



# **BUILDING SHOCK-RESILIENT COMMUNITIES WITH INFORMAL SOCIAL PROTECTION**

**An analysis of mutual assistance groups and remittances**

# ACKNOWLEDGMENTS

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# DISCLAIMER

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Cover image: Somali women in drought affected area, October 2017. © Corrie Gwyn Butler, IFRC

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# ACRONYMS

<b>DRC</b>	Democratic Republic of Congo
<b>FAO</b>	Food and Agriculture Organization
<b>FSNAU</b>	Food Security and Nutrition Analysis Unit for Somalia
<b>FSP</b>	Formal Social Protection
<b>IDP</b>	Internally Displaced People
<b>IGA</b>	Income Generating Activities
<b>INGO</b>	International Non-Governmental Organization
<b>ISP</b>	Informal Social Protection
<b>MMT</b>	Mobile Money Transfer
<b>MTO</b>	Money Transfer Operators
<b>MUSO</b>	Mutuelle de Solidarité
<b>NGO</b>	Non-Governmental Organizations
<b>ROSCA</b>	Rotating Savings and Credit Association

# EXECUTIVE SUMMARY

The purpose of this report is to examine the relevance of informal social protection (ISP) as a coping mechanism against shocks for communities affected by humanitarian crises. The aim of the report is to illustrate the role of informal social protection mechanisms in crisis response by identifying the strengths, limitations, opportunities and challenges of these practices and propose recommendations for Oxfam to make effective engagement with these community-driven strategies.

Oxfam understands social protection as a human right and fundamental to managing humanitarian crises. A social protection mechanism develops the resilience of households to withstand shocks and crises by expanding their capacity to protect property, nurture human capital and diversify their livelihoods. While it is the responsibility of governments to provide social protection to its citizens, in contexts of limited government capacity, humanitarian actors fill this gap through the provision of limited safety nets. This form of social protection provided by the government and humanitarian agencies is defined as formal social protection (FSP). However, in the onset of a crisis, before formal assistance is in place, households resort to their communities and kin for support. If this assistance is based on reciprocity, it is defined as informal social protection (Devereux and Getu, 2013, p. 286). Most evidence points to the capacity of informal social protection as a form of social capital and views it as an enduring coping mechanism against common contingencies and idiosyncratic risks (Watson, 2016). However what remains to be better understood is how these informal systems can be supported to help communities cope with broader covariate risks and shocks (ibid.).

The report examines the two key ISP mechanisms of *mutual assistance groups* and *remittances* in the context of two protracted crises: Somalia and the Kivu provinces in the Democratic Republic of Congo (DRC). Mutual assistance groups are based on community networks and balanced reciprocity in which groups assist each other in coping with shocks through material exchanges. Remittances - money transfers from migrants to family and friends in their place of origin - also hinge on social networks. Such payments help crisis-affected people to meet their basic needs and cover other expenditures. While these informal social protection mechanisms provide crucial community capacity for resilience, the analysis also aims to better understand the limitations of informal social protection and its implications on vulnerable and marginalized groups.

Findings suggest that mutual assistance groups and remittances are based on the elements of social connectedness, trust and power dynamics. These notions define social interactions, and are underlying factors of vulnerabilities and resilience. Acknowledging the values embedded within and reproduced by social connections allows for an understanding of the intersecting nature of people’s agency and the structural context.

Drawing upon the findings on Somalia and Kivu region, the report signifies the importance of ISP in enabling people to cope with crises and identifies how international non-governmental institutions (INGOs) can support such mechanisms. The following recommendations delineate how these mechanisms can be integrated into social protection frameworks for a more responsive crisis programming.

*Table 1: Recommendations*

<b>1. Remittances and mutual assistance groups should be acknowledged and externally supported by INGOs.</b>
<b>2. Recognize the important role that social connectedness and trust plays in informal social protection.</b>
<b>3. Address the inequalities created or reinforced by informal social protection.</b>
<b>4. Facilitate and support remittance flows and access.</b>
<b>5. Identify and understand local power dynamics to support needs of various social groups.</b>
<b>6. Develop a deeper understanding of the gender dynamics of informal social protection mechanisms.</b>
<b>7. Promote a common understanding of the concept of informal social protection.</b>
<b>8. Future research should investigate other forms of informal social protection mechanisms.</b>



# 1. INTRODUCTION

This report aims to review the role of informal social protection (ISP) and its capacity to provide effective and inclusive protection in times of crisis. Oxfam commissioned this study to understand the significance and relevance of the contributions of informal safety nets to formal crisis response programming. The objective of this report is to identify the strengths, weaknesses, opportunities and challenges of these informal community strategies.

**Social protection is viewed as a human right and is provided by public institutions and development organizations, with the objective to assist households to cope with risks and shocks, with particular attention to vulnerabilities.** Social protection is a growing practice in humanitarian response as the international community is seeking more sustainable ways of providing assistance to the people in need. However, during times of crisis, before the arrival of external formal assistance, communities rely on their social networks for support. Nevertheless, research on *informal* social protection remains scarce as the dominant discourse has discounted the relevance of such practices due to critiques such as lack of accountability and exclusion of vulnerable populations (see Appendix A). Thus, in order to contribute to a deeper understanding of social protection, it becomes essential to examine the relevance and implications of informal practices for crisis response. Informal social protection is defined as an:

***“Asset and/or financial transfers made to protect the livelihoods and to some extent the standard of living of poor families and communities, governed mainly by the principle of reciprocity and exchange and customary laws of social institutions” (Devereux and Getu, 2013, p. 286).***

This study focuses on the two ISP mechanisms of *mutual assistance groups* and *remittances* to analyze how crisis-affected households support each other to respond to and recover from disasters, with a particular focus on Somalia and DRC Kivu region. These case studies were selected as both countries have endured a protracted crisis and lend a context in which social connectedness – a critical element of mutual assistance groups and remittances – is prevalent.

The report is structured as follows. Section 2 provides a definition of informal social protection and overviews the functions of mutual assistance groups and remittances. Section 3 outlines the methodology. Section 4 critically analyzes the two selected mechanisms, examining strengths, weaknesses, opportunities and challenges. Section 5 discusses policy implications and presents the recommendations, wrapping up the conclusions in Section 6.

# 2. INFORMAL SOCIAL PROTECTION

## 2.1 Definition of ISP

The concept of social protection and its relevance to risk and vulnerability reduction has been gaining traction in the context of rising economic shocks, political instability and environmental degradation (Mohanty, 2012, p. 25). Social protection is a human right (Hebo, 2013, p. 13) and is provided by public entities and development organizations, with the objective to assist people in coping with risks and vulnerability. Social protection aims to reduce social and economic vulnerabilities by addressing various areas of concern such as poverty, welfare, access to education and employment by boosting development (World Bank, 2019a). Formal social protection is complemented by informal social protection mechanisms, which are founded on elements of social relations and reciprocity, and expand the capacity of communities to cope with the adversities of crises (Devereux and Getu, 2013, p. 286). This report focuses on informal social protection.

Table 2: Definition of vulnerability

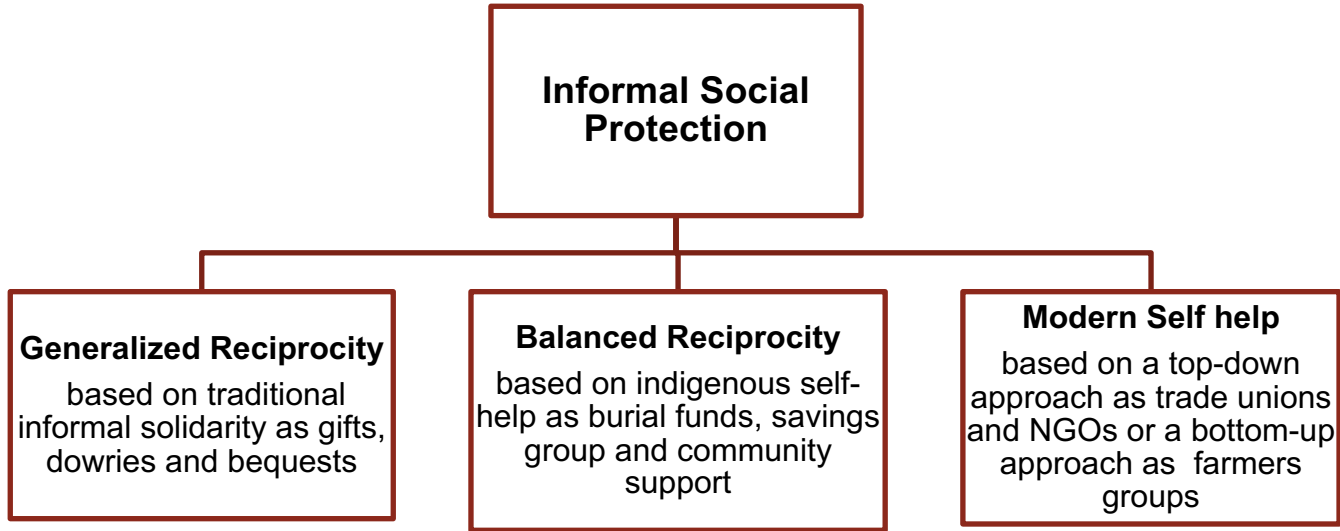
Vulnerability: “The diminished capacity of an individual or group to anticipate, cope with, resist and recover from the impact of a natural or man-made hazard” (IFRC, 2020).

Informal social protection can be divided into three types: generalized reciprocity, balanced reciprocity and modern self-help (Tab. 3). *Generalized* reciprocity is based on traditional informal solidarity in which a community transfers commodities, money or services, or lends various forms of support to fellow community members (Hebo, 2013, p. 14). *Balanced* reciprocity is administered by indigenous self-help groups such as funeral societies, rotating saving and credits associations (ROSCAs) and organizations involved in labor sharing practices (ibid.). Balanced reciprocity is based upon the “direct exchange” of similar worth of items to the equal amount and functions on the basis of reciprocal transactions (ibid., p. 15). Lastly, *modern self-help* is a type of ISP in which assistance follows a more institutionalized pattern and is less dependent on human interactions (Calder and Tanhchareun, 2014, p. 31) Modern self-help groups can be established by NGOs, cooperatives and trade unions which are instituted from a top-down approach, as well as from a bottom-up approach from the community level. (ibid., p. 14). This report will specifically discuss balanced and generalized reciprocity as they are exclusively community driven as opposed to modern self-help which is often moderated by formal actors (ibid.). This report will specifically discuss balanced and



generalized reciprocity as they are exclusively community driven as opposed to modern self-help which is often moderated by formal actors (ibid.).

Table 3: Types of ISP (Hebo, 2013)



This study examines the two ISP mechanisms of mutual assistance groups and remittances, with the former covering the principle of balanced reciprocity and the latter referring to generalized reciprocity.

## 2.2 Selected ISP mechanisms

### 2.2.1 Mutual Assistance Groups

The first informal social protection mechanism examined in this study is *mutual assistance groups*. These groups are based on balanced reciprocity and rely on community networks (Browne, 2013; Calder and Tanhchareun, 2014). Community members form mutual aid associations on the basis of common features such as geographical proximity, ethnicity, kin, or gender in order to support each other in coping with shocks through regular labor, resource sharing and exchange (de Corninck and Drani, 2009; Calder and Tanhchareun, 2014). A specific form of such mutual assistance groups are rotating savings and credit associations (ROSCAs) (Calder and Tanhchareun, 2014). ROSCAs are formed by participants who regularly contribute to a fund that is distributed to each member of the association in rotation (Stavropoulou et al., 2017, p. 76). These groups not only provide contributors with economic support but also foster their social capital by bringing them together (Bouman, 1995). A similar

type of mutual support groups are savings clubs/savings groups which are based on trust and run by communities. Funds raised by the members of savings clubs are either allocated to the members in rotation or invested to address a common community need or assigned to members with a dire need (Stavropoulou et al., 2017, p. 76). However, despite the significance of such mutual assistance groups in developing countries, there is limited research on their dynamics and effectiveness, especially in the context of humanitarian crises.

### **2.2.2 Remittances**

The second informal social protection mechanism of this study is *remittances*. Remittances are commonly understood as the transfer of money or goods by migrants to family and friends in their places of origin (Bryant, 2019). In 2018, officially documented remittances to low- and middle-income countries consisted of a total amount of \$529 billion, representing a rise of 9.6 percent over previous year (World Bank, 2019b). Over the last two decades, the flow of remittances has expanded significantly and become a primary source of foreign exchange for several countries (Meyer and Shera, 2017). These support payments are offered by traditional solidarity and thus based on generalized reciprocity (Calder and Tanhchareun, 2014).

In humanitarian crises, such payments can be crucial for maintaining consumption levels and can act as safety nets. Remittances help people affected by crises meet their basic needs by providing them with funding for food, health care and shelter and cover other expenditures, such as school fees or various social activities (Bryant, 2019). These payments constitute a far larger source of humanitarian funding than official humanitarian assistance (Development Initiatives, 2018) and are especially important in *protracted* crises as, whilst humanitarian funding in such settings decelerates, remittance flows have been steadily rising (ibid.).

Nevertheless, studies have noted that the poorest society members are less likely to benefit from remittances (Smith, 2014). As some informal systems rely on trust or on social networks, this can lead to the exclusion of certain marginalized society groups, such as internally displaced people or minorities (ibid., p. 9). However, in spite of the rising empirical documentation on the importance of remittances for developmental outcomes, there is still scarce evidence on the role remittances play in humanitarian crises (Bryant, 2019).



*Figure 1: Money transfer in Somalia. Source: Amisom Public Information.*

# 3. METHODOLOGY

## 3.1 Data Collection

This study employed rigorous desk-based research of existing academic literature, government evaluation reports, policy briefs, program reports, documents from INGOs and NGOs relating to the country case study: the DRC and Somalia (Section 3.3). The information collected in the literature review was supplemented by semi-structured interviews with academics and practitioners involved in social protection and crisis response.

### **Desk-based research**

Background research was conducted on formal and informal social protection mechanisms as well as community and individual coping strategies, with a particular focus on protracted crisis contexts.

### **Interviews**

A total of 6 semi-structured interviews were conducted between January and February 2020 via Skype video, averaging for 60 minutes in length, of which three of the interviewees have regional expertise in the DRC with the remaining three on Somalia. The key informants were selected based on thematic and regional expertise. Sampling selection for the primary data was based on purposive and snowball sampling. The research team also participated in a webinar on social protection facilitated by Oxfam, which provided an opportunity for the team to make contact with key personnel for interviews. The results of the interviews were analyzed in tandem with the desk-research using thematic analysis.

## 3.2 Limitations

The interpretation of the findings of this research is constrained by the following issues:

### **Availability of literature**

While there is substantial literature on formal social protection initiatives, there is a notable gap regarding informal social protection mechanisms as well as the linkage between the two types of social protection. The availability of literature narrowed significantly when examined through the lens of social protection.

## Case study

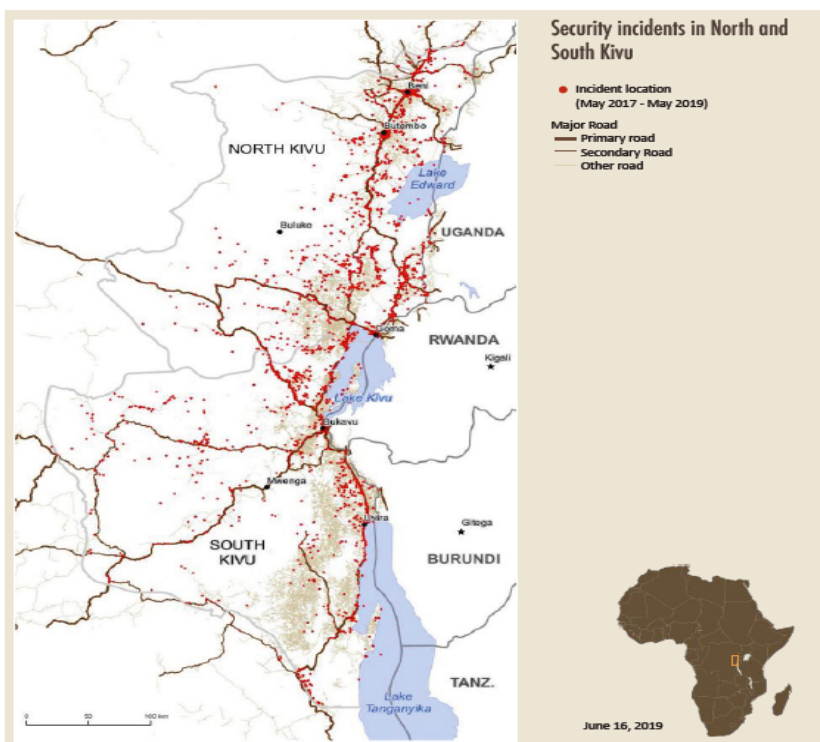
The study focused on the functionality of two categories of informal mechanisms (remittances and mutual assistance groups) in two different countries (DRC and Somalia), which limited the study's ability to make generalizable conclusions. Due to the limited literature on remittances in Southern and Central Somalia, the data is more concentrated to the Northern regions, especially as remittance flows are more dominant in these regions.

## Interview constraints

The researchers were based in London, UK and were unable to conduct fieldwork to supplement the research. For this reason, the study could not incorporate the narratives of crisis-affected populations.

## 3.3 Case studies

### 3.3.1 Democratic Republic of Congo: protracted crisis in Kivu Region



**Figure 2: Security incidents in North and South Kivu.**

**Source: Congo Research Group (2019).**

The Democratic Republic of Congo (DRC) has experienced one of the world's most complex and long-standing humanitarian crises. In addition to the violent conflicts between Congolese security forces and non-state armed groups, the country has also been marked by a series of natural disasters, health epidemics and socio-economic inequalities (OCHA, 2019a).

People have been subjected to severe human rights violations, most notably sexual and gender-

based violence, and have suffered from malnutrition and rising food insecurity as well as from measles, cholera and a large outbreak of Ebola virus disease (ibid.). Recent estimates indicate that 73% of DRC's population were living in extreme poverty on less than \$1.90 per day in 2018, which is one of the highest rates in sub-Saharan Africa (World Bank, 2019b). In 2019, an

estimated 12.8 million people were in need of humanitarian assistance and protection and this number is expected to rise to 15.9 million in 2020 (OCHA, 2019a). Insecurity, especially in the eastern part of the country, weak infrastructure and bureaucratic barriers continue to impede access to affected populations (ibid.).

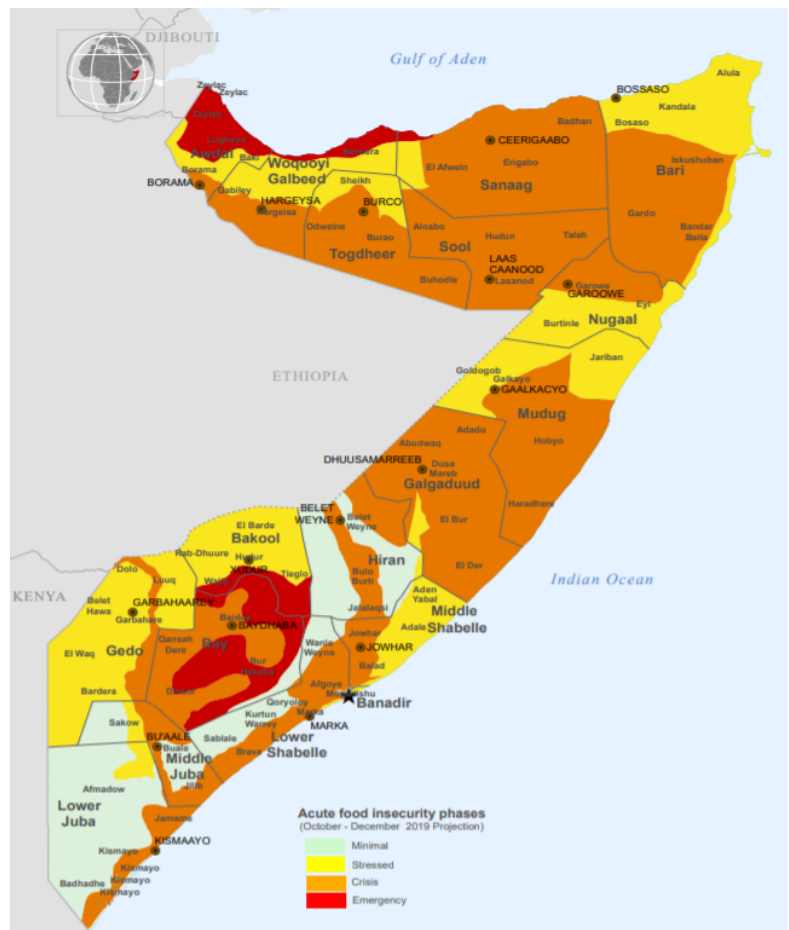
There is little expectation for these circumstances to improve in the immediate future. This is compounded by the fact that the government is a main contributor to the conflict in its decision to prioritize patronage networks over civilian security (Congo Research Group, 2019, p. 12). UN peacekeeping mission and donors remain unable to change the country's conflict dynamics due to political and financial reasons as well as security risks (ibid.). With over 5 million displaced people, DRC hosts the largest number of internally displaced people in Africa as well as 517,000 refugees from neighboring countries. Conflicts are forecasted to persist throughout 2020 and hold potential for further exacerbation due to a range of variables such as refugee returns, ongoing epidemics, political dynamics and inequality with regards to access to resources (OCHA, 2019a).

Populations that reside in the eastern provinces of North and South Kivu are amongst the most affected by the country's protracted crisis (Barbelet et al., 2019). In Kivu region alone, there are currently over 130 armed groups in operation, which represents an increase of 60 over the 70 groups in 2015 (Congo Research Group, 2019). These armed groups have been the source of extreme insecurity for the eastern regions of DRC as communities suffer from extreme levels of violence. 8.38 civilians per 100,000 people were killed in 2018 (ibid., p. 5). It is essential to recognize that armed violence is especially concentrated in the zone along the border of Uganda, Rwanda and Burundi. This has created security implications for critical roads and transit routes in the region as it has made them highly dangerous (Fig. 2), presenting a major impediment for trade and travel (ibid., p. 6).



### 3.3.2 Somalia: drought, famines and protracted insecurity

The protracted humanitarian crisis in Somalia has been multifaceted. Following the collapse of the state system and escalation of hostilities in 1991, Somalis have endured uninterrupted unrest, climatic shocks and famines that have induced massive displacement and a sharp increase in the poverty rate (Federal Government of Somalia, 2018, p. 11). While the northern regions of the country (Somaliland and Puntland) have gained autonomy, albeit disputed, and a level of stability throughout the years, the southern and central areas are trapped in a vicious circle of violence and fragility due to the continuous and chaotic alternance in power of warlords, clans and terror groups such as Al-



*Figure 3: Food insecurity phases in Somalia (October - November 2019). Source: OCHA (2019).*

Shabaab. Accessing and providing humanitarian aid to the affected population, 4.2 million in 2019 alone (SIDA, 2018, p. 2) has been particularly challenging, especially in the areas controlled by Al-Shabaab and other government and non-governmental military groups, where relief and life-saving items have been blocked (US Department of State, 2019, p. 16).

In the last three decades, the country has experienced three protracted periods of famine (1991-1992; 2011-2012; 2017- ongoing), caused by extreme drought. The region of the Greater Horn of Africa is particularly vulnerable to climatic shocks, which have severely impacted the natural alternance of dry and rainy seasons. Traditionally Somalia had two main rainy seasons: *Gu* - characterized by long rains from March to June - and *Deyr*, characterized by brief precipitations spread across the country between October and November. The heavy rainfall of *Gu* period is of vital importance: it is estimated that 70% of yearly crop production is the result of *Gu* harvest (Federal Government of Somalia, 2018). 2011-2012 famine followed scarce *Gu* and *Deyr* seasons in 2010 and 2011, while the 2017 food crisis was triggered by severe drops in *Gu* and *Deyr* rainfall levels in the previous year. It is estimated that the 2010-2011 crisis

affected more than 3.1 million people in Southern Somalia (Maxwell and Fitzpatrick, 2012, p. 5) and the ongoing famine has put more than 2 million people at risk of starvation.

Drought and famines have disrupted people's livelihoods by USD 1.2 billion (Federal Government of Somalia, 2018) and displaced nearly one million Somalis in the last year (Ministry of Humanitarian Affairs and Disaster Management and OCHA, 2019b, p. 1). The crisis has disproportionately affected the rural populations, IDPs, and other marginalized communities (Humanitarian Country Team and partners, 2018, p. 5; Majid and McDowell, 2012, pp. 36-37) who have been suffering from malnutrition, water shortages and diseases. Figure 3 shows the categorization of different levels of food insecurity between October and November 2019, based on the International food security phase classification.



*Figure 4: Drought threatens famine in Somalia. Source: United Nations Photo.*

## 4. ANALYSIS OF ISP MECHANISMS

### 4.1 Mutual Assistance Groups

#### 4.1.1 Community and blood ties

Both Somali and Kivu societies are characterized by strong interpersonal ties and the wide presence of informal associations. In the DRC, communities aggregate themselves on the basis of trust and personal networks, while in Somalia clans and smaller associations are regulated by customary agreements on the base of family lineages.

In Somalia, political and social life revolves around clan identity and inter-clan power dynamics. Clan affiliation depends on “common agnatic descent rather than the sense of territorial belonging” (Lewis, 1961, p. 5) and is largely considered as a sub-ethnic distinction across Somali population (Home Office, 2019). Clans can include up to one hundred thousand members, who are further divided in sub-groups and smaller entities, as *mag* or *diya* paying groups. Mag traditionally represented the “blood compensation” paid by members in the case of damages or crimes against other clans or mag groups (Coyne, 2006). The relationship between the members and the rules of mag reimbursement and payment are regulated by a contractual agreement, *xeer* (customary law). Xeer agreements are binding and members cannot join more than one group. In addition to inter-clan compensatory practices, mag groups have a social insurance role in which, during times of crisis, affected people can rely on material support - goods and services - offered by their fellow mag members (Smith, 2014, p. 37).

In this context, displacement has a particularly negative impact on people’s likelihood to receive assistance. The loss of the clan support system can significantly increase the vulnerability of internally displaced people (IDPs). Those who migrate to areas controlled by other clans, face particular challenges due to restricted access to livelihoods and work opportunities. For this reason, IDPs and members of weaker clans tend to associate themselves with stronger clans with embedded power in the area (Sidra Institute, 2019, p. 11) to receive protection and assistance through a xeer agreement, called *gaashaanbuur* - literally “pile of shields” (Home Office UK Border Agency, 2012, p. 157). Xeer also regulates inter-clan and inter-mag relations. Furthermore, these negotiations are led by men, while women are often not allowed to engage in contractual agreements in the absence of men representing them (Lifos, 2018, p. 15). However, inter-clan assistance is often not a viable support system in Al-Shabaab administered areas as clan power tends to be limited.

**Table 4: Definitions of key terms**

<b>Key Terms</b>	<b>Definitions</b>
<b>Xeer</b>	“The rights and responsibilities of the individual within a group bound by ties of kinship, and of a similar set of agreements which regulates the group’s relations with other neighboring groups” (Jaspers and Maxwell, 2008, p. 42).
<b>Mag or Diya-paying group</b>	In Arabic translates to ‘The name’. The solidarity of the group’s members in collective payment of blood-wealth” (Lewis, 1959, p. 277).
<b>Gaashaanbuur</b>	A Somali tradition in which “weak and scattered clans who are driven to seek protection from the stronger clans can enter a protection status with them based on contractual agreements known as gaashaanbuur” (Gundel, 2009, p. 22).

In the Kivu provinces, despite the undisputed importance of family ties, people largely rely on their communities and extended networks for assistance. Compared to the past, today’s kinships are formed by ties of trust rather than blood ties. Interviews show that the shift from family support toward community assistance is caused by widespread displacement and increased insecurity which can often lead to the separation of households. Furthermore, interviews indicate that it is highly unlikely that low income households will receive the necessary support within their household. For this reason, Congolese people have developed the ability to quickly expand their personal connections through reciprocities and mutual support. In Kivu the roots of social relations lie on acts of “generalized reciprocity” (Hebo, 2013) - “gifts, resource-sharing, generosity” (ibid., p. 12 ) performed in times of need or on special occasions such as funerals and marriages which do not oblige the receiver to give in return (Le Polain, 2017). Such acts are more spontaneous than practices of “balanced reciprocity” (Hebo, 2013), which refer instead to exchanges “which stipulate returns of commensurate worth (...) within a finite (...) period” (Sahlins, 1968, pp. 147-148), as in the case of self-help groups. Individuals who participate actively in such exchanges are considered reliable members of their society and, consequently, the more trustworthy a person proves to be, the better their

reputation. In Kivu, reputation represents a precious “intangible currency” (Fontana, 2020), which allows people to secure their access to associations, in particular, to mutual assistance groups.

People with few social connections are rarely admitted to self-help groups as the other members of the community will be less likely to trust them. **Interviews show that minorities - IDPs, migrants or less represented ethnic groups - are more likely to be excluded from self-help groups as they have fewer social connections and, therefore, have lower participation in reciprocal exchanges. Low participation in social life leads not only to exclusion from informal social protection mechanisms but also from NGO networks.** As described in interviews, national staff often indicate friends and families as potential beneficiaries of formal protection programs. As a consequence, people excluded from social circles due to their social stigma or economic status often find themselves in a vulnerability trap as they are more likely to be neglected both by formal and informal protection initiatives.

#### 4.1.2 Savings Groups

While rotating savings and credit associations vary in form across countries and culture, their contributions to local economies have been receiving increasing attention from economists and development actors for its collective pooling of economic and social capital (Habbob, 2018).

##### *DRC: Tontines and Mutuelles de Solidarité (MUSO)*

Saving groups, known in DRC as *tontines* or *likirimba*, represent an informal saving strategy particularly adaptable to highly insecure contexts. Members of tontines, according to a previously agreed rotating scheme, contribute with “a fixed amount of money to a pot on a regular basis” (Hillenkamp et al., 2013). At the end of every session, the pot is assigned to a different person on a cyclical basis. The members often also engage in income generating activities to increase the available amount. Similarly, the *Mutuelle de Solidarité* (MUSO) is an informal social insurance system, organized on the use of two different pots: “a green box for savings and a red box for social insurance” (ibid., p. 8). All the members are expected to contribute equally to both boxes. As in the case of tontines, the members agree beforehand on the main rules regarding amounts of contribution and modalities of disbursement and compensation. While the disbursement of insurance funds from the red box takes place on pre-agreed life events - death, childbirths, marriages, disease or sudden loss of livelihoods - savings from the green box can be used only for defined projects which are subject to the approval of the assembly of the members. In some circumstances the assembly can decide to grant an additional sum - or an in-kind donation - to members in need.



**These schemes are popular in Kivu as they are often the only way for Congolese individuals to receive a loan.** Formal financial institutions pose access challenges due to lack of fixed salaries, unavailability of guarantors and high interest rates. In contrast, access to informal mechanisms is relatively easy: MUSOs are often formed by small circles of friends and membership and is granted on a basis of trust (Fontana, 2020). In addition, MUSO mechanisms do not foresee the payment of an interest rate but of a fixed participation aux frais for the reimbursement of additional borrowing expenses (Hillenkamp et al., 2013). Due to the informal and intimate nature of MUSOs, reimbursement modalities and timelines also benefits such as a degree of flexibility and re-negotiation options.

Furthermore, some MUSOs also use blue boxes for external contributions, which can be used for refinancing the green and red boxes and as well for financing collective projects - as income generating activities (Chereau, 2011). For this reason, MUSOs located in areas with high INGO presence or within close proximities of religious organizations are more popular as their members can rely on frequent external contributions. However, **excessive external participation can pose risks because it undermines the trust scheme at the base of the MUSOs.**

Despite the widespread diffusion of MUSOs and tontines schemes, the capacity of such schemes is clearly constrained by the personal wealth of the members (Fontana, 2020). For this reason, MUSO would not be an effective coping strategy in case of widespread and prolonged insecurity. Furthermore, access to MUSOs and tontines is limited not only by active participation in social life but also by economic status. As a result, the most vulnerable individuals are often excluded from savings groups mechanisms due to their inability to guarantee regular payment of fixed amounts.

### *Somalia: Ayuuto and Micro-credits schemes*

Somalia is well known for its savings culture and many Somalis rely on trust-based credit-sharing circles. A popular mechanism of micro-lending practiced by women is called *hagbad* or *ayuuto*, in which ten to twenty women who have an established degree of trust and familiarity organize a group credit sharing arrangement (Marchal, 1996). Every member contributes an agreed upon amount to the group on a regular basis, in which a portion of the total is loaned out to group members based on need or is invested in a mutually agreed upon investment (Habbob, 2018). The participants rotate in collecting the accumulated money from the daily or weekly contributions, allowing a degree of flexibility in the case of unpredictable events



(Marchal, 1996). This money can be used for smaller purchases ranging from household goods to much larger expenditures such seed capital to open businesses.

These savings schemes are deeply embedded within existing social structures and trust plays a paramount role in the group as the selection of participants is done through the principles of reliability and trustworthiness, often leading women to form groups with those from the same clan, workplace or from the same neighborhood (Hesse, 2010). When initiated into a group, the reputation of a potential participant is evaluated through informal peer screenings (ibid.). In addition to the economic benefit, joining **a savings group like an ayuuto also provides an opportunity for individuals to build social capital. While many savings schemes form groups with participants based on familiarity and trust, these groups are a unique opportunity for women to transcend clan lines allowing them to form bonds independent of clan lineage and provides an egalitarian space** (Githigaro and Omeje, 2019).

#### **4.1.3 Mutual Assistance Groups: Sectors of Intervention**

Both savings groups and self-help groups have various functions. The following section will delineate how informal mechanisms are used to cope with food shocks, high educational costs and widespread insecurity.

##### *Somalia: Seed Sharing*

The key to Somalia's financial growth and poverty alleviation is agriculture. The decades-long political instability and drought in the region, compounded by poor irrigation and lacking flood control systems have negatively impacted the agricultural sector (World Bank, 2018, p. 2). This has led local communities to develop their own seed sharing mechanism. Each planting season, farmers store extra seeds for the next season, considering the need to replant seeds in cases of unfavorable weather conditions (Longley et al., 2001). However, as seeds are expensive, not all farmers can acquire and store them for growing in the season. Consequently, the poorer farmers eventually resort to seed sharing which entails traveling long distances and activating social ties to seek scarce seeds from well-off farmers (ibid.). Oftentimes, the poorer farmers offer labor in exchange for the seeds received from the well-off farmers. Hence, this reciprocal practice equips poor farmers with a tool to cope with food shocks. However, this mechanism is dependent on the bounty of wealthier farmers. This poses a particular challenge during times of conflict in instances where wealthier farmers must resort to consuming the extra seeds in times of conflict and food insecurity, which renders them unable to support poorer farmers in need.

### *DRC: Common Fields*

In the Kivu province, reciprocity in land cultivation and possession is a pre-colonial pattern. Traditionally, the lands assigned to a community were under the control of the *Mwami*, the local chief. Mwamis administered collectively owned lands and guaranteed the use to the members of the community on the base of their needs and in exchange of tributes (Ansoms et al., 2011). While private possession of the land is now widespread in the province, some villages still own common fields. Though the cultivation of commonly owned land is no longer a normal livelihood pattern, it has evolved to become a mechanism for “coping with acute food insecurity” (Raeymaekers et al., 2006, p. 4). Use of common field is granted only to the most vulnerable households. In consideration of the limited amount of common fields in scale to the population, such coping mechanisms are lacking in meeting the needs of the entire community in cases of widespread insecurity. In addition, the high levels of corruption in the area often lead to the private sale of collectively owned land, thus increasing the vulnerability of the community and disruption of an effective coping mechanism.



*Figure 5: School in Goma. Source: Flickr.*

### *DRC: Parent Committees*

Since the 1990s, schools have been mainly financed by fee payments provided by families of students, prompted by a series of teachers' strikes and lack of funds. For many families school fees represent an unbearable burden and is the main barrier to education access, second only to internal displacement and war-related factors (Janackova, 2014). In order to guarantee access to education to vulnerable households, PAGE (2007) reports that a group of parents' committees in the Kivu communities organize income generating activities (IGAs) to decrease the school's dependence on student fees. In South Kivu, such IGAs guarantee school attendance to war orphans and allow poorer families to pay reduced fees or break down the fees into payment installments. Such initiatives have led to a substantial decrease of student expulsion relating to late or missing payments, as well a higher sensitization within the community regarding the importance of primary education.

### *Somalia: Informal Systems of Protection*

The *abbaan*, literally a protector or a patron, is a pre-eminent member of a clan who is in charge of the protection of "out-side travelers, merchants and migrants moving through his clan territory" (Lawrence, 2017, p. 8). Historically the *abbaan* system was created for guaranteeing a safe transfer for the caravans passing through clan territories. In exchange for the protection received the caravanners gifted the *abbaans* with a percentage of the transported goods. The *abbaan*, in turn, shared the gift with members of his clan to guarantee their loyalty and to strengthen his control over clan's territory (Djama, 1997). In return, the clan supported the *abbaan* and his family with donations and/or payment of a small salary (Mursal, 2018). Even when the caravan trade ended, clans continued these patronage schemes. In modern times the *abbaans* still guarantee safe passage to traders in their area of control and use their influence to ensure the protection of their fellow clan members (Kaplan, 1969). Such informal schemes of protection ensures the continuity of internal trade within Somalian territory despite the absence of control by state actors. **In times of crises, *abbaans* can also offer their service of protection to non-trade actors as aid workers and internally displaced people, in exchange of payment of small fees. Hence this informal protection service has evolved to become an income generating activity for the clan** (Lawrence, 2017).

In some locations *abbaans* use their influence to establish self-help groups aiming at the protection of at-risk groups. For instance, since the early 1990s in Mogadishu *abbaans* – often selected among the eldest representatives of the clans – have founded market committees to protect clan members in the marketplace (Mursal, 2018). The traders belonging to the

committees pay a monthly amount to the abbaan, who hires and controls armed militias to ensure protection against thefts and attacks (ibid.).

## 4.2 Remittances

### 4.2.1 Building shock resilience with remittances

In times of crisis, remittances can be critical sources of support for addressing households' basic needs. These payments provide a crucial informal safety net to tackle income shocks and if received in a regular and/or predictable pattern, can contribute to a household's resilience against seasonal fluctuations and ability to plan out expenditure cycles (Lindley, 2006). By having a diversifying impact on people's incomes, remittances act as an insurance mechanism that can cover losses and allow households to invest in risk reduction (Chimhowu et al., 2003). They can also prevent households from engaging in negative coping mechanisms such as the sale of livestock and other assets (Majid, Abdirahman and Hassan, 2017). Both interviews and literature reveal that this remittance money is primarily used for the purchase of greater quantities and greater diversity of food, followed by medicine and shelter (Sumata and Cohen, 2018; Majid, Abdirahman and Hassan, 2017). Furthermore, households who do not have access to remittances are likely to be more vulnerable, especially in times of crisis (World Bank, 2018).

A displaced man from Bakool region

***“May 2011, almost 90 percent of our livestock died in the drought. June 2011, we sold the few left and migrated to Dollo. Almost everybody left the village except some few people who had enough food stock or remittance or business” (Majid et al., 2016, p. 18).***

The diaspora plays a particularly critical role during times of crises. In the 2011 Somalia famine, the populations who were most vulnerable were those who were most dependent on the rural economy and had few family and clan connections outside of their area (Maxwell et al., 2016). In addition to the depth and diversity of the resources that flowed within the social networks of immediate kin, having relatives in urban areas or abroad was a defining indicator of a household's resilience and survival (ibid.). For those whose social networks of immediate kin and close relationships became exhausted of resources and ultimately collapsed, the



households that were able to mobilize support from broader social networks by making distant claims of clan-based identity were able to withstand large-scale shocks during crises such as in the case of the 2011 famine (ibid.). Similarly, interviews reveal that much of the remittances to the Kivu regions flow from neighboring countries and literature points to the importance of money sent by migrants living in other countries further away, such as for example Belgium (FinMarkTrust, 2018).

*Table 5: Definition of resilience*

"Resilience is the ability of an individual, a community or a country to cope, adapt and recover quickly from stress and shocks caused by a disaster, violence or conflict" (ECHO, 2019).

Remittances are transferred through different formal and informal channels, whereby identification and documentation impact a person's ability to send or receive such money transfers. A formal system used to remit money to the DRC are money transfer operators (MTOs), such as Western Union or MoneyGram. Senders deposit money at an MTO agency and recipients provide proof of identification and a code to collect the same amount of cash at an MTO agency in the destination location (de Bruyn and Wets, 2006). However, in the DRC, due to inadequacies of the formal banking system and formal requirements such as identification documents and high transfer costs, remittances are far more often transferred through unofficial channels (Sumata and Cohen, 2018). This is compounded by the fact that people hold strong sentiments of distrust toward formal entities, governments and other authorities (Fagen, 2006). Interviews elucidate this feeling of distrust and reveal that many IDPs that move to Goma, the capital of DRC, often **have rural prejudices against financial institutions and do not engage with them.**

In the DRC, informal remittance systems do not require official identification documents (de Bruyn and Wets, 2006). One common institution through which informal remittances are transferred are informal transfer agencies. The sender gives money to an informal transfer agent, also called intermediary, who then contacts an agent in the recipient's location (ibid.). The recipient uses a verbal password to receive the money from this second agent. Another widely used informal channel to remit cash in the DRC is the envelope system (Bazenguissa-Ganga, 2005). Populations, especially in rural areas, transport money by hand either directly between individuals or via intermediaries (ibid.), requiring a high degree of trust between all parties. In addition, a study shows that remitters sending money via couriers travelling by bus is particularly prevalent in eastern DRC (FinMarkTrust, 2018).

While Somalia uses money transfer agencies similar to those in the DRC, due to international anti-money laundering and counter-terrorism legislation, MTOs in Somalia, also known as **the hawala system**, have become increasingly formalized and regulated over recent years, requiring official identification or references for recipients to claim their remittances (Majid, Abdirahman and Hassan, 2017). This can pose a challenge for those in rural areas who may not have government-issued identification as MTO agents must ensure that the right individual is receiving the money (Orozco and Yansura, 2013). Therefore, in situations where a recipient is not familiar to the agent, the receiving individual must provide alternative identity verification, such as having a local elder vouch for their identity (ibid.). Additionally, as money does not physically move in these transfers, Hawala agents must keep track of the debts they owe to each other, with the shared understanding that they will be settled at a future point (Hesse, 2010), further demonstrating how despite the increasing formalization of Hawala operations, its foundation is still based entirely on principles of trust and integrity, often concentrated within families, specific communities, clans, lineages or social groups (Bryant, 2019). In the Somalia famine of 2011, social connectedness and clan identity were important factors for the likelihood of a household's survival (Maxwell et al., 2016).

For countries that have significant capacity for telecommunication infrastructures and network coverage such as Somalia, mobile money transfer (MMTs) technologies have been growing in popularity for domestic transfers, becoming competitive alternatives to the MTO/hawala system as they allow people to receive and send money via their mobile phones (Majid, Abdirahman and Hassan, 2017). INGOs have also increasingly utilized MMTs for cash transfer programs using the Hormud-Golis-Telecom platform (ASiST, 2017 ). As opposed to the hawala system where recipients must physically retrieve their money from MTO/hawala agents, MMTs offer speed and convenience, lower to no transaction fees, and allows recipients a degree of discretion (Majid, Abdirahman and Hassan, 2017). However, populations in rural areas are often excluded, especially those who do not own a mobile phone or live in areas with limited network service (ibid). As MMTs are concentrated in urban areas, pastoralists and populations in rural areas are reported to prefer hawala/MTOs over MMTs, due to issues related to network coverage and various other factors. However, feasibility studies reveal that there has been significant growth of MMTs expanding to rural areas (ibid.). Similarly, for DRC, interviews confirm that money transfers through mobile phones are growing, though its reach is limited as the number of people that own a mobile phone is significantly lower for rural areas.

Furthermore, **remittances can boost an individual's creditworthiness as remittance recipients are viewed as reliable by their community members in terms of debt**



**repayment** (Bailey et al., 2011). Interviews reveal that being creditworthy is of greater value than having resources for those who receive monthly remittances are more likely to be considered creditworthy as their income is predictable. In the absence of a formal banking system, the debt–credit relationship is an especially important feature of the economy and society in both Somalia and DRC. In Somalia, creditworthiness is especially fundamental for the pastoralist economy where food and goods are traded on a debt-credit basis during dry seasons (Majid, Abdirahman and Hassan, 2018). This suggests that individual reputation plays an important role and demonstrates how critical trust is in a debt-credit society as it underlies people's interactions, opportunities and constraints.

Interviews further indicate that credit systems are particularly important for places like the Kivu regions where cash money is scarce and dangerous, whereby it can make individuals vulnerable to theft-related crimes, incentivizing credit as opposed to cash. This reinforces the notion that interactions operate on a basis of trust - whether that implies having trust of others to repay their debts, or a lack of trust in the security of the community. **Interviews highlight that this insecurity and lack of trust can lead people to refrain from discussing the remittances they receive, as they fear being targeted by armed groups. In these contexts, households need to keep cash money moving and quickly get rid of the money they receive.** Hence, both the elements of trust and social relations are important determinants of the way remittances are perceived and used.

Another strength of remittances is they enable recipients to provide support to others in need. A study commissioned by the Food and Agriculture Organization's (FAO's) Food Security and Nutrition Analysis Unit for Somalia (FSNAU) for Somaliland and Puntland found that households receiving remittances are more likely to support poorer families than households that do not receive remittances (Orozco and Yansura, 2013). This shows the potential of remittances for having a community wide impact. However, there is a lack of knowledge on to what extent remittances influence households in the Kivu regions in their decision or ability to assist other people.

#### **4.2.2 Limitations in protective capacity**

While informal remittances can be crucial mechanisms that offer many forms of protection against vulnerability, there are limitations to its capacity as a social protection mechanism. There is still scarce research available of to what extent remittances have actually made a significant impact on wealth distribution. As it stands, **remittances are estimated to reach only 40 percent of the population in Somalia** (ASiST, 2017). **Remittances are not**

**distributed evenly, thus excluding certain social groups** and while Somali social networks and principles of reciprocity and sharing are widespread, the quality of social connectedness differs between different groups, in terms of links between rural, urban and diaspora locations and the availability of resources at these different locations (Maxwell et al., 2016). **Marginalized social groups are less likely to receive diaspora support and are therefore more vulnerable in times of crisis** (Majid, Abdirahman and Hassan, 2017). Both case studies reveal that the capacity of support that individuals can receive is limited if family members and friends are equally poor. To an extent, remittances can even reinforce inequality between families that receive remittances and those who do not (de Bruyn and Wets, 2006). Therefore, the patterns of remittances distribution need to be better understood in order to identify which social groups are left behind.

Agro-pastoralist from Baidoa district

***“People who have nobody to cry to, that is who don’t have kinsmen to help, don’t have a son or a daughter in the towns or out of the country to help... all such people have no coping capacity” (Maxwell et al., 2016, p. 67).***

Remittances are subject to a variety of restrictions and constraints, especially in the context of changing environments. During crises, remittance flows are especially vulnerable to disruptions such as failures of transport and communication (Savage and Harvey, 2007). For individuals who rely on hand-carried remittances movement restrictions are especially problematic. Conflict and extreme climate are the key drivers of displacement which can often interrupt trust-based systems and, as remittance flows operate on social relationships, it can be a dangerous dependency on an individual or household if relationships dissolves (Majid, Abdirahman and Hassan, 2017). This highlights the changing nature of social relations and its implications for the reliability of remittances in the wake of disasters.

Ultimately, a closer examination of remittances reveals an opportunity for a deeper understanding of the complexity and diversity of community livelihoods in protracted crises. Beyond this, the analysis presents that remittance flows influence, reinforce and can even define the notion of trust, social relations and social connections among individuals. These elements in turn determine people’s interactions and behavior.

## 5. RECOMMENDATIONS

### 1. **Remittances and mutual assistance groups should be acknowledged and externally supported by INGOs.**

- Household and community capacity for resilience should be better understood and leveraged to design and implement formal crisis response programs.
- Support capacity building for the continuation or establishment of mutual assistance groups by identifying such groups, assessing their needs and increasing the provision of resources and skills to communities both before and after a disaster happens.
- Migration patterns and the impact of disruptions on remittance flows should inform needs assessments.
- Strengthen the dialogue between crisis-affected communities and humanitarian INGOs as well as governments for effective counselling and support. Understanding vulnerability begins with recognizing marginalized groups in order to implement more effective measures to address their specific needs.

### 2. **Recognize the important role that social connectedness and trust plays in informal social protection.**

- Understand that the shock-resistant capacity of ISP is dependent on the quality and strength of social connections.
- Develop a deeper understanding of the disruptive impact of displacement on social connections and its implications on people's access to support and devote further study to how organizations can bolster social connectedness through external interventions.
- Develop a methodology to monitor the changes of social connectedness from pre-crisis to crisis periods.
- Build trust between local communities and humanitarian organizations by mitigating the negative impact of rapid international staff turnovers and encourage the recruitment of local personnel. Here, the selection of local personnel from different social groups should be encouraged to mitigate potential discrimination and exclusion of minorities.

### **3. Address the inequalities created or reinforced by informal social protection.**

- Advocate for policies that promote or uphold social cohesion to address the exploitation of weaker social groups.
- Promote and offer external advice to the organization of income generating activities, support the activities of mutual assistance groups and provide alternative sources of income.

### **4. Facilitate and support remittance flows and access.**

- Advocate for policies against mobility restrictions that negatively impact on hand-carried remittance flows.
- Promote improvements in legal status and integration of migrants in host countries. Facilitate remittance flows by family tracing and engaging the diaspora to create co-financing initiatives.
- Continue to promote the development and expansion of telecommunications infrastructure and access, especially mobile money technologies. Biometric ID technologies have the potential to enable more people to access remittance channels that require identification.
- To leverage the protection provided by remittances, INGOs should develop a deeper understanding of the diaspora's motivations to remit money by analyzing the cultural expectations, pressures and struggles that remittance senders experience.

### **5. Identify and understand local power dynamics to support needs of various social groups.**

- Build targeting strategies that focus on the vulnerability of households who lack access to remittances or mutual assistance groups.
- To address issues of accountability and transparency, diversify the identification of community partners by taking into account social and ethnic background as well as local principles for targeting assistance and distribution initiatives while practicing caution of relying on clan structures to avoid excluding marginalized communities.

**6. Develop a deeper understanding of the gender dynamics of informal social protection mechanisms.**

- Explore intra-household allocations of remittances and gendered dynamics of mutual assistance groups and the implications of these dynamics on the disaster continuum - pre, during and post crises.

**7. Promote a common understanding of the concept of informal social protection.**

- This will allow INGOs to institutionalize the relevance and significance of ISP mechanisms for humanitarian crisis response.
- The authors of this report encourage the adoption and streamlining of the definition of informal social protection as mutual assistance within communities on the basis of generalized or balanced reciprocity.
- Streamline the knowledge to staff training at all levels accordingly.

**8. Future research should investigate other forms of informal social protection mechanisms.**

- This may provide humanitarian INGOs with opportunities for additional insights into local principles and elements that determine people's behavior and interactions in crisis situations and beyond. Anthropological research may be especially helpful to achieve this.
- Utilize the intersectionality lens to deepen the understanding of the vulnerabilities within marginalized social groups.
- Further research on the interaction between informal practices and formal schemes of social protection is highly encouraged in order to understand if ISP can effectively fill the gaps of formal systems and vice-versa.

## 6. CONCLUSION

This report has examined the role informal social protection plays in humanitarian crises to present suggestions on how Oxfam and other INGOs should engage with these community practices to support affected populations. This study revealed that informal social protection provides valuable insights into the structure and dynamics of communities. The key findings have identified connecting themes of social connectedness, trust and power dynamics that underly the informal social protection mechanisms. These principles determine people's behavior and interactions throughout the continuum of a crisis, affecting their vulnerability and resilience.

The analysis shows that mutual assistance groups and remittances have significant protective capacities and can inform humanitarian crisis response in the DRC Kivu region and Somalia, as they play a crucial role in household and community capacity to cope with disasters. However, humanitarian INGOs should be aware that **these mechanisms may also reproduce rather than challenge existing inequalities within and between social groups**. Ultimately, this study suggests that while these mechanisms **can make contributions to both idiosyncratic and covariate risks and shocks, there are limitations to its capacity to adequately address widespread shocks** in a comprehensive manner.

Recognizing the importance of reciprocal relationships and the values embedded within and reinforced by these social connections will allow for a deeper understanding of the intersection of people's agency and the structural context. Future interventions should operationalize the notions of trust and social connectedness, recognizing their relationship to resilience building in crises response and mitigating the risk of the marginalization of the most vulnerable groups. For enhanced emergency response coordination, a concerted effort should be made to foster dialogue between humanitarian INGOs and affected communities and to integrate informal practices whilst avoiding to undermine their foundational principles.

### ***Towards a more inclusive approach for social protection***

The analysis of the Kivu provinces and Somalia suggests that the **integration of informal strategies into humanitarian crisis response policy will improve the capacity of humanitarian INGOs to effectively identify and access marginalized social groups**. A lack of understanding of the dynamics of informal social protection may result in consequently overlooking the interpersonal and structural factors that play into vulnerability and resilience.



Oxfam's programs reflect the importance of building upon and valuing local practices and knowledge and should continue to emphasize this community-centered approach. However, to gain a deeper understanding of the vulnerabilities relevant to social protection, additional studies should be conducted. This analysis suggests that further research on informal social protection, in particular with regards to its interaction with formal social protection with the aim of identifying whether formal interventions could potentially crowd out informal mechanisms and ultimately, its capacity to deal with intersecting inequalities will contribute to designing a more shock-resilient humanitarian INGO response.

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# Appendices

## Appendix A: Terms of Reference (TOR)

LSE/ID Project Proposal Template	
Organization and Department	Oxfam Global Humanitarian Team
Project Working Title	What is the relevance of informal social protection for humanitarian INGOs?
Background: Two short paragraphs. In the first, please provide a brief description of your organisation and its objectives. In the second, please provide a brief introduction to the topic to be addressed by the project. Why is the organisation interested? Why is the subject itself interesting?	<p>Oxfam is a global movement of millions of people who share the belief that, in a world rich in resources, poverty isn't inevitable. In our humanitarian work, we help people caught up in natural disasters and conflicts across the world with clean water, food, sanitation and protection, giving life-saving support to those most in need. We also work hard to encourage global and local policy makers to bring about the changes needed to improve the lives of those affected.</p> <p>Social protection is a growing area in humanitarian practice. With the rising number of emergencies, particularly protracted crises related to climate change, conflict and displacement, the international community (donors) are looking for more sustainable, consistent ways of supporting those in need. Oxfam supports social protection as one part of our humanitarian work. We see it as critical to helping households withstand the impact of shocks, as well as to help them recover from shocks and restore their livelihoods. The 'social contract' which makes governments accountable to their populations to provide social protection can build demand for and confidence in the state. Everyone has a right to social protection and our humanitarian work must reinforce and help realise that right.</p>
Question: (One or two sentences. What is the motivating question? What is it, specifically, that your	<p>Before formal assistance arrives in a crisis, people and households rely on their family and community for support. Social protection is a huge grown area in humanitarian response, but the focus is all in the formal area. What if any,</p>

organisation would like to know?)	role can informal social protection play in humanitarian response and how should Oxfam and other INGOs engage with this?
Objective: (Short paragraph that explains what you hope to get out of the answer and how you may use the students' work to advance organizational objectives.)	Oxfam would like to understand the importance of informal social protection in communities' coping mechanisms. We next want to understand how we should account for it and use it in our humanitarian response. This work will be used to help us determine whether and how we should incorporate informal social protection into our humanitarian response approach
Methodology: How the students are expected to answer the question. E.g. desk research, interviews, survey, review of internal documents, etc. If you wish the students to define the methodology please say so.	Desk-based research: <ul style="list-style-type: none"> <li>(i) a literature review of primary and secondary data</li> <li>(ii) Analysis &amp; suggestions – based on literature review &amp; interviews</li> </ul>
Contact: (The name and contact information of the person within your organisation who will be responsible for liaising with the students.)	Larissa Pelham, Social Protection Adviser: larissa.pelham@oxfam.org

### NOTE ON TERMS OF REFERENCE

This research team made the decision to not modify the terms of references (TOR) from the original form as all parties were in agreement of the terms. After the initial research stage, the research team decided to include the case studies of DRC and Somalia, with agreement from the client. The research team identified two types of informal social protection mechanisms for the analysis: remittances and mutual assistance groups, with the understanding that mutual assistance groups would be an umbrella typology that would encompass various forms of assistance groups that fall under the principles of balanced and generalized reciprocity. The decision for the country and mechanism focus was made to allow for a more in-depth analysis. However, this did not require a change in the TOR as the objectives of the research remained the same as the original form.



## Appendix B: Interviews

<b>Interviewee</b>	<b>Role</b>	<b>Organization</b>	<b>Date of Interview</b>
Muktar Hassan	Emergency Food Security and Livelihoods Coordinator	Oxfam	06/01/2020
Nisar Majid	Research Manager, CRP-Somalia	London School of Economics and Political Science	07/01/2020
Daniel Maxwell	Professor in Food Security and Research Director	Feinstein International Center Tufts University	17/01/2020
Solange Fontana	DPhil Researcher	University of Oxford	28/01/2020
Patricia Stys	Research Officer	London School of Economics and Political Science	30/01/2020
Emmanuel Tamba	DRC Humanitarian Program Manager	Oxfam	11/02/2020

# Appendix C: Questionnaire

## Interview Guide

Interviewer: \_\_\_\_\_

Interviewee: \_\_\_\_\_

Job title/Field of knowledge: \_\_\_\_\_

### Research Introduction:

The purpose of the research is to understand the importance of informal social protection in communities' coping mechanisms, specifically in protracted crises. One of Oxfam's mission is to provide social protection to help households withstand the impact of shocks as well as to help them recover from shocks and restore their livelihoods. Our research will examine key mechanisms of informal social protection, focusing on the analysis of two case studies: the protracted crisis in DRC Kivu provinces and in drought vulnerable regions in Somalia. This work will be used to contribute to Oxfam's objective to determine whether and how they should incorporate informal social protection into their humanitarian response approach. The methodology will be a literature review of primary and secondary data as well as interviews conducted with key figures in academia as well as Oxfam country officers.

### Quick reminders:

- As your consent form stipulated, you have the right to withdraw your participation from this study at any point in time.

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## 1. General Questions

1.1 How long have you been working in your position?

1.2 Which project did Oxfam implement in response to the famine? Formal social protection/livelihoods?

1.3 Did Oxfam (or other INGOs) implemented projects supporting ISP mechanisms?

## 2. Remittances

- 2.1 Can you describe what you've observed in terms of how remittances operate in the communities that you work in? How are these transfers made? Through traditional financial institutions?
- 2.2 Which social groups seem to be excluded/included from accessing this type of support network ? Why and how are they excluded?
- 2.3 What role does family structure, kinship and blood ties play in remittances?
- 2.4 How do remittance flows change during crises?
- 2.5 What sort of barriers prevent individuals from accessing remittances during crises?
- 2.6 In what ways do remittances enable people to cope with covariate shocks or repeated shocks?
- 2.7 Do remittances have an effect on an individual's adaptability to cope with future shocks? If so, how?
- 2.8 Do you know what kinds of things families are using their remittances on? Funding for food, health care, shelter, school fees?
- 2.9 Have there been any significant changes in the types of remittances that you're seeing; for example, as a reaction to a particular shock? Why do you think this change took place?

### 3. Mutual Assistance Groups

- 3.1 Have you observed any forms of mutual assistance networks in the communities that you work in? If so, can you explain those briefly?
- 3.2 Have you noticed any specific community members or social groups who are excluded from these informal support networks? Why and how are they excluded?

3.3. In the communities that you work in, what are the roles of kinship and clan ties in reciprocity-based support networks? Are you mainly seeing this between families or broader networks of people?

3.4 Have there been any significant changes in the types of assistance networks that you're seeing; for example, as a reaction to a particular shock? Why do you think this change took place?

#### 4. Relevance to FSP

4.1 What are the biggest stressors or shocks that your community has either recently faced and/or is expecting to face soon?

4.2 Are there any service gaps that you're seeing in the social protection programming of your current community? Why and how are these gaps generated?

4.3 Can you see opportunities where social protection programs may benefit from understanding these informal support networks?

4.4 What aspects of formal social protection can strengthen informal social protection systems?

#### 5. Concluding General Questions

5.1 Recommended literature

5.2 Recommendation for any contacts?

# Appendix D: Information Sheet and Consent Form

## Information sheet and consent form

Informal Social Protection: Remittances and Savings groups in the DRC and Somalia  
Chiara Jachia, Anjuman Tanha, Natalie Schwarz and Hanna Toda  
International Development Department, LSE

### Information for participants

Thank you for considering participating in this study which will take place between 1/12/2019 – 28/02/2020. This information sheet outlines the purpose of the study and provides a description of your involvement and rights as a participant, if you agree to take part.

#### 1. What is the research about?

*The aim of the research is to understand the informal social protection mechanisms, specifically remittances and mutual assistance groups that are practiced in the Kivu region of the DRC and the famine-vulnerable regions of Somalia. Our objective is to develop a critical understanding of the ways in which households cope with shocks during protracted crises and how these understandings can add value to the programming of social protection programs. The majority of the research will be desk-based literature research in addition to interviews conducted with researchers/academics/project officers in our areas of research. This research is situated as a LSE consultancy project for Oxfam's Global Humanitarian Team and will contribute to their Oxfam's research on social protection.*

#### 2. Do I have to take part?

It is up to you to decide whether or not to take part. You do not have to take part if you do not want to. If you do decide to take part we will ask you to sign a consent form which you can sign and return in advance of the interview or sign at the meeting.

#### 3. What will my involvement be?

You will be asked to take part in an interview about your knowledge and experience of informal social protection mechanisms in your region of expertise. The interview should take approximately 30-60 minutes and can be done either via Skype/video platform or in-person, depending on your proximity to London, UK.

#### 4. How do I withdraw from the study?

You can withdraw from the study at any point until 15/02/2020 without having to give a reason. If any questions during the interview that make you feel uncomfortable, you do not have to answer them. Withdrawing from the study will have no effect on you. If you withdraw from the study we will not retain the information you have given thus far, unless you are happy for us to do so.

#### 5. What will my information be used for?



We will use the collected information for a consultancy report that will be submitted to the Global Humanitarian Team of Oxfam GB.

6. Will my taking part and my data be kept confidential? Will it be anonymised?

The records from this study will be kept as confidential as possible. Only our team and our supervisor will have access to the files and any audio tapes. Your data will be anonymised – your name will not be used in any reports or publications resulting from the study. All digital files, transcripts and summaries will be given codes and stored separately from any names or other direct identification of participants. Any hard copies of research information will be kept in locked files at all times.

Limits to confidentiality: confidentiality will be maintained as far as it is possible, unless you tell us something which implies that you or someone you mention might be in significant danger of harm and unable to act for themselves; in this case, we may have to inform the relevant agencies of this, but we would discuss this with you first.

8. Who has reviewed this study?

This study has undergone ethics review in accordance with the LSE Research Ethics Policy and Procedure.

9. Data Protection Privacy Notice

The LSE Research Privacy Policy can be found at:  
<https://info.lse.ac.uk/staff/divisions/Secretarys-Division/Assets/Documents/Information-Records-Management/Privacy-Notice-for-Research-v1.1.pdf>

The legal basis used to process your personal data will be “Legitimate interests”. The legal basis used to process special category personal data (e.g. data that reveals racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, health, sex life or sexual orientation, genetic or biometric data) will be for scientific and historical research or statistical purposes.

To request a copy of the data held about you please contact: [glpd.info.rights@lse.ac.uk](mailto:glpd.info.rights@lse.ac.uk)

10. What if I have a question or complaint?

If you have any questions regarding this study please contact the researcher, Hanna Toda on [h.toda@lse.ac.uk](mailto:h.toda@lse.ac.uk). If you have any concerns or complaints regarding the conduct of this research, please contact the LSE Research Governance Manager via [research.ethics@lse.ac.uk](mailto:research.ethics@lse.ac.uk).

If you are happy to take part in this study, please sign the consent sheet attached.

## CONSENT FORM

Informal Social Protection: Remittances and Savings groups in the DRC and Somalia

Researchers: Chiara Jachia, Anjuman Tanha, Natalie Schwarz and Hanna Toda

### PARTICIPATION IN THIS RESEARCH STUDY IS VOLUNTARY

I have read and understood the study information dated [DD/MM/YY], or it has been read to me. I have been able to ask questions about the study and my questions have been answered to my satisfaction.	YES / NO
I consent voluntarily to be a participant in this study and understand that I can refuse to answer questions and that I can withdraw from the study at any time up until XXX, without having to give a reason.	YES / NO
I agree to the interview being audio recorded.	YES / NO
I understand that the information I provide will be used for a consultancy research deliverable to Oxfam and that the information will be anonymised.	YES / NO
I agree that my (anonymised) information can be quoted in research outputs.	YES / NO
I agree that my real name can be used for quotes.	YES / NO
If I provide written information via e-mail, I agree to joint copyright of select excerpts of the e-mail to the study team.	YES / NO
I understand that any personal information that can identify me – such as my name, address, will be kept confidential and not shared with anyone beyond the study team.	YES / NO
I give permission for the (anonymised) information I provide to be deposited in a data archive so that it may be used for future research.	YES / NO

Please retain a copy of this consent form.

Participant name:

Signature: \_\_\_\_\_ Date \_\_\_\_\_

Interviewer name:

Signature: \_\_\_\_\_ Date \_\_\_\_\_

For information please contact: