale*).

Going beyond trust, capacity challenges is one of the strongest messages emerging from one of the women participants during the FGDs:

The main challenge is that some of us are moved by the hype of forming groups-based on the information from radio and other sources, but we lack the capacity to manage and run a group in a sufficient way. We need more education on how to successfully run a group in addition to how to spend/invest our group borrowings. (*FGD₁- July -2019, Alale*).

On the same note, there is a view that while community savings members have generally proved to be eager, capable and thriving entrepreneurs, the sustainability of their activities was often constrained by a lack of enough capital and marketing skills, not to mention the fact that the informal economic sector is highly insecure and fluctuating.

From the foregoing illiteracy emerges as a very strong challenge. . During the study, the researcher observed that the majority of the population under this study were illiterate. The researcher sought to find out the reason behind this general trend. One respondent noted:

You know, women in the past didn't want their children to attend school due to fear of attacks. There was no peace and anytime we were in school and an attack happens, mum would quickly come to pick me and put me in hiding.

The above challenges facing community savings are not unique to the study area. Writing from the perspective of table banking, Mwobobia (2016) has also established that table banking as an informal financing mechanism is faced with default cases, poor record keeping, disagreements, failure to attend meetings and failure to pay loan interests. From the burgeoning microfinance literature Scully (2004) raises pertinent questions about its ability to empower women within existing patriarchal structures. This assertion is supported strongly by, Hanak (2000, p. 313) who is also concerned about the disproportionate burden local women bear in repaying heavy loans they may not have full control over.

4.0 Conclusion and Recommendation

This section brings us back to the question, how do community savings initiatives (popularly known as *Chamaas*) contribute towards conflict transformation in the ASALs of Kenya's Counties of West Pokot and Turkana? A central learning point from the study is that community savings can significantly contribute to conflict transformation in the short and medium terms. Community saving's members seem to be determined to bring an end to the protracted conflicts. They proactively engage in economic and livelihood strengthening activities in the process they are uniquely harnessing the transformative power of their different local and social networks progressively transforming the protracted conflicts at personal, relational, structural and cultural levels into peaceful societies.

However, the contribution of these *Chamaas* to long-term and sustainable to conflict transformation is questionable. This is due to the manifold challenges facing community savings ranging from the fragile context, harassment from the security agencies, climate induced displacement, poverty, capacity and gender related challenges among others.

For community savings to thrive and for enhanced conflict transformation, it is unquestionably necessary to have an all hands-on deck kind of paradigm shift, from "what community savings can do for peace," to "what peace can do for community savings," in the following realms:

- **Capacity Building:** Strengthen and support the capacities of *Chamaas* by providing them with both soft skills and technical know-how in innovative and profit oriented entrepreneurial practices, including value chain development away from the rudimentary, trial and error, and one size-fit-all approach to running their small scale businesses.
- **Awareness Raising:** There is an urgent need to create awareness and sensitizations among other community members on the importance of community savings, as a safe space for advancing the needs of the traditionally marginalized groups, especially women.
- **Networking:** Harnessing *Chamaas* and develop networking/collaborative platforms at local, and national levels for enhanced conflict transformation policy and advocacy. Robust commitment is therefore required to ensure that the conflict transformation policy agenda is not only seen to respond to community savings needs but is also as efficient and effective as possible.
- **Partnership:** There is need for greater partnership between community savings groups and other community stakeholders including local government agencies, public actors; development aid donors; private sector players and academia to further unlock new opportunities and spur change across the fragile region for enhanced conflict transformation.
- **Resourcing for community savings:** Given the high level of poverty and illiteracy in these areas, there is need for tailored financial instruments and insurance products. In addition

sufficient human resources must be directed to promote community savings as a vehicle for conflict transformation.

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Institutional Research & Ethics Committee (IREC) Clearance.



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Daystar University Ethics Review Board

Our Ref. DU-ERB/16/04/ 2019 /00281

Date: 16-04-2019

Caleb M Wafula

Dear Caleb,

DOES COMMUNITY SAVING FOSTER CONFLICT TRANSFORMATION? THE DEBATE AND EVIDENCE FROM KENYA'S ASAL COUNTIES OF WEST POKOT AND TURKANA

Reference is made to your request dated 28-03-2019 for ethical approval of your proposal by Daystar University Ethics Review Board.

We are pleased to inform you that ethical review has been done and approval granted. In line with the research projects policy, you will be required to submit a copy of the final research findings to the Board for records.

This approval is valid for a year from 16-04-2019

This approval does not exempt you from obtaining a research permit from the National Commission for Science, Technology and Innovation (NACOSTI).

Yours sincerely,

Mrs. Purity Kiambi,
Secretary, Daystar University Ethics Review Board

*"...until the day dawn and the daystar
arise in your hearts"
2 Peter 1.19 KJV*



Daystar University Ethics Review Board

Proposal topic:

Does Community Saving Foster Conflict Transformation? The Debate and Evidence from Kenya's ASAL Counties of West Pokot and Turkana

The reviewers report assessment in the 3 main areas:

A. Scientific design and conduct of the study.

This is a cross sectional descriptive study using both qualitative approaches.

Recruitment of research participants.

This has been stated in the document.

B. Care and protection of research participants

A consent form has been presented and protection of participants has been explained.

C. Overall verdict:

Proposal can pass as is.

D. Reviewer's signature

Date: 16th April, 2019

E. Overall verdict¹.

¹Your overall verdict can be:

- i) Revise and re-submit
- ii) The proposal does not meet the minimum ethical requirements
- iii) The proposal can pass as it is

National Commission for Science, Technology and Innovation (NACOSTI) Permit

THIS IS TO CERTIFY THAT:
MR. CALEB MAIKUMA WAFULA
of INTERNATIONAL DEVELOPMENT
RESEARCH CENTRE, 62084-200
NAIROBI, has been permitted to conduct
research in Turkana , Westpokot
Counties

on the topic: DOES COMMUNITY SAVING
FOSTER CONFLICT TRANSFORMATION?
THE DEBATE AND EVIDENCE FROM
KENYA'S ASAL COUNTIES OF WEST
POKOT AND TURKANA

for the period ending:
25th March,2020

.....
Applicant's
Signature

Permit No : NACOSTI/P/19/40342/29085
Date Of Issue : 26th March,2019
Fee Recieved :Ksh 5000



Director General
National Commission for Science,
Technology & Innovation

**THE SCIENCE, TECHNOLOGY AND
INNOVATION ACT, 2013**

**The Grant of Research Licenses is guided by the Science,
Technology and Innovation (Research Licensing) Regulations, 2014.**



REPUBLIC OF KENYA



**National Commission for Science,
Technology and Innovation
RESEARCH LICENSE**

CONDITIONS

- 1. The License is valid for the proposed research, location and specified period.**
- 2. The License and any rights thereunder are non-transferable.**
- 3. The Licensee shall inform the County Governor before commencement of the research.**
- 4. Excavation, filming and collection of specimens are subject to further necessary clearance from relevant Government Agencies.**
- 5. The License does not give authority to transfer research materials.**
- 6. NACOSTI may monitor and evaluate the licensed research project.**
- 7. The Licensee shall submit one hard copy and upload a soft copy of their final report within one year of completion of the research.**
- 8. NACOSTI reserves the right to modify the conditions of the License including cancellation without prior notice.**

**National Commission for Science, Technology and innovation
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TEL: 020 400 7000, 0713 788787, 0735 404245
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Serial No.A 23761

CONDITIONS: see back page



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

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Off Waiyaki Way
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NAIROBI-KENYA

Ref. No. **NACOSTI/P/19/40342/29085**

Date: **26th March, 2019**

Caleb Maikuma Wafula
International Development Research Centre (IDRC)
P.O. Box 62084-00200
NAIROBI

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Does community saving foster conflict transformation? The debate and evidence from Kenya’s ASAL Counties of West Pokot and Turkana”* I am pleased to inform you that you have been authorized to undertake research in **West Pokot and Turkana Counties** for the period ending **25th March, 2020**.

You are advised to report to **the County Commissioners and the County Directors of Education West Pokot and Turkana Counties** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
West Pokot County.

The County Director of Education
West Pokot County.

The County Commissioner
Turkana County.

The County Director of Education
Turkana County.