INFLUENCE OF ENTREPRENEURSHIP TRAINING PROJECTS ON ECONOMIC EMPOWERMENT OF ADOLESCENT GIRLS IN INFORMAL SETTLEMENTS IN SELECTED COMMUNITY-BASED ORGANIZATION IN NAIROBI COUNTY, KENYA

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A Research Project Submitted in the Partial Fulfilment of the Requirements for the Award of the Degree of Master of Arts in Project Planning and Management of the University of Nairobi

2018
DECLARATION

This research project report is my original work and has not been presented for any academic award in this university or any other institution of higher learning.

Signature: ……………………………… Date: …………………………………

Roselynne Njeri Githinji

L50/79976/2015

This research project report has been submitted for examination with my approval as the University’s Supervisor.

Signature: ……………………………… Date: …………………………………

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DEDICATION

I dedicate this project to my parents Mr. Matthew Githinji and Mrs. Mary Githinji and My siblings; Priscilla, Erastus, Joan for their immense support, guidance, constant love and encouragement.
ACKNOWLEDGEMENT

I also wish to appreciate the support given to me by my Supervisor Dr Lilian Otieno for her immense support and guidance without which this research project would not have been complete I acknowledge her support and thank her most sincerely for her tireless efforts. I would also like to thank my lecturers who took me through the coursework in my studies that have equipped me with knowledge that I will apply for many years to come. To all my lecturers who contributed in one way or another in quenching my thirst for knowledge I owe you my gratitude.

I sincerely wish to express my deep appreciation and thank the University of Nairobi for giving me an opportunity to take this course. The University of Nairobi gave me the chance and space to study for which I am most grateful.

I would also like to thank my colleagues’ students in project planning and management class. They were a source of inspiration throughout my study and for assisting me in sourcing for information and materials for this project. To you all, God bless.

I owe a great deal of gratitude to my family members for their unfailing moral support throughout my period of study and for understanding and appreciating the demand of the course.
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<th>Description</th>
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<tr>
<td>AGALI</td>
<td>Adolescent Girls’ Advocacy and Leadership Initiative</td>
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<tr>
<td>AWEA</td>
<td>Amhara Women Entrepreneurs Association</td>
</tr>
<tr>
<td>CBOs</td>
<td>Community-based organizations</td>
</tr>
<tr>
<td>DAW</td>
<td>Division for the Advancement of Women</td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td>Human Immunodeficiency Virus/ Acquired Immune Deficiency</td>
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<tr>
<td>ILO</td>
<td>International Labour Organization</td>
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<td>MDGs</td>
<td>Millennium Development Goals</td>
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<tr>
<td>NACOSTI</td>
<td>National Commission for Science, Technology and Innovation</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Profit Organization</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<tr>
<td>RMT</td>
<td>Resource Mobilization Theory</td>
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<td>SMOs</td>
<td>Social Movement Organizations</td>
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<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
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<td>TRY</td>
<td>Tap and Reposition Youth</td>
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<tr>
<td>UNAIDS</td>
<td>United Nations Programme on HIV and AIDS</td>
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ABSTRACT

Many adolescent girls living in informal sectors in Kenya face considerable risks and vulnerabilities that affect their education status, health, and general well-being. Financial services strategies, employment strategies, life-skills and social support strategies have been cited as ways that adolescent girls can be empowered economically. There is increasing recognition that economically empowering women is essential both to realize women’s rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. This study sought to investigate the influence of entrepreneurship training projects on economic empowerment of adolescent girls in informal settlements in Nairobi County, with a focus on selected community-based organizations. The specific objectives were to determine the influence of financial literacy training programs, vocational training programs, apprenticeship programs and life-skills training programs on economic empowerment of adolescent girls in informal settlements in Nairobi. The study was guided by the Theory of Change. The study adopted descriptive survey design. The target population was 160 adolescent girls and program officials in five selected community-based organizations in the informal settlements in Nairobi. The sample size was 113 subjects who were selected using proportional sampling technique. The study collected primary data using a questionnaire and interview guide. Before the actual data collection, a pilot study was conducted to test the reliability of the instruments and the validity of the questionnaire. The quantitative data was analyzed through descriptive and inferential statistics. The descriptive statistics included the means, standard deviation, frequency and percentage distributions while in inferential statistics a regression analysis was undertaken. The quantitative data was presented in tables while the qualitative data was categorized in themes in accordance with research objectives and reported in narrative form along with quantitative presentation. The study found out that financial literacy training programs harnessed the adolescent girls knowledge on how to control and manage their cash and savings. The study found out that vocational training programs had equipped the adolescent girls’ with business skills which strengthened their capacity to set up their own businesses. The study also found out that life skills training programs equipped girls with knowledge and skills in areas relevant to their lives, such as sexual and reproductive health, nutrition, and their rights. The regression results found out that there was a positive and statistically significant relationship between economic empowerment of the adolescent girls and financial literacy training ($\beta=0.449$, $p=0.000$), vocational training ($\beta=0.404$, $p=0.000$), apprenticeship training programs ($\beta=0.115$, $p=0.016$). The study concludes that financial literacy training influences the economic empowerment of adolescent girls in informal settlements in Nairobi County. Vocational training programs also positively influenced the economic empowerment of adolescent girls in informal settlements in Nairobi County. It equipped the adolescent girls with relevant technical skills and business skills, which strengthened their capacity to set up their own businesses or enter into the formal labor market. The study recommends that that there is need to provide adequate resources to the CBOs offering entrepreneurship training projects to the adolescent girls so that they can adequately carry out the training programmes to girls in the informal settlements in Nairobi County. Future programs should plan for a follow-up strategy to sustain the long-term impact on the girls as well as ongoing support.
CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Globally, six hundred million adolescent girls struggle with widespread unemployment, limited access to education and health services, and persistent discrimination and violence. Adolescent girls are among the most economically vulnerable groups, significantly more so than adult women or adolescent boys. Adolescent girls typically lack access to financial capital and have more limited opportunities to gain the education, knowledge, and skills that can lead to economic advancement. Adolescent girls often lack social support, and community social norms can create barriers to their economic advancement (World Bank, 2012) Although girl-centered programs have traditionally focused on promoting girls’ education and reproductive health, civil society organizations and funders are currently exploring strategies to promote adolescent girls’ economic empowerment. Organizations are employing a variety of economic empowerment strategies, including increasing adolescent girls’ access to financial services, gainful employment, and life-skills and social support (ICRW, 2010).

Economic empowerment can be a critical lever for change in adolescent girls’ lives, helping them to gain financial independence, establish good saving habits, and improve their future prospects for participation in the labor force. It can also provide girls with more mobility, promote their confidence, strengthen their social networks, and improve their health outcomes. As adolescent girls’ lives improve, so does the well-being of their families and communities (World Bank, 2012).

A growing research trend has focused on income-generating activities of girls and women as a means of empowerment (Kim et al., 2009; Parvin et al., 2005); however, gender inequality and discrimination have remained as barriers to accessing and managing resources for financial gain. Thus, training women and girls about income-generating activities as well as
life skills is necessary to break the poverty cycle. Learning income-generating activities and associated life skills are essential to lifting girls out of the poverty cycle and empowering them to resist pressure to exchange sex for money – an activity that exacerbates their vulnerability to HIV/AIDS (Berry et al., 2013). Girls need support to grow up in a safe environment with access to essential education and skills in order for them to become valuable decision-makers and leaders in their society (Agheneza, 2009).

Helping adolescent girls establish and build their social networks is often a critical first step to increasing girls’ participation in financial service programs and the workforce. Several studies reveal that adolescent girls are often more isolated than their male peers and do not have access to the same social opportunities (Erulkar & Matheka, 2007). In developing countries as a whole, more than a third of young women are estimated to be “jobless” (unemployed), out of the labor force, and not in school (Katz, 2013).

Girls in poverty-stricken areas of Africa face multiple problems. Those who get pregnant or married may be prevented from going to school. The orphans are often school drop-outs not of their own will but due to lack of money for school fees, in addition to other issues such as safety and discrimination; responsibilities; or being forced into domestic servitude (Subbarao & Coury, 2014). Dropping out of school is both caused by, and creates, a multitude of problems. Sixty-four percent of illiterate adults are women, largely due to a lack of access to education, and are often excluded from the decision-making process. Due to all these conditions, women are trapped in a cycle of poverty (Division for the Advancement of Women, DAW, 2008). Guaranteeing the rights and empowerment of Africa’s women and girls in this generation is a moral obligation. It is a development imperative and a smart investment that will safeguard the health of women and girls in Africa and ensure sustainable and inclusive growth on the continent (UNAIDS, 2015).
In Rwanda for instance, Adolescent Girls Initiative (AGI) programme was implemented by the Government of Rwanda as part of an eight-country initiative led by the World Bank aimed at promoting the economic empowerment of adolescent girls. The development objective of the Rwanda AGI was to improve employment, incomes and empowerment of disadvantaged adolescent girls and young women (aged 16-24) (World Bank, 2015). Liberia has also had similar projects aimed at empowering the adolescent girls economically. The Economic Empowerment of Adolescent Girls and Young Women (EPAG) project in Liberia, launched by the Liberian Ministry of Gender and Development in 2009 which aimed at increasing the employment and income of young Liberian women by providing livelihood and life skills training and facilitating their transition to productive work (Darvas, 2011).

In Kenya, among the 75% of Nairobi’s population that live in slum conditions, young women continue to be the most severely affected by the poverty, violence and systematic exclusion. Beyond facing discrimination in health, education, nutrition and labour, young women are burdened with most family and household management. Social and economic vulnerabilities put girls at serious risk of forced early marriage, prostitution, early pregnancy, HIV, physical and sexual exploitation (Safe Spaces Organization Africa, 2017). Several programs have been introduced in the slum areas in the country which have successfully combined vocational training with reproductive health and other interventions. The Kenyan Tap and Reposition Youth program is an example of a livelihoods intervention with a highly vulnerable population. Tap and Reposition Youth (TRY), a Kenyan savings and microcredit project targeted to urban out-of-school adolescent girls and young women aged 16-22 (Erulkar et al., 2006).
1.2 Statement of the Problem

The incidence and acuteness of poverty and unemployment is harshest for women and girls around the world. Additionally, girls are stalled between school and productive work: more than a third (34%) of young women in developing countries are jobless; out of the labor force and not in school (World Bank, 2012). There is increasing recognition that economically empowering women is essential both to realize women’s rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare (Golla, Malhotra, Nanda & Mehra, 2011). To help adolescent girls achieve economic empowerment, programs must address the range of factors that shape girls’ lives. These include financial capital, human capital, social capital, physical capital, social norms and institutions (Fewer, Ramos & Dunning, 2013).

In Kenya, many adolescent girls face considerable risks and vulnerabilities that affect their education status, health, and general well-being. In addition to low educational attainment and health risks, including early marriage, teenage pregnancy, early and unprotected sexual activity, non-consensual sex; other factors that impact education and health outcomes include household poverty, lack of economic independence, limited income-earning opportunities, illiteracy, violence, and social isolation. Younger adolescent girls who live in environments laden with these vulnerabilities are at risk of experiencing negative outcomes such as school dropout, early sexual initiation, unintended pregnancy, early marriage, sexual and gender-based violence (Austrian et al., 2015). Statistics show that 18 percent of adolescent girls between the ages of 15 and 19 are mothers. One in four adolescent girls ages 15 to 19 in the lower income levels have begun childbearing as compared to one in 10 girls of ages 15 to 19 in wealth quintile. Statistics also show that nearly 1 in 3 married adolescent girls reported experiencing physical or sexual violence committed by a husband or partner (KNBS & ICF International, 2014). When adolescent girls experience early pregnancy, coupled with violence, poverty, social isolation; their opportunities for economic growth are limited. According to Fewer et al. (2013), adolescent girls’ economic empowerment can be achieved or promoted.
through financial services strategies, employment strategies, life-skills and social support strategies.

Locally, a number of interventions have been put in place either by the government or non governmental institutions to enhance the well-being of the girls. A number of programmes have been introduced in the informal settlement areas which aim at enhancing young women’s economic opportunities. The programmes target specifically adolescent girls in which employment and/or business skills are imparted as part of a package of services addressing girls’ needs for social capital, mentoring, and access to health information and services (Erulkar et al., 2006; Austrian, 2011). This study therefore sought to establish whether such training programmes are enhancing the girls’ economic empowerment through a combination of education, social, and economic interventions, with a bid to change their life course.

1.3 Purpose of the Study

The study sought to examine the influence of entrepreneurship training projects on economic empowerment of adolescent girls in informal settlements in Nairobi County, Kenya.

1.4 Objectives of the study

The objectives of the study included the following:

i. To determine the influence of financial literacy training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.

ii. To examine the influence of vocational training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.

iii. To establish the influence of apprenticeship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.

iv. To establish the influence of life-skills training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.
1.5 Research Questions

The study sought to answer the following research questions:

i. What is the influence of financial literacy training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County?

ii. How do vocational training programs influence economic empowerment of adolescent girls in informal settlements in Nairobi County?

iii. What is the influence of apprenticeship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County?

iv. How do life-skills training programs influence economic empowerment of adolescent girls in informal settlements in Nairobi County?

1.6 Significance of the Study

The study is hoped to be of significance to the community-based organizations offering training programs to adolescent girls or those that are promoting youth entrepreneurship programmes as a way to economically empower adolescent girls in the informal settlements. The findings and recommendations of this study will give insights and enlighten the management/officials of community-based organizations on the impact of their programmes to the adolescent girls and how they can improve their projects so as to achieve their objectives.

The findings of the study may also be of interest to other stakeholders such as the government, non-governmental organizations, and the donors who fund these entrepreneurship training programs to the adolescent girls. The study may for instance trigger policy formulation on the part of the government, on matters relating to entrepreneurship training for adolescent girls and youth. On the donor community, the study may inform their future decisions on funding such projects.

The study may also be of value to scholars and researchers. First, the findings will contribute to the existing literature or body of knowledge on entrepreneurship training projects and economic empowerment of the youth. The study will also be a source of reference to future scholars and researchers and will be a basis for further research on a related subject matter.
1.7 Limitation of the study

In pursuit of achieving the objectives of the study, the study experienced some challenges. One limitation was that some respondents were unwilling to co-operate or participate in the study, which they perceived as not directly beneficial to them. However, to overcome this, the researcher explained to the respondents the purpose of the study, and how it can benefit their programmes. The researcher also made arrangements with the respondents, on the appropriate time to engage them. The study also used ‘drop and pick method’ to collect data, in some instances so that respondents can fill the questionnaire at their own free time.

1.8 Delimitation of the Study

This study was conducted in five selected community-based organizations in Nairobi County. Nairobi is the capital of Kenya and is County number 47 out of 47 counties of Kenya. The county is composed of 17 Parliamentary constituencies. The five selected community-based organizations are located in Kayole (Embakasi Central), Kawangware (Dagoretti North), Dandora (Embakasi North), Mukuru kwa Njenga and Mukuru Kwa Ruben (Embakasi South). These community-based organizations are offering entrepreneurship training for adolescent girls in the mentioned informal settlements in Nairobi County. The respondents were the senior officers in the selected community-based organizations. The study also targeted the adolescent girls, who are the beneficiaries of the entrepreneurship training.

1.9 Assumption of the Study

The study expected that all the participants would be available in the time of the study and that they would provide reliable and valid information that would be used to make conclusions in relation to the study.

The study also expected that the data collection instruments used in this study (the questionnaires and the interview guides), were reliable to collect adequate data to make inferences on the study.
1.10 Definition of Terms in the Study

**Adolescent girls:** a young girl or woman (aged 12-19 years) in the process of developing from a child into an adult.

**Community Based Organization:** these are non-profit groups working locally to improve the lives of the adolescents’ girls through programs offering entrepreneurship training in order to economically empower the adolescent girls especially in the informal settlements.

**Economic Empowerment:** is the capacity of adolescent girls in the informal settlements to have access to income, participate in, or take part in income generating activities.

**Entrepreneurship Training:** is the development of entrepreneurial abilities, and polishing of entrepreneurial skills into the adolescent girls in the informal settlements, needed to establish and successfully run her enterprise or have access to an income.

**Informal Settlements:** Unplanned settlements and areas where housing is not in compliance with current planning and building regulations, and is characterized by poverty and large agglomerations of dilapidated housing often located in the most hazardous urban land, and usually lack, or are cut off from, basic services and infrastructure.
1.11 Organization of the Study

The first chapter entails the introduction and the background information on entrepreneurship training projects on economic empowerment of adolescent girls. It starts with an overview of the subject matter from a global perspective, narrowing down to the Kenyan context. This chapter also covers the statement of the problem which forms the launch pad from which the research sprouts. This generates the purpose of the study, the objectives as well as the research questions. The chapter further presents the significance of the study; limitations in the study, the assumptions of the study and the definition of terms.

Chapter two covers literature review which includes the theoretical review where various theories guiding the study are discussed. The study also discusses empirical studies in the global, regional and local perspective, relevant to the field under study. The chapter also presents the conceptual framework which shows the hypothesized relationship between variables in the study. The study ends with a section on the identified research gaps and the summary of the chapter.

Chapter three contains the methodology used to achieve the objective of the study. This section highlights the research design, target population, sampling design, data collection instruments and procedures, validity and reliability of the study and lastly the proposed analysis technique and presentation of the data.

Chapter four presents the findings of the study based on the study objectives. This includes the data analysis, interpretation and the discussion of the findings.

Chapter five is a synthesis of the entire project and contains the summary of findings; conclusions arrived at, policy recommendations and recommendations for further studies.
CHAPTER TWO
LITERATURE REVIEW

2.1 Introduction
This chapter covers the literature review which explores other scholars’ contributions and empirical evidence on entrepreneurship training projects and economic empowerment of adolescent girls in informal settlements. The literature review is presented based on the study objectives. The review of the empirical literature helps identify the knowledge gaps. The chapter also outlines the theoretical framework which discusses the theories that guide the study. The chapter ends with a conceptual framework which describes the concepts of the study and maps the relationship between the independent variables and dependent variable.

2.2 Economic Empowerment
Economic empowerment is the capacity of women and men to participate, have access to income or take part in income generating activities (Mak et al., 2010). According to Golla et al. (2011) a woman is said to be economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. This definition also includes the particular needs of adolescent girls; adolescent girls generally have less access to resources than their male peers or adult women. To achieve economic advancement, women need the skills and resources to compete in markets and fair and equal access to economic institutions. To have the power and agency to benefit from economic activities, women must have the ability to make and act on decisions and control resources and profits (Golla et al., 2011). While economic empowerment for adolescent girls should include both economic advancement and girls’ ability to make economic decisions, the extent to which girls should or can achieve these goals will vary by their age and social-economic contexts (Fewer, Ramos & Dunning, 2013).

The economic empowerment of women is a prerequisite for sustainable development, pro-poor growth and the achievement of all the Millennium Development Goals (MDGs). Gender equality and empowered women are catalysts for multiplying development efforts. Investments in gender
equality yield the highest returns of all development investments (OECD, 2010). Women usually invest a higher proportion of their earnings in their families and communities than men. A study in Brazil showed that the likelihood of a child’s survival increased by 20% when the mother controlled household income. Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth (GENDER NET, 2011).

In many countries especially developing countries girls are less likely to get schooling, are more likely to work in the informal than formal labour force, and have less bargaining and decision making power in households and in society (Parra & Holden, 2014). Economic empowerment increases women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. Women’s economic participation and empowerment are fundamental to strengthening women’s rights and enabling women to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste (GENDER NET, 2011).

According to Fewer et al. (2013), there are six key factors that contribute to adolescent girls’ economic empowerment. They include: financial capital (cash, savings, access to credit, and other financial assets); human capital (education, health, self-esteem, and communication skills); Social capital (e.g., social networks, friends, mentors, and supportive family members); physical capital (Identification (ID) card, household goods, land, housing, and transport); social norms (early marriage, childbearing, influence of age, gender, and ethnicity); and lastly institutions (political and legal rights, market structure, and the education system).

The authors (Fewer et al., 2013) also outlined three primary strategies used to promote adolescent girls’ economic empowerment. These are: financial
services strategies, which include microcredit, youth savings initiatives, and financial literacy education. There is also employment strategies, which include vocational training initiatives focusing on the school-to-work transition. Lastly there is life-skills and social support strategies, which include creating social networks and providing reproductive health and gender equity training (Fewer et al., 2013).

This study is built on the above strategies as it seeks to look at entrepreneurship training projects and economic empowerment of adolescent girls. The study explored whether financial literacy, vocational training programs, apprenticeship training programs and life-skills training enhances the economic empowerment of adolescent girls in informal settlements in Nairobi.

2.3 Financial Literacy Training and Economic Empowerment

Financial literacy refers to programs, run mostly by civil society organizations, that promote knowledge and skills in budgeting, financial planning, and how to access and use financial services. Financial literacy can be an important first step in economic empowerment, laying a foundation of skills and knowledge (Tschache, 2009). It is also often a key component of savings and microcredit programs targeting adolescent girls in order to increase participation in these activities. Financial literacy is relevant for adolescent girls of varying ages, but must be tailored to the specific needs of the group. Younger girls can learn important skills regarding savings and budgeting, and older adolescent girls benefit greatly from increased understanding of where and how to access available financial services and income generating activities (Fewer et al., 2013).

Siyakha Nentsha Project in KwaZulu-Natal province, South Africa which works with adolescent girls and boys provides a good example of a financial literacy program aimed at enhancing economic empowerment. The program sessions cover financial literacy topics including budgeting, saving money, accessing financial institutions, basic principles of starting a business, and identifying safe and appropriate income generating activities (Hallman &
Roca, 2011). An evaluation of the program showed that compared to the control group, program participants were more likely to have improved budgeting and planning skills and to have attempted to open a bank account. Interestingly, the program also has interactive sessions on self-awareness, human rights, HIV/AIDS, reproductive health, and nutrition. Girls in the study group showed increased self-esteem, confidence in their ability to obtain a condom, and greater levels of social inclusion (Hallman & Roca, 2011). Financial literacy can therefore be an effective introduction to financial services for adolescent girls.

Mohamed (2014) conducted a study to investigate the effects of entrepreneurship training and empowerment among youth in Somalia. The study focused on the role of entrepreneurial training on the growth of youth owned enterprises, whether entrepreneurship promotion had an impact on the enhancement of youth living condition; and also the influence of grants provided on the growth of enterprises owned by youth. The study found that the trainings provided helped the enterprises of the youth and that they got an idea of writing business plans and managing businesses. The entrepreneurship training of youth in Somalia enhanced the youths’ living condition, the creation of jobs enabled the youth to meet their needs while the grants offered a foundation for business start ups. The study concluded that the provision of training and grants empowered the youth for their livelihood. The study recommended that the entrepreneurship training programmes should be repeated for the youth and that the entrepreneurship development programs should first identify the local market.

2.4 Vocational Training Programs and Economic Empowerment

The global youth unemployment rate has been rising since 2007 and medium-term projections suggest little improvement in the next few years (ILO, 2012). Macro economic conditions create particular challenges for adolescent girls who experience greater rates of unemployment compared to boys in nearly every region of the world (Katz, 2013). Vocational training is one of the most powerful tools for women’s empowerment. It
is a common strategy used to strengthen the skill-base of the workforce and help adolescent girls enter the formal labor market.

Vocational training provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities. Vocational training can cover technical, entrepreneurship, and business skills. Some training is demand-oriented and is meant to build skills tailored to prospective employers’ demands (Gonzalez-Velosa, Ripani & Rosas-Shady, 2012). Other trainings build a wide set of “soft-skills,” such as conflict resolution, team building, and communication, which can be applicable in a variety of settings. Trainings can occur in the classroom or on the job but their value depends on their ability to target and help girls develop actual skills needed by employers (Katz, 2013).

Adolescent girls experience barriers in almost every aspect, including their access to vocational training. Structural and cultural factors make it more difficult for women to access vocational training programmes due to their caregiving responsibilities and societal expectations about which jobs are suitable (Kabeer, 2008). One example of an effective vocational programme is the Jóvenes en Acción scheme that was implemented in Colombia from 2002-2005. It provided on-the-job training and stipends for women with children so that they could participate (Kucera & Xenogiani, 2009).

Recent research demonstrates that a number of youth employment programs in Latin America have succeeded in increasing young women’s employment and earnings in a number of countries (Katz, 2013). These programs, which include the Chile Joven model and Mexico’s Probecat model, provide vocational training and job placements for participants. These programs target older adolescents and young adults and provide specialized training that meets market needs. Katz indicates that these programs may have enhanced benefits for young women because they promote equal access, offer training in non-traditional skills, and provide additional stipends to cover childcare (Katz, 2013).
Projects that offer vocational training to adolescent girls should design their programs to match market needs and opportunities. This approach requires designing a quality training process that builds girls’ technical and soft skills, and enlists the commitment of employers to hire program participants. These programs should also help address any health and social obstacles that negatively affect a participant’s ability to work, such as lack of participation in the public sphere, early marriage, and adolescent pregnancy ( Fewer et al., 2013 ). Well-designed vocational training leads to better paid work, and does not concentrate women in low-wage and low-skill work or reinforce occupational segregation between women and men ( Törnqvist & Schmitz, 2009 ).

In Rwanda, Adolescent Girls Initiative ( AGI ) programme was implemented to empower adolescent girls through skills development and entrepreneurship support. The vocational training project led to a substantial increase in non-farm employment among beneficiaries, with the share of girls reporting businesses, wage employment or internships rising from fifty percent to seventy five percent. By the end of the program, the adolescent girls were more likely to be members of savings groups, and develop a saving habit. The project helped trainees open individual savings and credit cooperatives accounts and encouraged the use of deposits as start-up capital for their cooperatives. The impact of the AGI project on beneficiaries’ lives went beyond the economic realm. Respondents reported wider social networks and moderate improvements in their relationships with friends, family and community members following their participation in the project. Notably, more girls declared having someone to borrow money from in case of an emergency and having a place to meet female friends, both aspects directly related to goals of the AGI project ( World Bank, 2015 ).

The above observations in Rwanda are similar to those of a Liberian government initiated programme which sought to economically empower young Liberian women. An evaluation of the project showed strong impact on the employment and earnings outcomes of program participants. The EPAG program also increased employment by 47 percent and earnings by 80 percent. In
addition, the impact evaluation documented positive effects on a variety of empowerment measures, including access to money, self-confidence, and anxiety about circumstances and the future.

2.5 Apprenticeship Training Programs and Economic Empowerment

The ILO (2012) defined apprenticeship in its Apprenticeship Recommendation as any system by which an employer undertakes by contract to employ a young person and to train him [or her] or have him [or her] trained systematically for a trade for a period, the duration of which has been fixed in advance and in the course of which the apprentice is bound to work in the employer's service. This definition incorporates some of the key features of apprenticeship: based in the work place supervised by an employer; intended for young people; fundamental aim is learning a trade/ acquiring a skill; training is ‘systematic’, that is, follows a predefined plan; and governed by a contract between apprentice and employer (ILO, 2012). On the other hand, Steedman (2011) asserts that apprenticeship training is taken to denote training programmes that combine vocational education with work based learning for an intermediate occupational skill (that is, more than routinised job training), and that are subject to externally imposed training standards, particularly for their workplace component.

Apprenticeship entails some form of blended on- and off-the-job training. An ideal apprenticeship system involves high quality training providing transferable as well as occupation-specific skills. The contribution of apprenticeship to jobs and skills has long been appreciated by countries eager to promote growth and ease the transition from full-time education to work for young people (Adekunle, 2015). Both France and England have around 5 percent of 16-24 year olds in apprenticeship and have made strenuous efforts to expand numbers (Cilpepper & Thelen, 2008).

Ngila (2015) conducted a study to establish the influence of female entrepreneurship on the empowerment of women in Machakos Sub-County, Kenya. One of the objectives was to establish the influence of skill based training on empowerment of women in Machakos Sub County. The results showed
that there was access to business trainings, and that the training and business infrastructure were available to those willing to use them. The study concluded that there is significant association between skills based training and empowerment of women in Machakos Sub-County.

In another study, Orozco (2013) conducted a study on the effects of apprenticeship training for vulnerable youth in Malawi. The study found out that participating in training leads to significant increases in self-assessed skills among the youth, subjective ability to calculate business profits, and increases the ability to start a business. Training was highly effective in boosting confidence and entrepreneurship ability in both genders. It also induced both men and women to take more labor market risk in the short-run. The study concluded that the training program had large positive effects on skill level, investment in human capital, and psychological well-being.

2.6 Life-Skills Training and Economic Empowerment

A critical component of promoting adolescent girls’ economic empowerment is addressing the social norms that shape their lives. Social norms such as gender inequality, lack of participation in the public sphere, early marriage, and adolescent pregnancy make adolescent girls economically vulnerable. These factors can also create barriers for girls to participate actively in economic empowerment programs. Recognizing these social challenges, many initiatives build life-skills and social support for participants to promote health and social outcomes and also help girls achieve greater economic gains (Fewer et al., 2013). According to World Bank (2013) life-skills training can cover topics such as rape, early pregnancy, contraception, family planning, and HIV/AIDS. Programs that integrate economic empowerment training with reproductive health and gender equity components can promote health and social outcomes while also enhancing the economic impact of the program (World Bank, 2013).

Helping adolescent girls establish and build their social networks is often a critical first step to increasing girls’ participation in financial service programs and the workforce. Studies reveal that adolescent girls
are often more isolated than their male peers and do not have access to the same social opportunities. For example, a study by Erulkar and Matheka (2007) on Adolescents in the Kiberia slum in Nairobi, Kenya showed that only 50 percent of girls had friends in the neighborhood, as compared to 70 percent of boys. According to Austrian (2011), strengthening the social networks of adolescent girls can lessen their vulnerability to health and economic risks. Providing a safe space to socialize and a program infrastructure that helps build relationships can be empowering strategies for adolescent girls who are otherwise isolated and marginalized.

A good example of “Safe Spaces Model” was developed by the Population Council which helps adolescent girls transition to adulthood. In the safe spaces model, girls are organized into groups that meet each week and discuss financial literacy and health topics. These meetings are run by young women from the community, who receive training and support to be mentors to the adolescent girls (Austrian, 2012). Interventions vary by country and project, but all of them provide girls a safe space to develop skills, build friendships, receive peer support, increase their social networks, and develop a mentoring relationship with a trusted adult (Brady, 2003). Creating safe spaces for girls to meet and build relationships is a key element to fostering environments that promote economic empowerment.

A paper by UNDP (2008) on innovative approaches to promoting women’s economic empowerment shows that providing supplementary services, such as training, working through groups rather than individuals, or alongside other investments in awareness raising, has been shown to increase women’s direct control over resources. Expanding partnerships with the private sector and the NGO community can also be an effective way of leveraging support for initiatives that contribute to women’s economic empowerment. A good example is the Amhara Women Entrepreneurs Association (AWEA) in Ethiopia, with over 3000 members, it is the second-largest private business organisation in Ethiopia. AWEA is a genuine grassroots organisation run by and representing women in a country where
men traditionally rule. It supports its members with business development services, consultancy services, skills training and mentoring. With the long-term objective of facilitating the sustainable development of the Ethiopian business community, Sida provided financial assistance and the Swedish Chamber of Commerce provided mentoring and technical assistance to strengthen the capacity of AWEA. One of the results of the project was the creation of the 11,000 strong National Women’s Business Network, through which AWEA provides business opportunities and contacts for members seeking partners and clients outside the Amhara region (GENDERNET, 2011).

In their study on economic empowerment strategies for adolescent girls, Fewer et al. (2013) revealed that in order to achieve economic empowerment of adolescent girls, the strategies adopted should combine life-skills training and social support with strategies to promote access to financial services and employment. Weekly club meetings for girls can also provide a safe space for reproductive health and leadership training as well as financial training and job guidance.

2.7 Theoretical Framework
The theoretical framework is a summary of the theory regarding a particular problem that is developed through a review of previously tested knowledge of the variables involved. The theoretical framework therefore largely informs the study. The study was anchored on Theory of Change. However, the study has also discussed Resource Mobilization Theory and Entrepreneurship Theory which informed the concept of entrepreneurship training.

2.7.1 Theory of Change
This is the prime theory that guides this study. Theory of Change is an explicit theory of how any social intervention contributes to a chain of intended outcomes (Funnell & Rogers, 2011). It is a pathway of change that illustrates the relationship between the actions and the outcomes and also shows how outcomes are related to each other over the lifespan of the initiative. It describes how the various sets of activity components carried out by a particular group or
organization should lead to observable change. These changes (often called “outcomes” or “impacts”) can be shorter or longer in timeframe, and can occur within an individual person, a group of people, or the surrounding environment (McLaughlin & Jordan, 2010).

A theory of change is context-specific; it is primarily concerned with describing a particular intervention and less concerned with its generalizability to other settings (Janzen et al., 2012). It may draw on theory from external research, but it does so in the service of clarifying the intervention’s own theory (Janzen et al., 2015). Second, the theory of change is aspirational: it describes what is anticipated rather than what actually happened. The theory of change therefore lends itself to evaluation in which the anticipated outcomes are assessed in light of the actual results (Valters, 2014).

It is apparent that the Theory of Change describes the types of interventions (a single program or a comprehensive community initiative) that bring about the outcomes depicted in the pathway of a change map. Each outcome in the pathway of change is tied to an intervention, revealing the often complex web of activity that is required to bring about change (Taplin et al., 2013). In the context of this study, the author sought to establish how interventions such as financial literacy training, vocational training programs, apprenticeship training programs, and life-skills training influences change (economic empowerment) of the adolescents girls. The theory helped illustrate whether there is a the relationship between entrepreneurship training projects and empowering adolescents girls in the informal settlements to be economically independent and able to adapt to changes that impact their economic and social capability and positioning.

2.7.2 Entrepreneurship Theory

The creation of a country’s wealth and dynamism depends upon the competitiveness of its firms and this, in turn, relies fundamentally on the capabilities of its entrepreneurs. An entrepreneur is an individual that discovers and exploits opportunities. Entrepreneurship is a process by which individuals, either on their own or inside organizations, pursue opportunities without regard to the resources they currently hold (Stevenson & Jarillo, 1990).
Entrepreneurship is an essential element for economic progress as it manifests its fundamental importance in different ways: by identifying, assessing and exploiting business opportunities; by creating new firms and/or renewing existing ones by making them more dynamic; and by driving the economy forward – through innovation, competence, job creation- and by generally improving the wellbeing of society (Cuervo, Ribeiro & Roig, 2007).

The entrepreneurial function implies the discovery, assessment and exploitation of opportunities, in other words, new products, services or production processes; new strategies and organizational forms and new markets for products and inputs that did not previously exist (Shane & Venkataraman, 2000). The entrepreneur’s central activity is that of business creation, which can be studied at an individual and/or group level – analyzing psychological aspects and social variables of education etc, that enable business development, or by analyzing aspects of the economic, social and cultural environments (Eckhardt & Shane, 2003).

The study of entrepreneurs as individuals analyzes the variables that explain their appearance, such as personal characteristics, the psychological profile (the need for achievement, the capacity to control, tolerance of ambiguity and a tendency to take risks) or non-psychological variables (education, experience, networks, the family, etc.). Equally, socio-cultural and institutional focuses underline the role of exclusion and social change as motivators of the entrepreneurial function in minority or marginalized groups. Studies on environmental variables emphasize culture or shared values in society, institutions linked to the legal framework, variables of the economic environment (demand) and the financial one (venture capital and cost), along with the spatial environment (Cuervo et al., 2007).

Therefore, there are three basic ideas that explain why one would venture into an entrepreneurial activity. The first focuses on the individual, in other words, entrepreneurial action is conceived as a human attribute, such as the willingness to face uncertainty, accepting risks, the need for
achievement, which differentiate entrepreneurs from the rest of society. The second fundamental idea emphasizes economic, environmental factors that motivate and enable entrepreneurial activity, such as the dimension of markets, the dynamic of technological changes, the structure of the market–normative and demographic or merely the industrial dynamic. The third factor is linked to the functioning of institutions, culture and societal values. These approaches are not exclusive, given that entrepreneurial activity is also a human activity and does not spontaneously occur solely due to the economic environment or technological, normative or demographic changes.

The tenets of this theory helped explain why women and especially adolescent girls are disadvantaged to venture or exploit opportunities. The factors affecting women participation in entrepreneurial activities are economic and environmental factors as well as cultural and societal values. However, their participation can be enhanced through entrepreneurship training which provides training, technical assistance, business counseling, mentoring and a number of other services including premises and financing. In addition to the skills offered, these types of programs can enhance adolescents girls’ capacity building to venture into entrepreneurship hence they become economically empowered.

2.7.3 Resource Mobilization Theory

Resource Mobilization Theory (RMT) attempts to explain social movements by viewing individuals as rational actors that are engaged in instrumental actions that use formal organizations to secure resources and foster mobilization (McCarthy & Zald, 1987). RMT can be broken down into two parts. First, RMT attempts to explain people joining social movements with rational actor theory. Secondly, RMT attempts to explain the actions of the social movement organizations (SMOs) that are formed by these rational actors by viewing the SMOs as an organization which functions for self preservation.

Resource mobilization theory argues that social movements succeed through the effective mobilization of resources and the development of
opportunities for members. The central point in resource mobilization theory is that resources such as time, money, organizational skill, and other socio-political opportunities are the score card for the social mobilization movement which further recognizes the benefits of influences outside the social movement (Johnson, 2000).

Effective running of social organizational movement projects is therefore dependent on the available resources. These resources can be human, capital, Intellectual Resources, social organizational resources among others. Human Resources for instance made up of various experience, expertise, labour, leadership and skill, possessed and contributed by individual members of a given social movement group, for proper functioning, overall progress and development of a society. Capital resources are made up of building, money, machinery, office space, tools, and any other things needed, in the process of executing the mission of social mobilization movement. Social organizational resources are majorly made up of infrastructure, social networks and organizations. Intellectual resources are specialized knowledge, acquired skills and relevant information on important issues of concern in the society. It includes but not limited to; the technicalities of operation, fundamentals of advocacy, interpersonal communication, reliable research skill, unique approaches, strategies, and methodologies employed, by social movement organizations for the furtherance of its objectives (Olutokunbo, 2015).

This theory helped understand the importance of resources in effective running of entrepreneurship training projects for adolescent girls in informal settlements. The project leaders should be able to mobilise adequate resources for smooth implementation of the projects, so that they can achieve the intended objectives.

2.8 Conceptual Framework

Conceptual framework has been defined by Mugenda and Mugenda (2003) as a hypothesized model showing the relationship dependent and independent variables It aims at explaining relationship between variables and it synthesizes the idea in a systematic way to provide direction. In the conceptual framework presented in Figure 2.1, the independent variables are:
financial literacy training programs, vocational training programs, apprenticeship training programs and life-skills training programs. The dependent variable is economic empowerment of adolescent girls in informal settlements.

**Independent Variables**

**Entrepreneurship Training**

- Financial Literacy Training
  - Savings Behaviour
  - Business management/Development skills
  - Access to financial services.

- Vocational Training
  - Technical skills
  - Entrepreneurship skills
  - Business skills

- Apprenticeship Training
  - Work Based training
  - Occupational skills
  - Classroom instruction

- Life-Skills Training
  - Social networks/Peer support
  - Mentoring
  - Reproductive Health
  - Gender Equity Training

**Moderating Variable**

- Regulatory Framework

**Dependent Variable**

- Access to economic resources
- Access to opportunities
- Skills Development
- Access to financial services
- Access to productive assets

**Figure 1: Conceptual Framework**
## 2.9 Knowledge Gap

This section presents the knowledge gaps identified from the reviewed empirical studies.

### Table 2.1: Knowledge Gaps

<table>
<thead>
<tr>
<th>Author</th>
<th>Study Objective</th>
<th>Methodology</th>
<th>Findings</th>
<th>Gap</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mohamed (2014)</td>
<td>The influence of entrepreneurship training and financial grant on youth-owned enterprises: the case of Shardo Youth Enterprise Development Programme in Somalia.</td>
<td>Used descriptive research design. Population was 110 youth entrepreneurs, in Somalia. Used questionnaires to collect data.</td>
<td>Study found out that the trainings provided to the youth helped them get skills to establish plans and managing businesses.</td>
<td>This study was conducted in Somalia, which is a different jurisdiction from Kenya. Therefore the findings may not be generalized into the Kenyan context. In addition, this study was conducted on youth who already owned business, which is different from the focus of this study which was interested on adolescent girls in informal settlements in Nairobi County, Kenya.</td>
</tr>
<tr>
<td>Orozco (2013)</td>
<td>The effects of Apprenticeship Training for Vulnerable Youth in Malawi.</td>
<td>Adopted experimental design. Two-thirds of the youth were randomly assigned to receive the training immediately (treatment), while the other third would receive the training at a later point in time (control). The baseline was collected in March/2010, the</td>
<td>Study found out that training was highly effective in boosting confidence entrepreneurship ability in both genders. Study established that training program had positive effects on skill level, investment in human capital, and psychological well-being.</td>
<td>The study was an experimental study which is different from this study which is a descriptive survey. Another gap is that the study focused on both genders of the Youth in Malawi. The study by Orozco therefore did not fill the gap that sought to be filled since the context of the study is different. This</td>
</tr>
<tr>
<td>Study</td>
<td>Title</td>
<td>Description</td>
<td>Comparison</td>
<td></td>
</tr>
<tr>
<td>-------</td>
<td>-------</td>
<td>-------------</td>
<td>------------</td>
<td></td>
</tr>
<tr>
<td>Ngila (2015)</td>
<td>The Influence of female Entrepreneurship on the Empowerment of Women in Machakos Sub-County, Kenya.</td>
<td>The study was a descriptive survey, targeting a population of 239 women in women groups within Machakos sub-county.</td>
<td>The study by Ngila was focused on adult women in women groups in Machakos. The context of the study was therefore different from this one, which focused on adolescent girls in informal settlements in Nairobi County, Kenya. The variables of the study by Ngila were also different from this one.</td>
<td></td>
</tr>
<tr>
<td>Erulkar and Matheka (2007)</td>
<td>Adolescents in the Kibera Slums of Nairobi, Kenya</td>
<td>This population-based study of adolescents took place in the Kibera slum in Nairobi, Kenya, in 2006. One thousand six hundred seventy five adolescent boys and girls aged 10 to 19 were interviewed in four of 16 villages in Kibera.</td>
<td>The study by Erulkar and Matheka, generally gave an overview of the challenges the adolescents in the slums were undergoing. However, the study did not show how entrepreneurship training would enhance economic empowerment of such girls. Hence it did not fill the gap that this study sought to fill.</td>
<td></td>
</tr>
</tbody>
</table>
2.10 Summary of the Literature Review

This chapter contains a comprehensive review of literature. The chapter starts by discussing the study variables. This entails what other scholars have had to say about the various forms of entrepreneurship training and economic empowerment of adolescent girls. The empirical literature section shows that previous studies have demonstrated existence of women empowerment programs especially in developing countries. For instance, evidence from programs in Rwanda and Liberia shows that the programmes had potentially empowered women economically by influencing their savings behaviour, improving their chances of employment, improving their life skills as well as access to finances.

The chapter also presents the theories that inform the study. These theories are Theory of Change, Entrepreneurship Theory and Resource Mobilization Theory. This chapter also presents the conceptual framework which shows the relationship that exist between the independent variables and the dependent variable. The chapter ends with a section on knowledge gaps. It can be seen that there exists a gap between what has been written and the interest of this study.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction
The chapter contains study methodology utilized in performing the survey. Additionally, it provides the data type and their sources, the sampling methods used, the population target, as well as sample size selection techniques. It further evaluates data selection and data analysis techniques that the study adopted.

3.2 Research Design
The study adopted descriptive research design. Descriptive research design is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way (Kothari, 2007). Descriptive research can be either quantitative or qualitative. Descriptive statistics tell what is, while inferential statistics try to determine cause and effect. (Williams, 2007).

The design was appropriate for this study since it is often used as a pre-cursor to quantitative research designs, the general overview giving some valuable pointers as to what variables are worth testing quantitatively. Since the data collected through descriptive design is both qualitative and quantitative, it gave a holistic understanding of the research topic.

3.3 Target Population
The target population was 5 community-based organizations in Kayole (Embakasi Central), Kawangware (Dagoretti North), Dandora (Embakasi North), Mukuru kwa Njenga and Mukuru Kwa Ruben (Embakasi South). There were a total of 150 adolescent girls undergoing the entrepreneurship training in the five selected CBOs. The study also targeted 10 project officials (two in each CBO) who run the programmes in the informal settlements in Nairobi. The distribution of population is shown in Table 3.1.
Table 3.1: Target Population

<table>
<thead>
<tr>
<th>Study Population</th>
<th>Target Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescent Girls</td>
<td>150</td>
</tr>
<tr>
<td>Project officials</td>
<td>10</td>
</tr>
<tr>
<td>Total</td>
<td>160</td>
</tr>
</tbody>
</table>

3.4 Sample Size and Sampling Procedure

This section outlines the sample size for the study as well as the sampling method that was utilized in order to attain the desired sample.

3.4.1 Sample Size

The sample size of the study was determined using Krejcie and Morgan (1970) table for sample size determination. With a sampling frame of 160 subjects (150 Adolescent Girls and 10 project officials), the sample size was 113, comprising of 106 adolescent Girls and 7 Project officials. The sample size distribution is shown in Table 3.2.

Table 3.2: Sample Size

<table>
<thead>
<tr>
<th>Study Population</th>
<th>Study Population</th>
<th>Sample size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adolescent Girls</td>
<td>150</td>
<td>106</td>
</tr>
<tr>
<td>Project officials</td>
<td>10</td>
<td>7</td>
</tr>
<tr>
<td>Total</td>
<td>160</td>
<td>113</td>
</tr>
</tbody>
</table>

3.4.2 Sampling Procedure

This study employed proportional sampling technique to sample the respondents. Proportional sampling is a method of sampling in which the investigator divides a finite population into sub-populations and then applies random sampling techniques to each sub-population. The sample study chose this technique since it reduced selection bias and also helped ensure a sample that accurately reflected the population being studied.
3.5 Data Collection Instruments

Questionnaires were used to collect primary data. Using questionnaires is recommended because they are convenient in terms of time and cost saving. Also, using questionnaires allows the respondents sufficient time to answer the questions without unnecessary stress since questionnaires can be dropped and collected at a later date (Mugenda & Mugenda 2003). Questionnaires ensured anonymity of the respondents thus enhanced their honesty (Orodho 2005). Questionnaires allowed the respondents to freely express themselves. The questionnaires consisted both close ended and projective questions which required respondents to indicate feelings, opinions and suggestions (Saunders et al., 2012).

3.5.1 Pilot Test

Pretesting simply refers to trying out the instruments to be used in data collection to gauge their ease of use, understand ability by the research respondents and their clarity. It is done before the onset of research so that if there is need to revise the instruments, that can be done before the actual process of data collection begins (Sekaran & Bougie 2009). According to Mugenda (2008) a pilot study sample size of 1% to 10% is a reasonable number to consider in a pilot study. In this study, the researcher picked a sample of 10 respondents for pilot study, which is 8.8% of the sample size. The pilot study was conducted in one of the community-based organization (GlobalGiving) in Kibera Slums. This was an adequate sample for the pilot study.

3.5.2 Validity of Data Collection Instruments

Validity indicates the degree to which an instrument measures the construct under investigation (Saunders, Lewis & Thornhill, 2012). For a data collection instrument to be considered valid, the content selected and included must be relevant to the need or gap established. Internal validity of the questionnaire was established by the researcher and the supervisor reviewing the items. Before the actual study, the instruments were discussed with the supervisor. The feedback from the supervisor and the panel helped in modifying the instruments.
3.5.3 Reliability of Data Collection Instruments

Reliability refers to the consistency of the measure of concept (Bryman, 2012). A measuring instrument is reliable if it provides consistent results. An instrument is reliable when it can measure a variable accurately and obtain the same results over a period of time. Reliability of the questionnaire was tested by Cronbach’s alpha test with the help of Statistical Package for Social Sciences (SPSS). According to Authors such as Cronbach (1990); Tavakol and Dennick (2011) co-efficient of 0.7 is acceptable and 0.8 or greater is a preferred value of measure of reliability.

Reliability test was conducted on the questionnaire where the alpha co-efficient values were found to be above 0.7 and therefore it was concluded that the instrument was reliable. The reliability test results helped the researcher identify the most likely source of errors and hence modified the research instrument before the actual study.

3.6 Data Analysis Methods

Data analysis technique involves the process of packaging the collected data, maintaining it in order and organizing its major components in such a way that the results can be easily and efficiently communicated. Data analysis was performed after data collection had been completed. Qualitative and quantitative data from both the structured and the unstructured items was cleaned, coded for the purpose of analysis (Kothari, 2007). The coded data was analyzed through the use of Statistical Package for Social Sciences version 22. Both the quantitative and qualitative data analysis techniques were utilized.

Quantitative data was analyzed through descriptive and inferential statistics. Descriptive statistics included measures of central tendency (the mean), measures of variability (standard deviation), frequency and percentage distribution tables. The inferential statistics entailed use of a multiple regression model to establish the relationship between variables. The regression model took the following form:

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon_i \]
Where: \( Y = \text{Economic Empowerment} \)
\[
X_1 = \text{Financial Literacy Training} \\
X_2 = \text{Vocational Training Programs} \\
X_3 = \text{Apprenticeship Training Programs} \\
X_4 = \text{Life-Skills Training} \\
\beta_0 = \text{the intercept (value of } EY \text{ when } X = 0) \\
\beta_{1-n} = \text{the regression coefficient or change included in } Y \text{ by each } X \\
\varepsilon_i = \text{error term}
\]

The quantitative data was presented in tables. The qualitative data generated from the open-ended questions was categorized in themes in accordance with research objectives and reported in narrative form along with quantitative presentation.

3.7 Ethical Considerations

The researcher ensured that strict survey ethical considerations were followed and observed while undertaking the study. This study was based on the following ethical considerations. First, the research participants were allowed to make an informed decision on whether to participate in the research process or not. This implies that the researcher did not force or coerce the sample into participating in the research process. The researcher first asked the respondents whether they wanted to participate or not.

Second, the responses from the respondents were considered anonymous responses. This implies that the respondents were not required to give their names on the questionnaires they filled. Confidentiality of the information was highly observed. This prevented victimization of any employee due to participating in the research study. The respondents were also informed that the information given was only to be used for the purpose of the academic study.

Third, the researcher sought consent and permission from all the research stakeholders before undertaking the process of data collection. The researcher got relevant permits and letters for data collection from the university, targeted CBOs and from National
Commission for Science, Technology and Innovation (NACOSTI). The letters were used to seek permission. The researcher communicated the findings of the research study to all its research stakeholders.

3.8 Operational Definition of Variables
The operationalization of variables is as shown in Table 3.3
Table 3.1 Operationalization of Variables

<table>
<thead>
<tr>
<th>Objective</th>
<th>Independent Variable</th>
<th>Indicators</th>
<th>Measurement Scale</th>
<th>Type of analysis</th>
<th>Tools of analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>To determine the influence of financial literacy training on economic empowerment of adolescent girls in informal settlements in Nairobi.</td>
<td>Financial Literacy Training</td>
<td>• Saving behaviour</td>
<td>Nominal Ordinal</td>
<td>Descriptive Statistics</td>
<td>• Frequencies, percentages distribution tables, • Mean Scores, Standard deviation</td>
</tr>
<tr>
<td>To examine the influence of vocational training on economic empowerment of adolescent girls in informal settlements in Nairobi.</td>
<td>Vocational Training Programs</td>
<td>• Technical skills</td>
<td>Nominal Ordinal</td>
<td>Descriptive Statistics</td>
<td>• Frequencies, percentages distribution tables, • Mean Scores, Standard deviation</td>
</tr>
<tr>
<td>To establish the influence of apprenticeship training on economic empowerment of adolescent girls in informal settlements</td>
<td>Apprenticeship Programs</td>
<td>• Work Based training</td>
<td>Nominal Ordinal</td>
<td>Descriptive Statistics</td>
<td>• Frequencies, percentages distribution tables, • Mean Scores, Standard deviation</td>
</tr>
</tbody>
</table>
in Nairobi.

<table>
<thead>
<tr>
<th>Objective</th>
<th>Independent Variable</th>
<th>Indicators</th>
<th>Measurement Scale</th>
<th>Type of analysis</th>
<th>Tools of analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>To establish the influence of life-skills training on economic empowerment of adolescent girls in informal settlements in Nairobi.</td>
<td>Life-Skills Training</td>
<td>Social networks/ Peer support, Mentoring, Reproductive Health, Gender Equity Training</td>
<td>Nominal</td>
<td>Descriptive Statistics</td>
<td>Frequency, percentages distribution tables, Mean Scores, Standard deviation</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Objectives</th>
<th>dependent Variable</th>
<th>Indicators</th>
<th>Measurement Scale</th>
<th>Type of analysis</th>
<th>Tools of analysis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Empowerment of Adolescent Girls</td>
<td>Access to economic resources, Access to opportunities, Skills Development, Access to financial services, Access to productive assets</td>
<td>Nominal</td>
<td>Descriptive Statistics</td>
<td>Inferential Statistics</td>
<td>Mean Scores, Standard deviation, Regression Analysis</td>
</tr>
</tbody>
</table>
CHAPTER FOUR
DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction
This chapter covers the findings of the study. The study findings are based on the data collected from the field through questionnaires and interview guides. The objective was to determine the influence of entrepreneurship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. The collected data was analyzed through descriptive and inferential analysis and presented in tables.

4.2 Response Rate
This section sought to determine the response rate of the study so as to determine whether it was adequate enough to provide reliable results that could help make inference on the study. The study response rate is shown in Table 4.1.

Table 4.1: Response Rate

<table>
<thead>
<tr>
<th>Response Rate</th>
<th>Adolescent Girls</th>
<th>Project officials</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Responses</td>
<td>82</td>
<td>77.4</td>
</tr>
<tr>
<td>Non-Response</td>
<td>24</td>
<td>22.6</td>
</tr>
<tr>
<td>Total Sample Size</td>
<td>106</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The study sample size was 106 adolescent girls and 7 project officials in five CBOs in informal settlements in Nairobi County. Out of this target sample size, 82 adolescent girls and 5 project officials successfully gave their responses in time for analysis, which translate to a response rate of 77.4% and 71.4% respectively. According to Mugenda and Mugenda (2003) fifty percent response rate is adequate, sixty percent is good and above seventy percent is rated very well. The responses were therefore adequate enough for the study to form conclusions on the objectives of the study.
4.3 Background Information
In this section, the study presented the background information of the respondents. This covers the respondents’ demographic information which reflects the relevant attributes of the population which took part in the study. The information captured included age and level of education of the adolescent girls. On the part of the project officials, the study enquired on their designation in the CBO and the duration the CBO (or the project) had been running or operating.

4.3.1 Age of the Adolescent Girls
The respondents were asked to indicate their age. This was necessary so as to establish the age bracket of the respondents who took part in the study. The study focused on the adolescent girls whose age generally was between 12 and 19 years. The results are presented in Table 4.2.

Table 4.2: Age of the Adolescent Girls

<table>
<thead>
<tr>
<th>Age Bracket (in years)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-15</td>
<td>28</td>
<td>34.1</td>
</tr>
<tr>
<td>16-19</td>
<td>54</td>
<td>65.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The study findings show that majority of the adolescent girls (65.9%) were aged between 16-19 years of age while 34.1% of the adolescent girls were aged between 12-15 years. From the findings, it can be deduced that majority of the adolescent girls were approaching the adulthood age, which comes with independence and responsibilities. This could explain why majority had enrolled in the entrepreneurship training projects.

4.3.2 Level of Education of the Adolescent Girls
The respondents were asked to indicate the highest level of education they had reached. The findings are presented in Table 4.3.
Table 4.3: Level of Education of the Adolescent Girls

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary School</td>
<td>44</td>
<td>53.7</td>
</tr>
<tr>
<td>Secondary School</td>
<td>21</td>
<td>25.6</td>
</tr>
<tr>
<td>Not Attended</td>
<td>17</td>
<td>20.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The findings in Table 4.3 shows that majority of the adolescent girls (53.7%) indicated that they had reached primary level. On the other hand, 25.6% of the adolescent girls revealed that they had reached secondary level while 20.7% indicated that they had not attended school.

From the findings, majority of the respondents had only acquired basic education while some had not attended school at all. This corroborates with the findings of World Bank (2012) who revealed that more than a third of young women in developing countries are jobless; out of the labor force and not in school. The findings are also supported by Austrian et al. (2015) who found out that in Kenya, many adolescents especially those in informal settlements have low educational attainment, illiteracy, and high rate of school dropout.

4.3.3 Designation of the Project Officials

The project officials were asked to indicate the positions they held in the CBOs they were representing or working in. The results are presented in Table 4.4.

Table 4.4: Designation of the Project Officials

<table>
<thead>
<tr>
<th>Designation</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Coordinator</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>Project Officer</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>Communication/Administration Officer</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>Monitoring &amp; Evaluation Officer</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
The study findings show that 40% of the officials in the CBOs were communication and administration officers. On the other hand, 20% of the respondents indicated that they were Program Coordinators, Project Officers, and Monitoring & Evaluation Officers respectively. From the findings, the respondents were holding varied positions in the CBOs. These officials in the CBOs were the best suited and well knowledgeable on the issues under study, and information given by these respondents was highly reliable.

4.3.4 Duration the CBO have been Running the Programme

The respondents were asked to indicate the duration they had been running the entrepreneurship training programmes for the adolescent girls in informal settlements in Nairobi County. The findings are presented in Table 4.5.

<table>
<thead>
<tr>
<th>Duration (in Years)</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>1</td>
<td>20.0</td>
</tr>
<tr>
<td>6-10</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td>Above 10 years</td>
<td>2</td>
<td>40.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The findings in Table 4.5 show that 40% of the CBOs had been running the entrepreneurship training programmes for adolescent girls in informal settlements in Nairobi County for 6-10 years and for more than 10 years respectively. A further 20% indicated that they had been in the project/programme for a period of 1-5 years.

4.3.5 Motivation to Start the Entrepreneurship Training Projects

The study enquired from the projects officials on what motivated them to start entrepreneurship training projects on adolescent girls in informal settlements. Most of the respondents indicated that they started the project to address the challenges the adolescent girls in slums area were facing. They realised that Adolescent girls in informal settlements faced considerable risks and vulnerabilities that affect their education status, health and general wellbeing. Therefore, came up with programmes to help address the myriad of challenges facing the girls.
Some indicated that they had carried out surveys to understand the circumstances and needs of the young people in various informal settlements in Nairobi which later informed their project. For instance one of the officials of a CBO indicated that: “We conducted a situational analysis study in 2015 on needs for this target population. We understood their needs and we are currently implementing a comprehensive project on this population with an aim of providing social protection and economic empowerment of the vulnerable girls.”

From the findings, it can be deduced that the projects were motivated by the nature of risks and vulnerabilities the adolescent girls in informal settlements were facing. These findings are in agreement with those of Austrian et al. (2015) who also found out that younger adolescent girls who live in environments laden with vulnerabilities are at risk of experiencing negative outcomes such as school dropout, early sexual initiation, unintended pregnancy, early marriage, sexual and gender-based violence. When adolescent girls experience early pregnancy, coupled with violence, poverty and social isolation; their opportunities for economic growth are limited. Hence, the need for such programs to empower the young adolescent girls.

4.3.6 Goals of the CBO/Project
The study enquired from the project officials on the goals that their CBOs or the projects sought to achieve to its end. From the findings, the various CBOs had varying goals but all aimed at improving the livelihoods of the adolescent girls. For some, their objectives were to build girls’ self-advocacy, by supporting adolescent girls and women led organizations and groups at the grassroots level through organizational systems strengthening trainings and mentorship.

Others indicated that their objectives were to provide a multi-platform safe space designed to respond to challenges the adolescent girls were facing and provide information/enlighten them on issues such as sexual and reproductive health (SRH), HIV and AIDs and Gender-based violence (GBV) and issues to do with economic empowerment of the adolescents and youth. Others aimed at improving the education status of the girls, enlightening the young women on their rights and to achieve development goals of the girls such as poverty reduction, health, and welfare.
4.4 Financial Literacy Training Programs and Economic Empowerment

This section addresses the first objective of the study which sought to determine the influence of financial literacy training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. To achieve this objective the study enquired from the adolescent girls on the influence of financial literacy training programs undertaken in the CBOs and the extent to which the training enhanced economic empowerment of the adolescent girls.

4.4.1 Financial Literacy Training Programs

The respondents were asked to indicate their level of agreement with statements on influence of financial literacy training programs on economic empowerment of the adolescent girls. A likert scale was used to explain the responses whereby the scores of “strongly disagree” and “disagree” were represented by mean score, equivalent to 1 to 2.5 on the continuous Likert scale (1 ≤ disagree ≤ 2.5). The scores of ‘neutral’ were equivalent to 2.6 to 3.5 on the Likert scale (2.6 ≤ neutral ≤ 3.5). The score of “agree” and “strongly agree” represented were equivalent to 3.6 to 5.0 on the likert scale. The results are presented in Table 4.6.

<table>
<thead>
<tr>
<th>Statements on Financial Literacy Training</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The training program has changed my saving behaviour.</td>
<td>82</td>
<td>4.43</td>
<td>0.685</td>
</tr>
<tr>
<td>I have gained business development and management skills from the programme.</td>
<td>82</td>
<td>4.09</td>
<td>0.757</td>
</tr>
<tr>
<td>I can now access financial services as a result of the knowledge gained from the programme.</td>
<td>82</td>
<td>3.01</td>
<td>1.160</td>
</tr>
<tr>
<td>Adolescent girls in the programme are learning how to have their own source of income.</td>
<td>82</td>
<td>4.46</td>
<td>0.571</td>
</tr>
<tr>
<td>Adolescent girls in the programme are learning how to control and manage their cash or savings.</td>
<td>82</td>
<td>4.15</td>
<td>0.772</td>
</tr>
</tbody>
</table>

The study findings in Table 4.6 show that the respondents agreed that they had learnt on how to have their own source of income from the programme (mean score = 4.46); and they had also changed their saving behavior as a result of the financial literacy training programme (mean score = 4.43). The adolescent girls further agreed that they had learnt how to control and manage their cash and savings, and they had also
gained business development and management skills from the financial literacy training programme, as shown by the mean scores 4.15 and 4.09 respectively. However, the adolescent girls were neutral when asked whether they could now access financial services as a result of the knowledge gained from the programme (mean score =3.01).

The above findings are supported by the project officials who also acknowledged that they offered financial literacy training programs to the adolescent girls. They indicated that they trained the girls on saving behaviours, and how to handle money which had improved the capacity of the girls to manage their money better and also participate in any income bringing venture including opening their own businesses. Others indicated that they trained the girls on book-keeping and other business management skills, and some offered small grants for establishment of start-ups for the girls so that they can start earning income to support themselves and their families. According to the project officials, the training had empowered the adolescent girls economically.

From the findings above, it can be seen that the training program had changed the saving behaviour of the adolescent girls; and they had attained business development and management skills from the programme, as well as learnt how to have their own source of income. These findings are in line with those of Mohamed (2014) who found out that entrepreneurship training of youth led to creation of the jobs and was a foundation for business start ups. The provision of financial literacy training was found to empower the youth in their livelihood. These findings are also in agreement with those of Hallman and Roca (2011) who examined financial literacy programs in KwaZulu-Natal, South Africa and found out that the program sessions covered topics on budgeting, saving money, accessing financial institutions, basic principles of starting a business, and identifying safe and appropriate income generating activities, which enhanced the adolescent girls capacity to control and manage their cash or savings.

**4.4.2 Financial Literacy Training Programs and Economic Empowerment**

The adolescent girls were asked to indicate the extent to which the financial literacy training they received influenced their economic empowerment. The findings are presented in Table 4.7.
Table 4.7: Financial Literacy Training Programs and Economic Empowerment

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very Great extent</td>
<td>32</td>
<td>39.0</td>
</tr>
<tr>
<td>Great Extent</td>
<td>48</td>
<td>58.5</td>
</tr>
<tr>
<td>Moderate Extent</td>
<td>2</td>
<td>2.4</td>
</tr>
<tr>
<td>Small extent</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The study findings in Table 4.7 show that majority of the respondents (58.5%) indicated that financial literacy training influenced economic empowerment of adolescent girls to a great extent. This was supported by 39% of the respondents who indicated to a very great extent. However, 2.4% of the respondents were of the opinion that financial literacy training influenced economic empowerment of adolescent girls to a moderate extent.

From the findings, majority of the respondents indicated that financial literacy training influenced economic empowerment of adolescent girls to a great extent. These findings are in agreement with those of Fewer et al. (2013) who found out that financial literacy training greatly enhances economic empowerment through increased understanding of where and how to access available financial services and income generating activities. The same sentiments are echoed by Tschache (2009) who revealed that financial literacy can greatly enhance economic empowerment, laying a foundation of skills and knowledge.
4.5 Vocational Training Programs and Economic Empowerment

This section addresses the second objective of the study which sought to examine the influence of vocational training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.

4.5.1 Vocational Training Programs for the Adolescent Girls

The respondents were asked to indicate their level of agreement on statements on vocational training programs and how they influence economic empowerment of the adolescent girls. A five point likert scale was used to interpret the responses whereby the scores of “Not at all” and “small extent” were represented by mean score, equivalent to likert scale (1≤ small extent ≥2.5). The scores of ‘neutral’ were equivalent to 2.6 to 3.5 on the likert scale (2.6≤ neutral ≥3.5). The scores of “disagree” and “strongly disagree” were equivalent to (3.6≤ Great Extent ≥5) on the likert scale which shows a strong agreement with the statement. The findings are presented in Table 4.8.

Table 4.8: Vocational Training Programs

<table>
<thead>
<tr>
<th>Statements on Vocational Training Programs</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have gained vocational training which has equipped me with relevant technical skills.</td>
<td>82</td>
<td>4.13</td>
<td>0.699</td>
</tr>
<tr>
<td>The programme has built the girls’ entrepreneurship skills to match market needs and opportunities</td>
<td>82</td>
<td>4.13</td>
<td>0.716</td>
</tr>
<tr>
<td>The programme has strengthened the skill-base that can help adolescent girls enter the formal labor market.</td>
<td>82</td>
<td>3.96</td>
<td>0.728</td>
</tr>
<tr>
<td>The programme has strengthened the business skills of the adolescent girls which can help them set up their own businesses.</td>
<td>82</td>
<td>4.16</td>
<td>0.711</td>
</tr>
<tr>
<td>The vocational training has built skills of the adolescent girls, tailored to prospective employers’ demands.</td>
<td>82</td>
<td>3.78</td>
<td>0.703</td>
</tr>
</tbody>
</table>

The study results in Table 4.8 show that the adolescent girls agreed that the vocational training programme had strengthened their business skills which could help them set up their own businesses (mean score = 4.16). The adolescent girls also agreed that the vocational training had equipped them with relevant technical skills, and the adolescent girls programme had built the girls’ entrepreneurship skills to match...
market needs and opportunities; this is shown by a mean score of 4.13 respectively. Moreover, the respondents agreed that the vocational training programme had strengthened their skill-base that could enable them enter the formal labor market (mean score = 3.96); and had also helped build skills that are tailored to current employers’ demands, as shown by the mean score 3.96 on the likert scale.

The study also enquired from the project officials on the vocational training programs they offered to the adolescent girls, and how the vocational training empowered the adolescent girls economically. The study established that some CBOs were offering training on income generating skills such as embroidery and dress making, hair dressing and beauty, and on bakery and pastry. One of the project official stated that “In this neighbourhood lives young women who are poor, unemployed, and have no valuable vocational skills. Here they acquire skills they need for self-employment and even create jobs for other youth”. Another project official stated that, the vocational training provided the girls with relevant technical and business skills to help them become responsible citizens, improving their economic status and that of the community where they live.

The findings above show that the adolescent girls had gained income generating skills and were equipped with relevant technical skills through vocational training. The training had also helped build the girls’ entrepreneurship skills to match market needs and opportunities, as well as strengthen the business skills of the adolescent girls which helped them set up their own business and build skills of the adolescent girls, tailored to prospective employers’ demands. These findings are in agreement with those of Gonzalez-Velosa et al. (2012) who revealed that vocational training cover technical, entrepreneurship, and business skills; and that it provides women with the knowledge, skills and self-confidence they need to seek out economic opportunities They also help build skills tailored to prospective employers’ demands.
4.5.2 Vocational Training Programs and Economic Empowerment

The study sought to establish the extent to which vocational training programs offered to the adolescent girls in the informal settlements in Nairobi influence their economic empowerment. The results are presented in Table 4.9.

Table 4.9: Vocational Training Programs and Economic Empowerment

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very great extent</td>
<td>47</td>
<td>57.3</td>
</tr>
<tr>
<td>Great extent</td>
<td>34</td>
<td>41.5</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>1</td>
<td>1.2</td>
</tr>
<tr>
<td>Small extent</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Not at all</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

The study findings in Table 4.9 show that 57.3% of the adolescent girls reported that vocational training programs influenced their economic empowerment to a very great extent. A further 41.5% of the respondents indicated that vocational training programs influenced economic empowerment of the adolescent girls to a great extent. Only 1.2% of the adolescent girls were of the opinion that vocational training programs influenced their economic empowerment to a moderate extent.

From the findings it can be deduced that vocational training programs influenced economic empowerment of the adolescent girls to a very great extent. These findings are in agreement those of Katz (2013) who found out that vocational training was one of the most powerful tools for women’s empowerment through strengthening the skill-base of the adolescent girls, which helps them enter the formal labor market.

4.6 Apprenticeship Training Programs and Economic Empowerment

This section of the study addresses the third objective of the study which sought to establish the influence of apprenticeship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.
4.6.1 Apprenticeship Training Programs to the Adolescent Girls

The respondents were asked to indicate their extent of agreement with statements on how apprenticeship training programs influences economic empowerment of the adolescent girls. A five point (1-5) likert scale was used to interpret the responses whereby the scores of 1 to 2.5 means that the respondents disagreed with the statement, a score of 2.6 to 3.5 means the respondents were neutral (neither agreed nor disagreed) while score between 3.6 to 5 means that the respondents agreed with the statements. The findings are presented in Table 4.10.

<table>
<thead>
<tr>
<th>Statements on Apprenticeship</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The programmes offer work based training which is fundamental to learning a trade and acquiring a skill</td>
<td>82</td>
<td>4.27</td>
<td>0.721</td>
</tr>
<tr>
<td>The training programme combines work based learning for an intermediate occupational skill.</td>
<td>82</td>
<td>4.00</td>
<td>0.816</td>
</tr>
<tr>
<td>The training offered is a blend of on- and off-the-job training to give routinised job training to improve employment opportunities for adolescent girls.</td>
<td>82</td>
<td>3.13</td>
<td>0.716</td>
</tr>
<tr>
<td>The programme provides direct instructions and lecture-style learning to equip learners with the right job skills that match market needs.</td>
<td>82</td>
<td>4.01</td>
<td>0.711</td>
</tr>
</tbody>
</table>

The study results show that the adolescent girls agreed that the apprenticeship training programme offered work based training to them which was fundamental to learning a trade and acquiring necessary skills (mean score = 4.27). The adolescent girls also agreed that the programme provided direct instructions and lecture-style learning to equip learners with the right job skills that match market needs (mean score = 4.01); and that the training programme combined work based learning which helped the adolescent girls to acquire intermediate occupational skills (mean score = 4.00). The respondents however were neutral on whether the training offered was a blend of on-job and off-the-job training, so as to give routinised job training to improve employment opportunities for adolescent girls (mean score =3.13).
The study further enquired from the project officials on the apprenticeship training they offered to the adolescent girls, and how the training empowered the adolescent girls economically. Most of the officials indicated that their CBOs offered apprenticeship training in a trade or skill, to the adolescent girls. They revealed that training was in areas that could directly lead to access to employment opportunities or give the girls capacity to start their own businesses. In one of the CBO, the project official indicated that “the girls are exposed to a variety of courses in the labour market, and we assist them undertake their trade tests in various fields to ensure they are competent.” These trade skills offered include: hair dressing, dressmaking/tailoring, computer training, cookery, art and craft. According to the project officials, the trade skills acquired helped the girls to earn money from that skill by either seeking employment or starting their own businesses.

From the findings it can be deduced that apprenticeship training offered to the adolescent girls involved work based training/learning which was fundamental to learning various technical skills and acquiring a skill. The training provided involved direct instructions and lecture-style learning to equip the adolescent girls with the right job skills that match market needs. The findings are in line with those of Steedman (2011) who revealed that apprenticeship training should combine vocational education with work based learning or workplace training. The results also corroborates with those of Orozco (2013) who found out that apprenticeship training leads to significant increases in self-assessed skills among the youth, increases the ability to start a business, and highly effective in boosting confidence in entrepreneurship ability.

**4.6.2 Apprenticeship Training Programs and Economic Empowerment**

The respondents were asked to indicate the extent to which the apprenticeship training programs influenced economic empowerment of the adolescent girls. The findings are presented in Table 4.11.
Table 4.11: Apprenticeship Training Programs and Economic Empowerment

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very great extent</td>
<td>19</td>
<td>23.2</td>
</tr>
<tr>
<td>Great extent</td>
<td>35</td>
<td>42.7</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>28</td>
<td>34.1</td>
</tr>
<tr>
<td>Small extent</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>82</td>
<td>100.0</td>
</tr>
</tbody>
</table>

As shown in Table 4.11, most of the adolescent girls (42.7%) indicated that apprenticeship training programs influenced their economic empowerment to a great extent. This was supported by 23.2% of the respondents who revealed that apprenticeship training programs influenced economic empowerment of the adolescent girls to a very great extent. However, 34.1% of the adolescent girls reported that apprenticeship programs influenced their economic empowerment to a moderate extent.

It can be deduced that apprenticeship training programs influenced the economic empowerment of the adolescent girls to a great extent. These findings concurs with those of Orozco (2013) who found out that apprenticeship training programs had large positive effects on skill level, investment in human capital, and psychological well-being.

4.7 Life-Skills Training and Economic Empowerment

This section addresses the fourth objective of the study which sought to establish the influence of life-skills training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County.

4.7.1. Life-skills Training of the Adolescent Girls
The respondents were asked to indicate their level of agreement on how life-skills training offered to the adolescent girls in informal settlements in Nairobi County influenced their economic empowerment. A five point likert scale was used to interpret the responses whereby the mean scores between 5 and 3.6 means that the respondents agreed with the statements, mean score of 3.5 to 2.6 means the
respondents were neither agreed nor disagreed while a mean score of between 2.5 to 1 means that the respondents disagreed with the statement. The findings are presented in Table 4.12

**Table 4.12: Life-skills Training of the Adolescent Girls**

<table>
<thead>
<tr>
<th>Statements on Life Skills</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The programme has provided safe spaces for girls to develop skills and build friendships.</td>
<td>82</td>
<td>4.49</td>
<td>0.774</td>
</tr>
<tr>
<td>The training programme covers life-skills topics such as reproductive health, early pregnancy etc.</td>
<td>82</td>
<td>4.09</td>
<td>0.905</td>
</tr>
<tr>
<td>The training programme equips girls with knowledge and skills in areas relevant to their lives, including sexual and reproductive health, nutrition, and their rights</td>
<td>82</td>
<td>4.32</td>
<td>0.564</td>
</tr>
<tr>
<td>The training programme provides mentorship to the adolescent girls and supports them to be mentors to other adolescent girls</td>
<td>82</td>
<td>3.30</td>
<td>0.827</td>
</tr>
</tbody>
</table>

The study findings in Table 4.12 show that the adolescent girls agreed that life skills training programme provided them with safe spaces for them to develop skills and build friendships (mean score = 4.49). The respondents also agreed that life skills training programme equiped girls with knowledge and skills in areas relevant to their lives, such as sexual and reproductive health, nutrition, and their rights (mean score = 4.32). Moreover, the adolescent girls agreed that the life skills training programme covered topics such as reproductive health, early pregnancy which were essential for them to plan their lives (mean score = 4.09). The respondents however neither agreed nor disagreed whether the life skills training programme provided mentorship to the adolescent girls as well as supported them to be mentors to the other girls (mean score = 3.30).

The above findings by the adolescent girls are in agreement with those of majority of the project officials who also indicated that their CBOs provided safe spaces designed to respond to challenges faced by adolescent girls and provide necessary information to them. The Safe Spaces offered a variety of empowerment programs aimed at disseminating knowledge, providing emotional support, building skills, and creating tangible opportunities for girls. One of the project officials...
indicated that: Our Safe Spaces initiative is a free Saturday program offering life-skills training, sports, and arts. The program is currently offered to 1,200 girls across 3 slums in Nairobi and operates out of Safe Spaces offices, with one in each slum location.” Others indicated that their CBOs offered life skills training on issues such as sexual and reproductive health, as well as enlightening girls on their rights in the society, and providing mentorship.

The study above shows that life-skills training provided the adolescent girls with safe and interactive spaces which helped develop skills and build friendships, as well as discussing life-skills topics which equipped them with relevant knowledge on sexual and reproductive health, nutrition, and their rights. The findings are in agreement with those of Fewer et al. (2013) who revealed that in order to achieve economic empowerment of adolescent girls, the strategies adopted should combine life-skills training and social support with strategies to promote access to financial services and employment. These sentiments are also supported by Austrian (2011) who revealed that strengthening the social networks of adolescent girls can empower them, hence lessening their vulnerability to health and economic risks.

4.7.2. Life-Skills Training and Economic Empowerment of the Adolescent Girls
The study sought to establish the extent to which life-skills training influence economic empowerment of the adolescent girls in informal settlements in Nairobi County. The findings are presented in Table 4.13.

<table>
<thead>
<tr>
<th>Extent</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very great extent</td>
<td>11</td>
<td>13.4</td>
</tr>
<tr>
<td>Great extent</td>
<td>36</td>
<td>43.9</td>
</tr>
<tr>
<td>Moderate extent</td>
<td>29</td>
<td>35.4</td>
</tr>
<tr>
<td>Small extent</td>
<td>6</td>
<td>7.3</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
The study results in Table 4.13 show that 43.9% of the respondents agreed to a great extent while 13.4% agreed to a very great extent that life-skills training influenced the economic empowerment of adolescent girls in informal settlements in Nairobi County. However, a substantial number of the adolescent girls (35.4%) were of the opinion that life-skills training influenced their economic empowerment to a moderate extent while 7.3% indicated that life-skills training influenced their economic empowerment to a small extent.

From the findings, it can be seen that life-skills training influenced the economic empowerment of adolescent girls in informal settlements in Nairobi County to a great extent. These findings corroborates with those of Matheka (2007) and Austrian (2011), who found out that life-skills training helps adolescent girls to establish and build their social networks which is critical to girls’ empowerment - increasing participation in financial service programs and the workforce. For instance, Austrian (2011) found safe space critical to building relationships that can empower the adolescent girls who are otherwise isolated and marginalized.

4.8 Economic Empowerment of Adolescent Girls

In this section the study sought to show the extent to which the adolescent girls in the informal settlement in Nairobi County were economically empowered as a result of the entrepreneurship training received. A five point likert scale was used to interpret the responses whereby the scores of 1 to 2.5 means that the respondents disagreed with the statement, a score of 2.6 to 3.5 means the respondents were neutral (neither agreed nor disagreed) while score between 3.6 to 5 means that the respondents agreed with the statements. The findings are presented in Table 4.14.
Table 4.14: Economic Empowerment of Adolescent Girls

<table>
<thead>
<tr>
<th>Statements on Economic Empowerment</th>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>The skills received have improved my capacity to access economic resources and opportunities including jobs.</td>
<td>82</td>
<td>4.04</td>
<td>0.761</td>
</tr>
<tr>
<td>The program has improved my access to financial services, necessary for economic growth.</td>
<td>82</td>
<td>3.99</td>
<td>0.762</td>
</tr>
<tr>
<td>The program has improved my capacity to own property and other productive assets.</td>
<td>82</td>
<td>3.89</td>
<td>0.832</td>
</tr>
<tr>
<td>The program has equipped me with skills that can help me start my own business</td>
<td>82</td>
<td>4.32</td>
<td>0.564</td>
</tr>
<tr>
<td>The program has equipped me with job skills that match market needs.</td>
<td>82</td>
<td>4.11</td>
<td>0.754</td>
</tr>
<tr>
<td>The program has enabled me to have the ability to make and act on decisions and manage resources and profits.</td>
<td>82</td>
<td>4.01</td>
<td>0.778</td>
</tr>
<tr>
<td>The program has improved my knowledge on rights and enabled me to have control over my life and exert influence in society.</td>
<td>82</td>
<td>3.78</td>
<td>.667</td>
</tr>
</tbody>
</table>

The results in Table 4.14 show that the adolescent girls agreed that the entrepreneurship training programmes had equipped them with skills that could help them start their own businesses (mean score = 4.32); and had also equipped them with job skills that match the market needs (mean score = 4.11). The adolescent girls also indicated that the skills they received from the training programmes had improved their capacity to access economic resources as well as job opportunities in their areas of training (mean score = 4.04); and had enabled them to have the ability to make decisions and manage their resources and profits (mean score = 4.01).

The respondents further agreed that the entrepreneurship training programmes had improved their access to financial services necessary for their economic growth, as well as improving their capacity to own property and other productive assets; this is shown by the mean scores 3.98 respectively. The respondents also agreed that the entrepreneurship training programmes had improved their knowledge on rights and enabled them to have control over their lives and exert influence in society, as shown by the 3.78.
The study also enquired from the project officials on how the entrepreneurship training programs empowered the adolescent girls in informal settlements in Nairobi. The officials reported that the girls were able to get relevant business skills and trade skills that helped them to access employment opportunities and start their own businesses. Other than getting equipped with relevant technical skills, the officials also stated that the adolescent girls received financial management skills which greatly changed their saving behavior, improved their business management skills and also got skills on how to control and manage their cash or savings. These skills helped the adolescent girls to a great extent to become economically empowered.

As seen from the findings, entrepreneurship training programmes had improved the girls’ capacity to access economic resources and opportunities. The training had also enabled them to have the ability to make and act on decisions and manage resources and profits. They also got equipped with skills and that could help them start their own businesses or get job that match their skills. These findings corroborates with those of Fewer et al. (2013), who indicated that the key factors that contribute to adolescent girls’ economic empowerment include: financial capital; human capital; social capital; physical capital; social norms; and lastly institutions and rights. The authors also outlined the primary strategies used to promote adolescent girls’ economic empowerment. These are: financial services strategies, employment strategies, life-skills and social support strategies. The training provided to the adolescent girls helped build on all these aspects, hence empowering the girls.

4.9 Regression Analysis

A multivariate regression model was applied to determine the relative importance of each of the entrepreneurship training program component (financial literacy training, vocational training programs, apprenticeship training programs, life-skills training) with respect to economic empowerment of the adolescent girls in the informal settlements in Nairobi County. The regression results are presented below.
Table 4.15: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>0.812(a)</td>
<td>0.660</td>
<td>0.642</td>
<td>.24619</td>
</tr>
</tbody>
</table>

a Predictors: (Constant), financial literacy training, vocational training programs, apprenticeship training programs, life-skills training

The R is correlation coefficient which measures the strength of a linear relationship between variables. The results in Table 4.15 show an R value of 0.812 which implies that there is a strong relationship between the variables in the study. R-Squared is the coefficient of determination which explains how well the model predicts the observation; is a statistical measure of how close the data is to the fitted regression line. The results show an Adjusted R Square value of 0.642. This implies that the four entrepreneurship training programs (financial literacy training, vocational training programs, apprenticeship training programs, life-skills training) explained 64.2% of economic empowerment of the adolescent girls in the informal settlement in Nairobi County. The remaining percentage of 35.8% can be explained by other variables/predictors not included in the study.

Table 4.16: ANOVA (b)

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>9.062</td>
<td>4</td>
<td>2.265</td>
<td>37.378</td>
<td>0.000(a)</td>
</tr>
<tr>
<td>Residual</td>
<td>4.667</td>
<td>77</td>
<td>0.061</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>13.729</td>
<td>81</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a Predictors: (Constant), financial literacy training, vocational training programs, apprenticeship training programs, life-skills training

b Dependent Variable: Economic Empowerment

The ANOVA shows the output of the ANOVA analysis and whether there is a statistically significant difference between the variables means. The results in Table 4.16 shows the significance value is p=0.000, which is below 0.05. Therefore, there is a statistically significant difference. The results show that the regression model has a 0.001 (0.1%) probability
of giving a wrong prediction. This therefore means that the regression model results are reliable.

### Table 4.17: Regression Coefficients(a)

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>0.564</td>
<td>.408</td>
<td>1.382</td>
<td>0.171</td>
</tr>
<tr>
<td>Financial literacy training Programs</td>
<td>0.449</td>
<td>.094</td>
<td>4.763</td>
<td>0.000</td>
</tr>
<tr>
<td>Vocational Training Programs</td>
<td>0.404</td>
<td>.056</td>
<td>7.203</td>
<td>0.000</td>
</tr>
<tr>
<td>Apprenticeship Training Programs</td>
<td>0.115</td>
<td>.047</td>
<td>2.475</td>
<td>0.016</td>
</tr>
<tr>
<td>Life-Skills Training Programs</td>
<td>0.018</td>
<td>.043</td>
<td>0.420</td>
<td>0.676</td>
</tr>
</tbody>
</table>

* a Dependent Variable: Economic Empowerment

#### 4.9.1 Financial Literacy Training and Economic Empowerment

The results in Table 4.17 show that there is a positive and statistically significant relationship between financial literacy training and economic empowerment of the adolescent girls as shown by $\beta = 0.449$ and $p= 0.000 < 0.05$.

#### 4.9.2 Vocational Training Programs and Economic Empowerment

The results also show that there is a positive and statistically significant relationship between vocational training programs and economic empowerment of the adolescent girls as shown by $\beta = 0.404$ and $p=0.000<0.05$).

#### 4.9.3 Apprenticeship Training Programs and Economic Empowerment

The findings further shows that there is a positive and statistically significant association between apprenticeship training programs and economic empowerment of the adolescent girls as shown by $\beta = 0.115$, and $p= 0.016$, which is less than 0.05.
4.9.4 Life-Skills Training and Economic Empowerment

However, the study found a positive but statistically insignificant relationship between life-skills training and economic empowerment of the adolescent girls as shown by $\beta = 0.018$ and $p = 0.676$, which is greater than 0.05.
CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS & RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, conclusions and recommendations of the study. The summary provides an overview of the research findings based on the objectives of the study. The conclusions are the inferences made as informed by the study findings. The recommendations entail practical, policy recommendations and suggested areas for further research.

5.2 Summary of Findings

This section presented the summary of key findings based on the objectives and the research questions of the study. The research questions that the study sought to answer were: What is the influence of financial literacy training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County? How do vocational training programs influence economic empowerment of adolescent girls in informal settlements in Nairobi County? What is the influence of apprenticeship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County? How do life-skills training programs training influence economic empowerment of adolescent girls in informal settlements in Nairobi County?

5.2.1 Financial Literacy Training Programs and Economic Empowerment

The first objective of the study sought to determine the influence of financial literacy training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. The study found out that from the financial literacy training programs, the adolescent girls had learnt how to have their own source of income. The financial literacy training programs also influenced the saving behavior of the adolescent girls and it harnessed their knowledge on how to control and manage their cash and savings. They study also found out that the adolescent girls had gained business development and management skills from the financial literacy training programs. On overall, the study established that financial literacy training influenced
economic empowerment of adolescent girls to a great extent (58.5%). The regression results established that there is a positive and statistically significant relationship between financial literacy training and economic empowerment of the adolescent girls ($\beta = 0.449$, $p = 0.000 < 0.05$).

5.2.2 Vocational Training Programs and Economic Empowerment

The study sought to examine the influence of vocational training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. The study found out that vocational training programs had equipped the adolescent girls’ with business skills which strengthened their capacity to set up their own businesses. The training programs also equipped the adolescent girls with relevant technical skills, which helped build entrepreneurship skills that match with market needs and opportunities in the job market. Besides equipping the adolescent girls’ with business and technical skills, it was also found out that the vocational training programs had strengthened their skill-base which could enable them enter the formal labor market.

Moreover, the training programme helped the girls build skills that are tailored to employers’ demands. On overall, the study found out that the vocational training programs influenced the adolescent girls economic empowerment to a very great extent (57.3%). The regression results established that there is a positive and statistically significant relationship between vocational training programs and economic empowerment of the adolescent girls ($\beta = 0.404$, $p = 0.000 < 0.05$).

5.2.3 Apprenticeship Training Programs and Economic Empowerment

The other objective of the study was to establish the influence of apprenticeship training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. The study established that the apprenticeship training programs entailed adolescent girls being offered work based training which was fundamental for them to learn a trade and acquire necessary skills. The adolescent girls also agreed that the programme provided direct instructions and lecture-style learning which equipped them with the right job skills that match market needs.
The training programs also combined work based learning which helped the adolescent girls to acquire intermediate occupational skills. On overall, 42.7% of the respondents revealed that apprenticeship training programs influenced the economic empowerment of the adolescent girls in informal settlements in Nairobi County to a great extent while 23.2% to a very great extent. The regression results showed that there is a positive and statistically significant association between apprenticeship training programs and economic empowerment of the adolescent girls ($\beta = 0.115$, $p=0.016<0.05$).

5.2.4 Life-Skills Training and Economic Empowerment

The objective here was to establish the influence of life-skills training programs on economic empowerment of adolescent girls in informal settlements in Nairobi County. The study found out that life skills training programs provided the adolescent girls with safe spaces for them to develop skills and build friendships. Life skills training programs were also found to equip girls with knowledge and skills in areas relevant to their lives, such as sexual and reproductive health, nutrition, and their rights. Moreover, it was found out that life skills training programs covered life-skills topics such as reproductive health, early pregnancy which were essential for them to plan their lives.

However, the respondents neither agreed nor disagreed whether the life skills training programs provided mentorship to the adolescent girls as well as support them to be mentors to the other girls. This may imply that the mentorship part was not adequate enough to make the adolescent girls become future mentors to other girls in the community. On overall the study established that life-skills training programs influenced the economic empowerment of adolescent girls in informal settlements in Nairobi County to a great extent (43.9%). The regression results however found a positive but statistically insignificant relationship between life-skills training and economic empowerment of the adolescent girls ($\beta = 0.018$, $p=0.676 >0.05$).
5.2.5 Economic Empowerment of Adolescent Girls

On the economic empowerment of adolescent girls, the study established that the entrepreneurship training programmes had equipped them with skills that could help them start their own businesses; and had also equipped them with job skills that match the market needs. The study also found out the adolescent girls received skills from the training programmes which improved their capacity to access economic resources as well as job opportunities in their areas of training. In addition the entrepreneurship training programmes enabled the adolescent girls to have the ability to make decisions and manage their resources and profits.

The study further established that the entrepreneurship training programmes had improved their access to financial services necessary for their economic growth, as well as improving their capacity to own property and other productive assets. It was also found out that the training programmes had improved their knowledge on rights and enabled them to have control over their lives and exert influence in society.

5.3 Conclusions of the Study

The study concludes that financial literacy training influence the economic empowerment of adolescent girls in informal settlements in Nairobi County. The financial literacy training enhanced the savings behaviour of the adolescent girls, equipped them with business development and management skills which has the potential to give them independence in their financial decisions.

The study also concludes that vocational training programs positively influence the economic empowerment of adolescent girls in informal settlements in Nairobi County. This form of training equipped the adolescent girls with relevant business and technical skills, which strengthened their capacity to set up their own businesses or enter into the formal labor market. Bearing in mind most adolescent girls lack economic independence and have limited income-earning opportunities; this form of training would greatly enhance their capacity to own their businesses and have some income, which would help support them run their lives smoothly.
The study concluded that apprenticeship training positively influences economic empowerment of adolescent girls in informal settlements in Nairobi County. Apprenticeship training helps the adolescent girls learn from work based training which is fundamental to building technical skills and business skill in them. Apprenticeship training helped equip the adolescent girls with the right job skills that match market needs.

The study also concludes that adolescent girls’ economic empowerment programs should cover life skills training which majorly entails non-economic topics, which include issues such as health including sexual and reproductive health, nutrition, and their rights. In addition to the financial and vocational training component, the adolescent girls need to have knowledge on how they can manage their lives, health and know their rights in the society.

5.4 Recommendations

The study recommends that there is need to provide adequate resources to the community-based organizations offering entrepreneurship training projects to the adolescent girls. On the part of financial literacy training, the adolescent girls should be provided or offered loans or grants to support them to start their own businesses, since, the girls may be skilful but lack capital to start business. Bearing in mind that most adolescent girls in the slums come from poor families, there is need to support them financially, for them to start up a business venture which could eventually lead to economic empowerment.

Vocational training which mostly involves impacting technical skills needs adequate resources in order to successfully implement such programs. Most of the CBOs may be unable to adequately carry out the training to girls in the informal settlements in Nairobi County. There is therefore need for the government (national and County government) to provide resources to support such training programmes with an aim of empowering the adolescent girls in the informal settlements in Nairobi County.

Apprenticeship Training programs involves work based training or training that combines work based learning. From the results, the CBOs were not able to adequately blend the training with both on- and off-the-job training to give routinised
job training. The study therefore recommends that future programs should have partnerships with private sector industries where work based training can be offered to equip the girls with skills that match the employers needs and market needs.

The study also recommends that there is need for more holistic programs that target girls’ life skills and social issues that successfully reach the most marginalized girls, including girls with disabilities, married and parenting girls, girls who are heads of households, migrant girls, and orphaned or girls living in foster care, into program design, implementation and monitoring and evaluation.

5.5. **Suggestions For further Research**

This study was limited to entrepreneurship training projects and economic empowerment of adolescent girls in selected informal settlements in Nairobi County. The researcher recommends that future studies look at a broader context (covering more informal settlements), including those out of Nairobi County. This will give a more conclusive picture on the subject matter. The future studies should also investigate other strategies (other than entrepreneurship training) that can empower vulnerable young women in the country.
REFERENCES


Mak, J., Vassall, A., Kiss, L., Yvas, S., & Watts, C. (2010). Exploring the costs and outcomes of Camfed’s Seed Money Scheme (SMS) in Zimbabwe and Tanzania. London School of Hygiene and Tropical Medicine.


APPENDICES

Appendix I: Letter of Transmittal

Roselynne Githinji
L50/79976/2015
University of Nairobi,
Department of Extra-Mural Studies
Tel: 0727945585
Email: rigithinji@gmail.com

To my Respondent,

Dear Sir/Madam,

RE: REQUEST FOR YOUR PARTICIPATION

I am a postgraduate student at the University of Nairobi, carrying out a research on influence of entrepreneurship training projects on economic empowerment of adolescent girls in informal settlements in Nairobi County: A case study of selected community-based organizations.

The data will be used for academic purposes only and will be treated with the confidentiality it deserves. The respondents are highly encouraged and persuaded to respond to the questions or statements in this questionnaire in the most truthful and objective way possible. Your participation in facilitating this study is highly appreciated.

Kindly tick in the spaces provided the correct answer or fill in the required information.

Thank you for your participation.

Yours faithfully,

Roselynne Githinji
L50/79976/2015
Appendix II: Questionnaire for the Adolescent Girls

Please fill in the required information in the spaces provided by putting a tick (✓) where appropriate.

Section A: Demographic information

1. Indicate your age.................................................................

2. Indicate your level of education.
   - Primary School Level [ ]
   - Secondary School Level [ ]
   - Not Attended School [ ]
   - Other (indicate) ................................................................

3. Which kind of training have you received in this programme/CBO?
   ............................................................................................

Section B: Financial Literacy Training Programs and Economic Empowerment

4. To what extent do you agree with the following statements on financial literacy training programs and economic empowerment of the adolescent girls? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree.

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>The training program has changed my saving behaviour</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I have gained business development and management skills from the programme</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I can now access financial services as a result of the knowledge gained from the programme.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adolescent girls in the programme are learning how to have their own source of income</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adolescent girls in the programme are learning how to control and manage their cash or savings</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5. To what extent do financial literacy training programs influence economic empowerment of the adolescent girls?
   - Very great extent [ ]
   - Great extent [ ]
   - Moderate extent [ ]
   - Small extent [ ]
   - Not at all [ ]

Section C: Vocational Training Programs and Economic Empowerment
6. To what extent do you agree with the following statements on vocational training programs and economic empowerment of the adolescent girls? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
</tr>
</thead>
<tbody>
<tr>
<td>I have gained vocational training which has equipped me with relevant technical skills.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The programme has built the girls’ entrepreneurship skills to match market needs and opportunities.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The programme has strengthened the skill-base that can help adolescent girls enter the formal labor market.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The programme has strengthened the business skills of the adolescent girls which can help them set up their own businesses.</td>
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<tr>
<td>The vocational training has built skills of the adolescent girls, tailored to prospective employers’ demands.</td>
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</tr>
</tbody>
</table>

7. To what extent do vocational training programs influence economic empowerment of the adolescent girls?

   Very great extent [ ]   Great extent [ ]   Moderate extent [ ]

   Small extent [ ]   Not at all [ ]

Section D: Apprenticeship Programs and Economic Empowerment

8. To what extent do you agree with the following statements on apprenticeship programs and economic empowerment of the adolescent girls? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree

<table>
<thead>
<tr>
<th>Statements</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
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</tr>
</thead>
<tbody>
<tr>
<td>The programmes offer work based training which is fundamental to learning a trade/acquiring a skill.</td>
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<tr>
<td>The training programme combines work based learning for an intermediate occupational skill.</td>
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<tr>
<td>The training offered is a blend of on- and off-the-job training to give routinised job training to improve employment opportunities for adolescent girls.</td>
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<tr>
<td>The programme provides direct instructions and lecture-style learning to equip learners with the right job skills that match market needs.</td>
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</tbody>
</table>
9. To what extent do apprenticeship programs influence economic empowerment of the adolescent girls?

Very great extent [ ]
Great extent [ ]
Moderate extent [ ]
Small extent [ ]
Not at all [ ]

Section E: Life-Skills Training and Economic Empowerment

10. To what extent do you agree with the following statements on life-skills training and economic empowerment of the adolescent girls? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree

<table>
<thead>
<tr>
<th>Statements</th>
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<tbody>
<tr>
<td>The programme has provided safe spaces for girls to develop skills and build friendships.</td>
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<tr>
<td>The training programme covers life-skills topics such as reproductive health, early pregnancy etc.</td>
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<tr>
<td>The training programme equips girls with knowledge and skills in areas relevant to their lives, including sexual and reproductive health, nutrition, and their rights.</td>
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<td>The training programme provides mentorship to the adolescent girls and support them to be mentors to other adolescent girls.</td>
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</tbody>
</table>

11. To what extent do life-skills training influence economic empowerment of the adolescent girls?

Very great extent [ ]
Great extent [ ]
Moderate extent [ ]
Small extent [ ]
Not at all [ ]

Section F: Economic Empowerment of Adolescent Girls

12. To what extent do you agree with the following statements on economic empowerment of the adolescent girls in the informal settlement? Use a scale of 1 to 5 where 1 is strongly disagree, 2 is disagree, 3 is Neutral, 4 is agree and 5 is Strongly agree

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<thead>
<tr>
<th>Statements</th>
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<tbody>
<tr>
<td>The skills received have improved my capacity to access economic resources and opportunities including jobs</td>
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<td>The program has improved my access to financial services, necessary for economic growth.</td>
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</tbody>
</table>
The program has improved my capacity to own property and other productive assets,

The program has equipped me with skills and that can help me start my own business

The program has equipped me with job skills that match market needs.

The program has enabled me to have the ability to make and act on decisions and manage resources and profits.

The program has improved my knowledge on rights and enabled me to have control over my life and exert influence in society.

13. How else does entrepreneurship training programmes empower the adolescent girls in informal settlements in Nairobi?

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THANK YOU FOR YOUR PARTICIPATION
Appendix III: Interview Guide for Project Officials

1. Indicate your designation.

2. For how long have you run this programme?

3. What motivated you to start this programme?

4. What goals is your CBO/Programme seeking to achieve?

5. Do you offer financial literacy training programs to the adolescent girls? How has financial literacy training empowered the adolescent girls economically?

6. Do you offer vocational training programs for the adolescent girls? How has vocational training empowered the adolescent girls economically?

7. Does your program offer apprenticeship training programs to the adolescent girls? How has apprenticeship training empowered the adolescent girls economically?

8. Does your program offer life-skills training to the adolescent girls? And how has it empowered the adolescent girls economically?

9. How else do the entrepreneurship training programs empower the adolescent girls in informal settlements in Nairobi?
Appendix IV: Krejcie and Morgan Table for Sample Size Determination

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</tr>
</tbody>
</table>

Note: N is Population Size; S is Sample Size

Source: Krejcie & Morgan, 1970
Appendix V: Research Permit

THIS IS TO CERTIFY THAT:

MISS. ROSELYNNE NJERI GITHINJI

of UNIVERSITY OF NAIROBI, 0-600

Nairobi, has been permitted to conduct

research in Nairobi County

on the topic: \textbf{INFLUENCE OF \ ENTRPRENEURSHIP TRAINING PROJECTS ON ECONOMIC EMPOWERMENT OF ADOLESCENT GIRLS IN INFORMAL SETTLEMENT IN NAIROBI COUNTY: A CASE OF SELECTED COMMUNITY-BASED ORGANIZATIONS}

for the period ending: 13th September, 2019

Permit No.: NACOSTI/P/18/15083/24958
Date Of Issue: 14th September, 2018
Fee Received: Ksh 1000

Applicant’s Signature

National Commission for Science, Technology & Innovation

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