

**UNIVERSITY OF NAIROBI**

**DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**EFFECT OF PERFORMANCE OF MICROENTERPRISES SUPPORTED BY 410  
BRIDGE INTERNATIONAL ON WELL-BEING OF HOUSEHOLDS IN MAKUENI-  
COUNTY, KENYA**

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**DECLARATION**

This research project is my original work and has not been submitted for examination in any other university

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This research project has been presented for examination with my approval as the university supervisor:

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**Prof. Preston Chitere**

## **DEDICATION**

My family members and friends have been helping me in the entire education process. I therefore, dedicate this project to them.

## **ACKNOWLEDGMENTS**

First and foremost, I give thanks to God for giving me strength to complete this project. Secondly, I thank my supervisor Professor Preston Chitere for his guidance since I started developing my proposal. My sincere thanks also go to the University of Nairobi for providing me with a serene environment such as library when carrying out my research. All the key respondents and informants, I salute them for being honest while giving their opinions. Lastly, I appreciate my family members and friends for encouraging me on daily basis as I carried out this study.

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## **ABBREVIATIONS AND ACRONYMS**

<b>IGAS:</b>	Income generating activities
<b>ME:</b>	Micro-enterprise
<b>MSE:</b>	Micro and small enterprise
<b>NGO:</b>	Non-governmental organization
<b>PCD:</b>	People centered development
<b>SME:</b>	Small and medium enterprises
<b>SSA:</b>	Sub-Saharan Africa
<b>SHG:</b>	Self-help groups
<b>SPSS:</b>	Statistical package for social sciences

## ABSTRACT

In most of the developing countries, micro-enterprises are depended on as a key sub-sector which creates employment and boosts economic growth, especially in poverty stricken areas such as Makueni County in Kenya. 410 Bridge International started its support of development work in the area with a view to reducing poverty through micro-enterprises and other related development projects. This study sought to establish the effectiveness of the agency's efforts by examining performance of micro-enterprises it supported and their effect on the well-being of households. Factors influencing performance of the micro-enterprises were also examined and included household socio-economic characteristics, level of support of their micro-enterprises by 410 Bridge International, level of support by their self-help groups and characteristics of the businesses. Literature review covered the concerns of study: performance of microenterprises, agency and SHG support and characteristics of businesses and households. Three theoretical models were used to support the study which were: Grameen Bank, SHG and development perspective models. Descriptive survey design was adopted in the study. Makueni County which is one of the areas where 410 Bridge International operated was chosen as the site of study. Within the county, Kiima Kiu ward was chosen as the sub-site for data collection. Seventy five (75) households running micro-enterprises supported by 410 Bridge International were sampled out of a population of 150 in the ward. Out of these 75, 63 were reached and interviewed. A few of staff of the agency were sampled as key informants. Both Quantitative and qualitative data were collected using questionnaires and interview guides. Quantitative details is analyzed using the Social Sciences Statistical Kit (SPSS). The study found that the bulk of respondents who happened to be the primary beneficiaries of the agency were women, most had primary education and were married with dependents. Regarding level of support by 410 Bridge International, bookkeeping and budget making were the major benefits they received from the training offered by the agency. No financial support was given to the respondents. On the level of support of the respondents by self-help groups, low interest loans and savings were the major benefits the respondents received. The study recommends that both 410 and other agencies should support the micro-enterprises even with finances other than training alone. Self-help groups supporting micro-enterprises also need more financial back up from 410 Bridge, national and county governments and other agencies. They also require legal support to enhance effectiveness. There is also need for diversification of businesses operated by SMEs and to strengthen benchmarking to strengthen their operations.

## CHAPTER ONE: INTRODUCTION

### 1.1 Background of the Study

In 2018, about half of the world's population lived in extreme poverty and some of the adversely affected countries were: India, Nigeria, the Democratic Republic of Congo, Ethiopia and Bangladesh. These countries happened to be in South Asia and Sub-Saharan Africa's. The two regions collectively accounted for 85 percent of the world's population (World Bank, 2020). According to the 17th edition of the Kenya Economic Analysis (Republic of Kenya, 2019), the proportion of Kenyans living below poverty line decreased from 46.8 to 36.1 per cent in 2018/19. The economic update, Policy Options for Advancing the Big 4 Agenda (Republic of Kenya, 2019), states that Kenya's overall monetary and non-monetary poverty metrics are higher than most Sub-Saharan African (SSA) countries. However, overall, human development indices are relatively high, suggesting Kenya's success on the non-monetary level is better than on monetary dimension (Republic of Kenya, 2019).

Private sector is increasingly recognized as having a significant role to play in poverty reduction. The private sector, especially small businesses, generate and sustain the employment required for working poor people and helps them to receive the money needed to buy goods and services. In the field of small business growth a consensus is developing about what is needed to promote business formation and expansion. Key areas include: an easy, quick, inexpensive and corruption-free legislation, regulatory and legal environment; low-cost accessible financing that does not require poor people to provide physical collateral and access to sustainable business growth (Vandenberg, 2006).

According to Yunus (2007), micro enterprises are supposed to bring social benefits to the poor beneficiaries. He devised a way of helping the poor in Bangladesh through what he called social businesses that were funded and supported by the Grameen bank. These ideas have over time spread across the world and have been utilized especially by the poor and uneducated who cannot land salaried employment. In this sense, microcredit, which entails lending small sums of money to potentially unbankable individuals to launch new enterprises, has become a significant tool for

encouraging the poorest people, supporting their livelihoods and eventually reducing their poverty (Montgomery, 1996).

In much of sub-Saharan Africa (SSA), economic and social growth has not favored women compared to men. This anomaly has contributed to an improvement in income-generating practices (IGAs) for and for women around the continent. The increasing participation of women in IGAs can be seen as an opportunity to change their livelihoods, long overlooked by men and politics. Entrepreneurship is prolific in developing countries and average self-employed rates have higher than those in developed countries (Gindling and Newhouse, 2014). People in developing countries often have no alternative but to start small, informal businesses to sustain their livelihoods, propelled by poverty and lack of structured work opportunities (Margolis, 2014). However, even this need-driven, low-productivity entrepreneurship is not outside everyone's grasp, since launching a company, however small, entails financial investment. With inefficient organized capital markets and high premiums charged by local money lenders, poor individuals trying to set up or expand businesses often find themselves unable to do so. Access to credit is commonly seen as one of the main hurdles to investment and SME growth in the developed world (Panda and Dash, 2014).

The production of jobs and the elimination of poverty in developing countries typically leads to micro-enterprises. They were the path to drive growth and accelerated industrialization (Koech, 2011). The socioeconomic and political development in both developed and developing economies has been seen as a stimulus for micro enterprises. Entrepreneurship in developing countries has long been considered a successful way to reduce poverty and to stimulate sustainable growth (UN 2005 and World Bank 2016). Despite a wealth of entrepreneurial capital in developed countries, restricted access to equity remains a significant obstacle to beginning business ventures (Panda and Dash, 2014). In the meanwhile micro-credit has been set up as an instrument to empower the poorer people, sustain their livelihoods and grow their wealth and to provide them with small amounts of money for potentially 'unbankable' individuals. (Montgomery, 1996). Micro-enterprises are faced with obstacles of their own, much as those involved in them. Many businesses follow a top-down approach to growth that limits neighborhood engagement. This leads to a reluctance to own rural enterprises, and is also unsustainable (Kakumba and Nsingo, 2008). Also,

some households may not participate in the micro enterprise development due to some personal issues, social factors and lack of resources. Most of them engage in enterprises on and off basis (Duncombe, 2006). The performance of micro enterprises has and is still facing challenges due to both internal and external factors. Some of the internal factors include, poor leadership and being more profit maximizing than having a social benefit. External factors include, the invisible hand, corruption, failure of community participation and politics. As a result, their performance has been challenged hence limiting the extent to which they help improve the wellbeing of not only households but communities at large.

As many other developing countries, micro-entreprises are an important segment of the Kenyan economy with about 85% of Kenya's population (about 7.5 million Kenyans with present total jobs). A new impetus for the development of SMEs across the transition structure is created by the current regulatory framework as well as the recent Micro and Small Enterprise Act 2012 (MSE Act 2012). However, the influence of Devolution on the development of SMEs depends on the existence of a regulatory and institutional framework that has been built to help SMEs in the economy (Ong'olo and Odhiambo, 2013).

Maalu, and so on. al. (1999) addressed and recognized the significant role that micro and small companies played in the Kenya market. The study identified other essential roles within the economy in addition to growth in employment and revenue generation, for example, the production of goods and services and skills. Cooper research (2012) has shown a distinctly positive relationship between the effects of microfinance services on the development of small and medium-size companies in Kenya and small and medium-sized enterprises on the development. The Kenyan government's pledge to support the development of the MSEs is one of Kenya's main poverty reduction initiatives, according to the National Poverty Eradication Strategy (Republic of Kenya. 1999). The plan was revised in 2002, leading to a new policy agenda that offered a balanced perspective on MSE development in line with the national priorities of growth, job creation, income production, poverty reduction and industrialization (Kenya Agency for Enterprise and Technology Development, 2005). Republic of Kenya (RoK) Vision 2030 also underscored the value of small and micro-enterprises in Kenya as a primary driver for achieving the Vision's goal of becoming a middle income country providing high quality life to all its citizens by the year 2030

Houses with low wages do not usually have to be defined by unemployment or government programs such as governmental subsidies or child care. Members of the household can be working but earn lower incomes. In tandem with rising familial obligations, low incomes transform the family into a low-income household (Hastings et al, 2004). This is because revenue is inadequate to cover the cost of basic needs such as transportation, lodging, food and health care for households. Furthermore, if participants work or work in the service industry and will have to work for a smaller number of hours (Allegretto et al., 2013), their earnings might also be also lower.

## **1.2 Description of the 410 Bridge International**

The 410 Bridge International is a Christ-centered and non-profit organization which does community development work in poor countries. It was founded in the year 2007 in the United States. Its vision is to “To dramatically increase the speed and scope of development in the moral and physical wellbeing of populations in the developing world by changing the manner in which the Body of Christ participates in a balanced global mission.” (Kenya 410 Bridge., 2006). The mission is to engage Christ followers in poor countries so that they can lift themselves from poverty, restore dignity, have freedom and purpose. For purposes of growth, 410 Bridge International allows people across the globe to participate at individual or organizational level in child sponsorship, partnerships, mobilization of people, advocacy, volunteerism and monthly donations. They raise their funds through fundraising and donations from well-wishers. The agency engages other stakeholders such as churches and government while carrying out its activities. Its key areas of focus include; education, economic empowerment and agriculture. They also seasonally do health activities, water as well as discipleship. The organization operates in Africa, Haiti and USA ( Kenya 410 Bridge., 2006)

In Kenya, it operates in Kiima Kiu and Kiu in Makueni County, Tumutumu and Karogoto in Nyeri County, Ndibai in Nakuru County, Mivukoni and Mataka in Kitui County, Kwambekenya, Karima, Kahuria and Kiria in Nyahururu County, Kosti in Kitale County, Irigithathi, Ereri and Endana in Laikipia County and Chembulet in Uasin Gishu County. The NGO operates through a model where an indigenous leadership is first established, then community assessment done, followed by a development plan and lastly a partnership. 410 Bridge International supports

projects in education, farming and business enterprises (Kenya 410 Bridge., 2006). This study focuses on business enterprises supported by the 410 Bridge International.

### **1.3 Statement of the Problem**

Over 16.5 million of Kenya's population live below the poverty line, according to the KNBS (2020). That means 45.6 percent of Kenyans have food intake ratios that are inadequate to satisfy minimal upkeep requirements. Republic of Kenya Integrated Budget Survey 2018/19 listed Makueni County as a major County in Kenya in terms of total poverty. According to the County Integrated Development Plan Makueni Growth Plan (2010-2020), this county's inhabitants suffered from three forms of poverty; 71.4 percent food poverty, 73.5 percent total poverty, and 65 per cent hardcore poverty. It is this poverty that led 410 Bridge to choose Makueni as one of its operation areas. Its support of micro-enterprises was not only to promote job growth but also improve the wellbeing of the residents of the area.. The agency seeks to improve the performance of micro-enterprises in the development and poverty reduction. Having operated in Makueni for nearly a decade, a main concern is whether the agency has helped to reduce poverty through the microenterprises it has been supporting?

There has been no study carried out so far on the effectiveness of the agency in realizing the goal of poverty reduction it set out to meet. This study seeks to examine how far the agency's goal of supporting micro-enterprises and ultimately improving the well-being of residents of the study area is being met.

### **1.4 Research Questions**

This study sought to find answers to the following research questions.

#### **1.4.1 Main research Question**

What is the performance of microenterprises and their effect on household wellbeing?

#### **1.4.2 Specific Research Questions**

- a) What is the level of performance of micro-enterprises operated by the respondents and its effect on well-being of households in Makueni County?
- b) What are the type and characteristics of households' micro-enterprises supported by 410 Bridge International?



- c) What are the household socio-economic characteristics and their effect on the performance of micro-enterprises?
- d) What level of support is provided by 410 Bridge International to households' micro-enterprises and its effect on their performance?
- e) What level of support by self-help groups on performance of their households' micro-enterprises in Makueni County?

## **1.5 Objectives of the Study**

### **1.5.1 Main Objective**

The main objective of the study was to assess the performance of microenterprises supported by Bridge International and their effect on well-being of households.

### **1.5.2 Specific Objectives**

- a) To assess the level of performance of micro-enterprises operated by the respondents and its effect on well-being of households;
- b) To find out the type and characteristics of households' micro-enterprises supported by 410 Bridge International;
- c) To examine household socio-economic characteristics and their effect on the performance of micro-enterprises;
- d) To assess the level of support by 410 Bridge International on households' micro-enterprises and its effect on their performance;
- e) To assess the level of support by self-help groups on performance of their households' micro-enterprises

## **1.6 Significance of the Study**

The findings will help:

- a) Both the national and county governments to come up with structures of involving communities in supporting the microenterprises.
- b) Policy makers will be able to make reforms that will strengthen microenterprises and increase their benefits to community members

- c) Non-governmental organizations such as Bridge International will get lessons from the study and be able to develop effective models for supporting micro-enterprises in a manner that they become sustainable.
- d) Scholars and researchers interested in microenterprises will refer to findings of this study which will be an addition to the literature on the topic.
- e) Micro-enterprise operators will gain insights that will help to strengthen their operations.

### **1.7 Scope and Limitation of the Study**

This study focused on examining the performance of micro enterprises and their effect on household well-being. The case Micro-Finance Institution) (MFI) was 410 Bridge International and its operations in Makueni County. The main variables analyzed in the study were: household socio-economic characteristics, level of support by 410 Bridge International, level of support by self-help groups and types of businesses the respondents carried out. Both quantitative and qualitative data were gathered and are presented in this paper.

### **1.8 Definition of Key Terms**

**Agency:** This refers to an organization such as 410 Bridge that is promoting development in the study area.

**Household socio-economic characteristics:** Refer to households' attributes that influenced their participation in community projects and which were: Age, gender, formal education

**Self-help groups:** These are organizations formed by a number of people who come together to address their common problems

**Micro-enterprises:** Refer to small-scale businesses majorly supported by micro-credit and which are viewed as key contributors to economic growth of developing countries.

**Well-being:** The state of individuals being comfortable in the sense of having adequate food, being healthy, being able to educate their children, having knowledge and skills and being economically empowered.

## **CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.1 Introduction**

In this chapter we review literature relating to poverty and measures taken to reduce it. We also review literature on the performance of micro-enterprises such as those supported by 410 Bridge International and their effect on the well-being of households. . The chapter begins with a review of literature on household socio-economic characteristics and follows up with support by development agencies, support by self-help groups and types of businesses and their effect on performance household microenterprises.

Theoretical framework that guided the study was the Grameen bank model on empowering the poor” through microcredit is also discussed. The conceptual framework showing linkage between the variables of study is also presented.

### **2.2 Performance of Households Business Enterprises**

In developed countries, the ties are strong and multifaceted between urban development and rural economies. In mountain regions, especially in East Africa, spaces are highly interdependent through trade ties, the movement of persons, and the flow of development, according to variable spatial and temporal scales. Continuum, gradient, also rupture logics are at work. In this sense, it remains to be demonstrated the role played by small and medium-sized enterprises (SMEs), in particular their role in the structuring of commodity flows and individuals (such as small business entrepreneurs, transporters moving between production, marketing and consumption areas, etc.). It is important for small towns to be put in this phase of territorial integration, as they often play the role of primary relay and preferential gateway between urban and rural economies (Mitula, 2003).

Household enterprises are important in developing economies, where many households are engaged in both agriculture and non-farm production. The household-operated business performs two different but linked positions in the economy. It explicitly produces profits for the functioning family. It also offers job opportunities for family members and other citizens in the country. Home company income is also an important source of income used to fund spending. Understanding the

efficiency and competitiveness of household businesses is also important to gain insights into economic well-being (Beegle, De Weerd, Friedman & Gibson, 2010).

A study conducted by Coppok et al. (2005) among women in North Eastern, Kenya established that women groups generated income from projects, and reinvested it at the end of the season into other projects that would thrive in the new season. The groups were able to expand their enterprises and benefit their individual members, who were then allowed to borrow from the groups to invest in their personal projects. Ramachandran, and Balakrishnan (2008) In its analysis of the influence of women's empowerment self-help groups in India, every member of SHG increased income through the exercise of income generation activities during the post-SHG period over the pre-SHG period. The study also found that SHGs had given certain benefits to their members like development of savings habit, increased income, access to large quantum of resources and better technology.

Another study was conducted by Badatya et al. (2006) in three districts in India covering 56 SHGs with 310 SHG members. The study examined the impact of different Income Generating Activities (IGAs) and Micro Enterprises (MEs) on the basis of economic indicators like investment and return, profit margin, net income ratio of sales to operating cost, total cost and loan repayment performance. The study found that income and employment generated by SHG members after joining the groups had a positive impact on their incremental net income. Ganagaiah et al. (2006) in their studies on impact of self-Help Groups on income and employment in the states of Andhra Pradesh in India revealed that SHGs had a favorable impact on employment and income on the rural poor.

### **2.3 Household Socio-Economic Characteristics**

Deng (2012) reports that the poor are: families and individuals below poverty line who have incomes that are inadequate in the way they fulfill their core needs, as identified by the World Bank, households or people without access to social services or political relationships and supports.

The CIDP finds population expansion, environmental degradation, and climate change as the key planning concerns. Makueni County is the leading global economic development strategy. Poverty is prevalent in the county and is evident in the lack of access to social services and other socio-economic implications such as inadequate dieting, wellbeing and education. Unemployment, particularly among young people, is a major problem in the county. The bulk of the workforce is engaged in farming operations, with minimal openings in industrial projects and public services. If more young people join the workforce as a result of accelerated demographic growth, it would be a burden on the job options available.

#### **2.4 The Causes of Poverty in Makueni County**

The causes of poverty in the county include unstable, weak, and irrational precipitations; inadequate infrastructure; high rates of informal jobs that contribute to increased cases of idlers and dependence syndrome; weak communication systems; lack of credentials; long distances from health care; and soil infertility, according to the Makueni county county PRSP consultant study 2014-2019. The County has the largest concern with food safety, hygiene and drainage as well as shortage of social facilities, including schooling, in conjunction with the PRSP Consultancy Report (2014-2019).

The population of Makueni County has risen exponentially from 459.685 in 2010 to 987.753 in 2020, according to the National statistics office of Kenya (KNBS) survey (2020). This growth is mostly due to the high birth rate, which is currently around 5.1 children per woman compared to 4.6 children per woman on the national average. In Makueni, demand for smaller families and the use of modern contraception by women are increasing and barriers to obtaining and using family planning are further reduced. Approximately one in four married women who choose not to use a contraception option in 2011 to postpone their next birth or interrupt their childbearing fully. This has been due to the County Government's expanded health services. Today, teens, who demand help from the workers, dominate the population of the county. Around 70 % of the population is under 30 years, while 44% is under 15. The County Integrated Development Plan (CIDP) for Makueni 2019) describes the youth population and high unemployment as demographic challenges. The young age structure of Makueni County also implies that the population will continue to expand for decades to come. Poverty is widespread in the county and is mirrored in other socio-economic factors such as low diet, health and schooling and lack of links to basic

services. Unemployment is a major problem, particularly among young people, for poverty to be reduced, development projects need to be started and to be adequately funded. Knowledge and skills for their planning and implementation are also important (Munger et al, 2008). For the rural poor to participate meaningfully in any development project, it is important for them to have access to the resources required for development (Nissen-Pettersen et al, 2006). Inadequate funds from the poor households and development agencies are obstacles to their maximum participation in the projects (Kakumba and Nsingo, 2008).

## **2.5 Business characteristics**

A variety of studies compare entrepreneurial traits in different countries. Kester (2012) and Wald (2009) compared corporations' capital and ownership arrangements in various countries and noted substantial variations. Meric and Meric (2011 and 2017) compared the financial features of manufacturing companies in the U.S. and Japan and note substantial differences. Meric et al. (2003) uncovered major variations between the financial features of U.S. and Canadian production corporations as well as major variations between the financial attributes of companies operating in the USA and Europe.

Some scholars such as Agyapong (2010) are strongly questioning micro-enterprises for development and poverty reduction. They claim that big corporations are capable of leveraging economies of scale and are able to effectively absorb the fixed costs of R&D that can improve productivity. Small corporations are no better at generating jobs than larger ones, but more labor intensive. Unlike small businesses, bigger employers have higher pay, insurance, working practices, skills growth, and employment stability opportunities that may have a direct effect on poverty reduction (Agyapong, 2010:197). That ensures that micro-enterprises essentially earn money for low-income families and are unable to accumulate assets or develop micro-enterprise capabilities alone.

For example, Mwanja (2011) did not consider other variables that, apart from finance, can influence efficiency. In the other hand, Gathitu (2007) was unique in relation to entrepreneurs investing in the education sector. Mugo (2012) only considered women's entrepreneurship success and left out the male entrepreneur. Kinyua (2014) carried out an area-specific analysis of the

informal sector in Nakuru city. These experiments were carried out in Nairobi, Nakuru, Thika and Ruiru urban centres.

The presence of poor households in microenterprise activities will rely on a variety of personal and social factors, the essence of the sector and resources available. Many households will participate on and off in micro enterprises (Duncombe, 2006:82). However, micro enterprises can also be used to keep disadvantaged people politically productive. This ensures that they can continue to be competitive to fulfill their members' essential needs, such as health care, education and nutrition (Abonge, 2012).

## **2.6 Kenya's Small and Medium Enterprise Market**

The informal sector in Kenya normally works on a small scale, geographically and at the level of subsistence. They have less workers (especially home-based businesses), run for a shorter period of time, have poor access to water and electricity, and few sell beyond the facilities where the entrepreneurs reside (World Bank, 2006).

The informal sector is referred to in Kenya as *jua kali*, which in Swahili simply means fierce sun. The name comes from the fact that employees in the informal sector work whilst working on metal, wood or selling products on the sidewalks, under the bright sun pounding on their heads and backs. The job involved is harsh and challenging, generally performed under harsh conditions that are neither supervised nor safe for labour (Nabuteya, 2007).

These companies are cutting through all sectors of the Kenyan economy and providing one of the most prolific sources of job growth, revenue generation and poverty reduction. SMEs thus act as hot-beds for entrepreneurship and are used as growth platforms (Bwisa, 2002). The majority of small and medium-sized companies (SMEs) are micro-enterprises with less than 10 employees, while 70% are single-person, own-account jobs. This means that the majority of SME businesses work at the bottom of the economy, with a large number of 53% of Kenyans living below the US\$ 1 per day poverty line. The above are primarily for subsistence use and are involved in non-competitive commercial practices in both urban and rural areas.

K'Aol (2008) in his research paper on the role of microfinance in fostering women entrepreneurship in Kenya assessed the impact of Microfinance funding on women entrepreneurship in Kenya. The population consisted of women entrepreneurs who had benefited from four major Kenya Rural Enterprise Program (K-REP) microfinance schemes within Nairobi and Nyeri. The findings revealed that most of the respondents in this study reported that their business had expanded and their house hold income had increased significantly as a result of having taken microfinance loans from K-REP. The most significant impact evident among the women entrepreneurs involved in farming activities was that the number cattle they owned had doubled after taking the loan.

## **2.7 Level of Support by development agencies**

Brown (2013) acknowledged the value of maintaining successful policy, preparing, fundraising, and neighborhood engagement for construction projects. Price Water House Coopers (2014) described as other essential characteristics key success factors including dedicated finance, a consistent project cost concept, and project-based financial management. Steinfort and Walker (2007) have disclosed in their analysis that adequate funding for the project are part of the progress of a construction project, based on information extracted from a well-defined project schedule. Secure funding correlates with project and program administration expenses in the processes, ensuring that anticipated outcomes and improvements are accomplished in a specified period only by maximizing the available capital. Most donor organisations want to fund short-term projects mainly because these projects appear to have larger impacts. However, infrastructure projects typically require stable financing for a long period to motivate and retain local institutions. Therefore it is important to establish a combination of short-term and long term initiatives for NGOs collaborating with the group (Birdsall, 2004).

Certainty in respect to funding both domestically and by other development agencies improves the odds of success and sustainable growth. The key requisites for projects to achieve the required and expected results are adequately safe infrastructure. Consequently, a vital aspect of a project intervention is long-term and stable financing (Kaleeba, 2016).



Effective collaboration with numerous donors specializing in complex sensitive needs. Not all donors respond to a community's felt needs. For eg, only malaria and TB-related initiatives are discussed in the Global Fund. The numerous construction programs that meet a diverse community's needs.

In addition to concern about the implementation of their initiatives by states, sponsors, people and politicians, the role of NGOs in international development has been gradually growing. Kareithi & Lund (2012) pointed out. Since the influence of NGO development programs and initiatives is still little information available (Davies, 2001). Leistungsfähigkeit provides a collection of findings relating to growth, expertise and competitiveness in the fields of precision, efficiency, speed and expense, goals and completeness. According to Carman (2007), the performance, performance and results of the NGO projects are widely used. (Ramadan & Borgonovi (2015) as quoted in Miller 2007.

## **2.8 Level of Support by Self-Help Groups**

Self-help groups (SHGs) have enabled rural people who live below the dollar a day to protect their future by encouraging them to put a coin away from the hard-earned income they receive. A SHG helps its members to save periodically, to control and engage in the management of their savings through structured saving institutions. Members shall regularly economise, which shall then be registered in an economical registry (Vetrivel & Mohanasundari, 2011).

Many self-help groups (SHGs) are comprised of credited founders, but do not have access to bank loans at the same time. Participation in SHGs increased women's access to credit by pooling financial capital, normally made weekly or monthly, into savings (Das, 2012). The first part of savings is lent by stakeholders whereas the second portion is retained in an account which is able to be used for access to bank credits. This saving is important in two ways. The Community officials maintain a loan registry identifying the loan participants and their repayment condition, but may be evaluated by participants (Jothi, 2010).

The savings are registered in a ledger with the number and date displayed. Members are required to take community loans to carry out revenue-generating activities. The provided loans are registered and their condition periodically checked in order to ensure they are retrieved according

to the arrangement. Regular group meetings allow participants to communicate about their own and neighborhood growth. The participants' abilities, including integrity, self-esteem and teamwork, are improved through these meeting phases. (Leipzig, 2012).

One of the core foundations of SHG is the saving culture in which participants typically have to save a negotiated sum within a specified time period. SHG members have been allowed in several respects by these savings. You allowed both groups and banks to access loans. Person participants may purchase or begin income-generating operations remove part of their assets. The saving serves as a shield for unexpected incidents such as disease and loss of company. A Moon research (2011) found that in March 2010 female SHG savings related to banks contributed to 76.4% of the overall savings. In their studies, Panda and Reji further found that the saving culture allowed women to own properties such as land, houses and movable products such as cars and tractors (Panda, 2009). In two ways the party was faced with the cumulative savings. In the early stages of community preparation, benefits were made to the members when the interest, reimbursement time and cumulative amount of loans were decided by the lender and members. Small loans are made available to potential participants and repaid over a limited amount of time. The party will use the savings to tap banks' loans at mature levels. Studies by Moon and Jothi 2016 have suggested that, due to their financial control, their members' daily loan repayments were made by the SHGs to have a decent loan portfolio in banks (Vetrivel & Mohanasundari, 2011).

Another sort of creativity is the table banking theory, which is founded on believing that the best way to grow their financial assets and skills for the extremely poor, in particular women, is by saving rather than lending (Kanyi, 2014). The objective of table banking is for the poor, especially SHG women, to provide financial services to assist them to combat malnutrition, to stay viable and financially secure. Table banking is based on the principle of credit acceptance as human rights and on mutual guarantees and household guarantees. It creates a system in which the highest priority is for an individual who has none to obtain a loan. By table banking, women in communities will pool significant capital and lend it to an ambitious and well-trained woman who will make strong returns on their savings for money saving (Masinde 2013).

The usage of cell phones is rising, with associated technical advances significantly raising the capacity of SHG and its members to use mobile phones (Salzaman et al., 2001). Worldwide, nearly two billion people use cell phones. Worldwide, nearly two billion people use cell phones. With the

growing number of mobile telephones, the effect on group members, particularly the mobile banking of income earned by group members, has been prevalent. Adoption and usage of mobile phones has strong and substantial impacts on the development and survival of SHGs, which can affect emerging countries twice as broadly as in developed countries (Salzaman et al., 2001).

Chakrabarti et al. 2007) suggests that self-help organizations as a network form of organisations, by providing partner groups running various companies, would diversify their income-generation businesses. The use of readily available group capital will boost the performance of group diversification. Empirical data suggests that if the group participants are diversified, their odds of success are improved (Chang & Hong, 2002).Theoretical Framework

### **2.8.1 The Grameen Model**

The Grameen Bank model stipulates that members of groups are established on a voluntary basis. At a certain interval of time, each member is expected to make a saving deposit and payment on a loan. The standard set-up includes shared responsibility, where all participants of the group are viewed as having defaulted if one member within the same group fail to perform her payment obligation (Besley & Coate, 1995) has to face contractual penalties. This implies that if she fails to meet her payments, the creditor (or the group) is cut off from further financing, and bigger loans are not granted over time if the payment milestones are not fulfilled.

This factor makes it of utmost importance that the choice of community members is acceptable. Repayments are made publicly and this further increases the incentive for paying instalments in order not to lose face in compliance with the agreed guidelines (Morduch & Armendariz, 2005). The emphasis on women is a prominent feature of the Grameen Bank Model (which is also prevalent among MFIs in general).

The significance of this model to the study is that it advocates for low transaction rates based on peer pressure, redemption of loans in limited quantities and at short periods, and swift penalization of loan defaulters with little to no paperwork are some of the essential features of the Grameen Bank Model. Loan repayment in small amounts is another key feature of the Grameen Bank model.

### **2.8.2 Self-Help Group Model**

A Self-Help (SHG) is a 10-20 people informal organization who voluntarily save and lend to each other aimed at improving their financial welfare. Their primary focus is mutual interest of members as a whole (Gangaiah et al . 2006). NABARD describes it as a group of 20 or less homogeneous people who come together to tackle their common problems.

They make daily deposits, then use the pooled money to offer their members interest-bearing loans. The approach allows them to integrate the principles of financial intermediation, including prioritization of conditions, setting self-determined repayment conditions, and maintaining books and documents. This creates financial discipline and credit history that allows banks to invest in such groups without any need for collateral protection. The size of 15 members has been made compulsory for any SHGs under the Kenyan legal framework for a group to be registered. The members are required to build a sense of democracy through involvement in discussion and decision-making process of their groups.

The Self-Help Group model is relevant to this study because savings, deposits and loan-repayments are done at the group level. The groups in turn are related to a financial institution or a microfinance institution in order to obtain additional funds and deposit their savings.

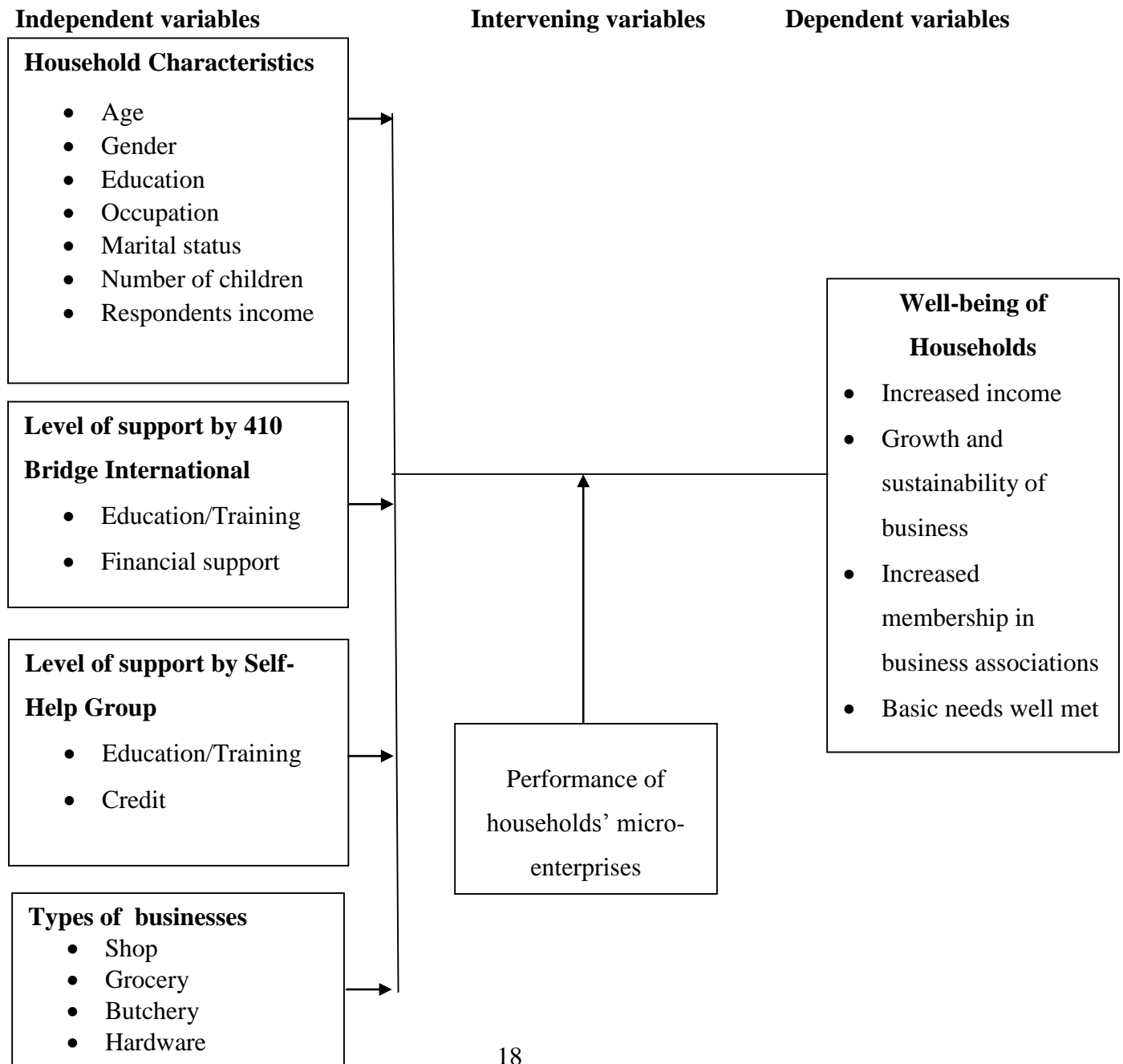
### **2.8.3 Development Agencies Perspective**

According to this perspective, most of the agencies articulate their vision for rights-based approach. It is critical to examine and interrogate the manner in which agencies articulate their priorities to individuals and communities whose lives have been affected. Making the agencies accountable and genuine for development is a key endeavour for critical self-awareness and for addressing power inequalities (Cornwall, 2004). The hypothesis suggests that if the principals assign power to the agents, they often have trouble managing them, since the priorities of the agents often vary from their own, and because the agents often have more knowledge about their ability and practices than the principals do. The philosophy of the Organization reflects on the aspects in which the Principals attempt to minimize this management issue by choosing certain types of agents and certain means of tracking their behavior and by economic incentives (Kiser, 1999).

## 2.9 Conceptual Framework

The conceptual framework shows a diagrammatic representation of independent and dependent variables (Mugenda & Mugenda, 2003). In this study the independent variables are households' characteristics, level of support by 410 Bridge international, level of support by Self-Help groups and types of businesses. The intervening variable is performance of households' microenterprises and the dependent variable is the households' well-being.

**Figure 2.1: Conceptual framework**



## 2.10 Operational Definitions of Variables

These are presented in Table 2.1 below.

**Table 2.1: Operational Definitions of Variables**

Objectives	Variables	Indicators
To examine household characteristics and their influence on the performance of business enterprises	Household characteristics	Age, gender, education, occupation, marital status, number of children, income
To assess the level of support by 410 Bridge International on households' business enterprises	Level of Support by 410 Bridge to SHGs	<ul style="list-style-type: none"> <li>▪ Education/Training</li> <li>▪ Financial support</li> </ul>
To assess the level of support by self-help group on households' business enterprises	Level of support by SHGs to their members	<ul style="list-style-type: none"> <li>▪ Education/Training</li> <li>▪ Credit</li> </ul>
To find out the types of business and their effect on the well being of households	Types of businesses	Shop Grocery Butchery Hardware
To assess performance of the businesses and its effect on household's well-being	Performance of micro-enterprises	Increased income Growth and sustainability of business
	Well being	Basic needs met—schooling of children, medical bills, food etc.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

In this chapter we present the methodology that was used in the study. We cover sub-headings which are: study site, research design, unit of analysis and observation, target population, sampling technique, data collection method and instruments, data analysis techniques and ethical considerations.

### **3.2 Study Site**

Data in this study was collected from Makueni County which is located in the Eastern part of Kenya. We chose the county owing to its being one of those where 410 Bridge International operates in Kenya. The population of the county stood at 987,653 in the last 2019 census (KNBS, 2020). The poverty rate was 64.1%. This is because the people in this area depend on subsistence and small scale farming and are struggling in poverty despite efforts put by the 410 Bridge International and other agencies to improve their well-being.

Makueni County has six sub counties including Makueni, Kaiti, Mbooni, Kilome, Kibwezi East and Kibwezi West. There are 30 wards in Makueni County which are: Tulimani, Mbooni, Kithugo, Kiteta, Waia, Kalawa, Wote, Muvau, Mavindini, Kithuki, Kathonzweni, Nzau, Mbitini, Ukia, Kee, Kilungu, Ilima, Makindu, Nguumo, Kikumbulyu North, Kikumbulyu South, Nguu, Emali, Masongaleni, Mtito Andei, Thange, Ivingoni, Kasikeu, Mukaa and KiimaKiu. . In consultation with Bridge International staff, we choose Kiima Kiu ward as the sub-site of study. The ward was selected because, according to the Makueni CIDP (2015), it had a high incidence poverty. The ward also has the bulk of subsistence farmers involved in mixed farming. However, owing to little or no rainfall, all crops fail and most of their livestock are sold off to other areas or die of starvation. People rely on government relief food and gifts from non-governmental organizations and well-wishers. Poverty is real in the ward chosen. There were approximately 5,000 households in Kiima Kiu ward, but 410 Bridge International had concentrated only on 490 households which were beneficiaries in various projects including education, farming and businesses. Of these beneficiaries, 150 were those operating business enterprises. These were the target respondents for this study.

### **3.3 Research Design**

A research design is an outline that offers a basis on how to gather and interpret data in a given study. This study utilized a descriptive survey research design. Mugenda (2003) asserts that this type of design usually describes the behavior of subjects as they occur. It also shows the relationships between variables in the study. It includes the institution considered vital in the collection of data

### **3.4 Units of Analysis and Observation**

The 150 micro-enterprises supported by 410 Bridge International formed the units of analysis. The units of observation were the households' managing these micro-enterprises that were supported by 410 Bridge International.

### **3.5 Target Population**

Ngechu (2004) explains that a target population as a set of well-defined items, individuals, elements, events, households or a group of things which are investigated by the researcher. The target population for this study was the 150 households running micro-enterprises that were supported by 410 Bridge International.

#### **3.5.1 Sampling of the study units**

The survey population consisted of 410 Bridge recipients from the Kiima Kiu ward of Makueni County. Wiersma (2005) found that a survey can be carried out from a selectively chosen sample to represent the entire population due to constraint in time, funds and resources. Gay (2002) postulated that at least twenty percent (20 percent) of the population would provide a sufficient sample.

#### **3.5.2 Participating Households**

A list of the 150 participating households operating microenterprises was provided by staff of 410 Bridge International. Using interval sampling method, we chose a sampling interval of 1 and sampled every second case in the list. This gave a total of 75 Bridge International beneficiaries. However, in the course of visits/contacts of the sampled beneficiaries, only 63 were reached and interviewed.



### **3.5.3 Key Informants**

We received additional information from key informants. These were staff of 410 Bridge International who included project managers and the program coordinator. A total of 5 Key Informants were sampled and involved in the study.

### **3.6 Data Collection Methods and Instruments**

The 410 Bridge International beneficiaries were interviewed using an open-and close-ended questionnaire while Key Informants were interviewed using an Interview Guide. These tools helped in collection of primary data which were supplemented by secondary data compiled from publications on poverty reduction and micro-enterprises.

### **3.7 Validity and Reliability of Instruments**

#### **3.7.1 Validity**

Validity is a measure of whether the system tests what it was meant to test (Orodho, 2004). In order to increase validity in this study, the researcher performed a pilot study on a few Bridge International beneficiaries to validate the instruments that were to be used in the analysis. The answers were used to strengthen the instruments.

#### **3.7.2 Reliability**

Reliability means that the study findings can be repeated reliably using the same procedure, and similar results can be obtained (Golafshani, 2003). In this study reliability was assured through data both from the beneficiaries and key informants as well as secondary sources.

### **3.8 Method of Data Analysis**

According to Burns and Grove (1997), data analysis is the mechanism that reduces and organizes data in order to produce results which require interpretation. The process included procedures such as data editing, collation, and coding. Quantitative data were coded and keyed for analysis through version 25 of the Social Sciences Statistical Kit (SPSS). Descriptive data were analyzed using standard deviation and means and presented in frequency tables.

### **3.8.1 Ethical Considerations**

Ethics in research are very critical since they enhance trust, fairness, responsibility and mutual respect. The researcher acquired all the relevant permits before data collection including the authorization letter from the Department of Sociology and Social Work of the University of Nairobi. Before collecting data, an informed consent was obtained from 410 Bridge International as well as from the respondents who gave their permission before being interviewed. This was followed by assuring them of confidentiality and that the information they provided would not be exposed. Privacy was also looked at keenly and ensured that the questionnaires did not have anywhere for writing sensitive personal details from the respondents.

## CHAPTER FOUR

### DATA PRESENTATION, ANALYSIS AND INTERPRETATIONS

#### 4.1 Introduction

This chapter presents the data collected in this study which are: assessment of the performance of Bridge International-backed micro-enterprises and their impact on household well-being in Makueni County. The Factors influencing performance of the microenterprises which were characteristics of the respondents and the support they had received from their groups and agencies are also presented. Frequency tables using percentages are used in the presentation.

#### 4.2 Performance of the Micro-Enterprises

The first objective of this study was: “To assess the level of performance of micro-enterprises operated by the respondents” The indicators of performance were monthly profit, business stock, workers, investments, budgeting, customer care, defaulters and closure of business.

**Business stock:** The study sought to assess the stock taking of business for the respondent. Table 4.1 shows that 49% of the respondents took less than one week to add a new stock, 21% took two weeks, 13% took one month and 17% took more than one month. This was an indication that the demand was high by 90 percent of the respondents as increasing stock reflected good performance of their businesses in terms of profits.

**Table 4.1: Respondents’ reports about frequency of addition of new business stock**

<b>Addition of new stock</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Less than one week	31	49.0
Two weeks	13	21.0
One month	8	13.0
More than one month	11	17.0
<b>Total</b>	<b>63</b>	<b>100</b>

**Number of workers:** On the issue of increased number of workers, 63 percent of the respondents had increased the number of people working for them while 37 percent had not. Increase in the number of workers by 63% of the respondents portrayed the role played by microenterprises in

terms of job creation and offering employment opportunities. Maalu, et. al. (1999) discussed the role of micro and small enterprises in the economy of Kenya and noted the important role it had and continued to play in employment creation and income generation.

**Bookkeeping:** The study sought to determine good bookkeeping skills, Ninhty two (92) percent of the respondents had begun doing book keeping after 410 Bridge international started offering their support. Book keeping helped keep track of the progress of the business. One was able to keep a trail of where they started and where they were today. Book keeping served as a tool of monitoring and evaluating one’s business. When things would go wrong, one would go back to the books and check where he or she went wrong then rectify the mistakes made.

**Business profits:** The 81 percent of the respondents who had realized increased profits, reflected good business performance both for the individuals operating the businesses and for the 410 Bridge international supporting them. These profits could be used to increase the stocks and better their lives at household levels. Profit margins are an indicator of microenterprise performance (Badatya et al, 2006). The profits would help to expand businesses, provide food for their families, pay fees and have access to quality health care. As a result, therefore, the wellbeing of the families could be improved. The respondents reported the monthly profits they made from their businesses as shown in Table 4.2

**Table 4.2: Monthly profits reports by the respondents**

<b>Monthly profit</b>	<b>Number (n)</b>	<b>Percent (%)</b>
<b>5,000 and below</b>	29	46.0
<b>5,001-10,000</b>	9	15.0
<b>10,001-20,000</b>	21	33.0
<b>20,001 and above</b>	4	6.0
<b>Total</b>	<b>63</b>	<b>100</b>

About 46% of the respondents reported monthly profits of less than Ksh 5,000, 33% noted Ksh 10,001-20,000, 15.0% reported Ksh 5,001-10,000 and the remaining 6% reported more than Ksh 20,001 (Table 4.2).

Most of the respondents realized a small profit of less than Ksh 5,000 in a month which was little but still better than none. This could be explained by the fact that the businesses were small scale and were still new hence they had not picked up. A few respondents made a higher profit of more than Kshs 20,000 while all the respondents reported making some profits. This is an indicator of good performance by 410 Bridge International.

**Investments:** The 68 percent of the respondents had made investments which served as savings for the future. This showed that the respondents were not only planning for today but rather for the future too.

The research site was a rural area. Due to underdevelopment and high poverty levels in rural areas in Kenya, people are not in a position to invest in large businesses because even the market base is small and cannot yield high profits. Another aspect could also be lack of enough capital to start big businesses. The 410 Bridge does not provide business funding but rather knowledge. This meant that the respondents had to seek capital from other sources which demand the money to be refunded with interest. This may have limited the respondents from taking large loans because of the fear that they could not be able to repay the loans plus their interests within the given timeframe. High poverty levels may also mean that the individuals did not have the required collateral to access large amount of loans for large businesses. 410 Bridge, by only offering knowledge and skills helps ensure that the business projects are sustainable and owned by the people themselves. The organization by doing this helps reduce the dependency syndrome. Donor funds foster dependency syndrome where poor rural communities always wait for everything to be done and given to them rather than participating in their own development. 410 Bridge therefore believes that investing in knowledge and skills is worth more than handouts.

**Budgeting:** Budgeting is another factor that might determine the success and positive progress of an enterprise. Eighty three (83) percent of the respondents had begun budgeting after 410 Bridge international begun supporting them. Budgeting ensured that no money was wasted and each and every coin was accounted for.

**Customer care:** Quality customer care was what determined whether your customers would come back or not and also, whether your customers would refer others to your shop. In business they say, “The customer is always right”. This meant that as business people, the respondents had to

create a good rapport with the customers. After training by 410 bridge international, 83 percent of the respondents, had got better off in terms of customer care. Good customer care helped retain customers and even attract more. This raised the profits and enhanced sustainability.

**Business defaulters:** To assess defaulting among the respondent, a simple score was devised with 1 representing defaulters and zero for non-defaulters. Businesses will at one-point always have defaulters. What is important is to keep track of the defaulters and ensure debts are paid on time to avoid experiencing losses. About 66 percent of the respondents had defaulters at the study time while 34 percent did not. This could be explained by a number of factors. For instance, operating a business in a rural area where your stay may mean having to lend goods to people you know because you have no option and also poor people may come begging for help and living the business people with no option but to help them. This explains why most respondents had defaulters.

**Closure of businesses:** About 70% of the respondents said that they had never closed their business while 30% had done so (Table 4.3).

**Table 4.3: Closure of businesses reported by the respondents**

<b>Closure</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Yes	44	66.0
No	19	34.0
<b>Total</b>	<b>63</b>	<b>100</b>

The respondents who closed their business gave the following reasons: poor management, death of a family member, lack of raw materials, illness, lack of capital, theft, reduced customers and high competition. The closure was only for a period of time then they re-opened and continued operating their enterprises.

**Level of business performance:** A scoring scale was developed to score the respondents on the basis of the above discussed performance indicators (Level of stock, increased number of workers, increased profits, made investments, practiced budgeting, made bookkeeping, better customer care and defaulters). To enable categorization of this variable of performance respondents' "yes" answers on each indicator were treated as one point and "zero" point for those who gave "no" as

an answer. The highest scorer earned 6 while the lowest got 0 points. The results of the scoring were as follows:

**Table 4.4: Distribution of the respondents according to their performance scores**

<b>Performance scores</b>	<b>Number (n)</b>	<b>Percent (%)</b>
<b>High ( 6 or mire scores)</b>	31	49.2
<b>Medium (3-5)</b>	24	38.1
<b>Low ( less than2 scores)</b>	8	12.7
<b>Total</b>	<b>63</b>	<b>100</b>

According to Table 4.4, 49.2% of the respondents scored high in their performance, 38.1% had a medium score while 12.7% had a low score. Majority of the respondents scored high indicating positive progress in the direction that the businesses supported by 410 Bridge were taking.

### **4.3 Types and characteristics of Businesses Operated by the respondents**

The second objective of this study was to establish the type and characteristics of micro-enterprises supported by 410 Bridge International”. The indicators of type of businesses were: Type of business, ownership status, sources of startup capital, and decision making on starting the business.

**Type of business operated:** The respondents were asked to select the type of business they operated from the list provided. The option provided were: shop, grocery, others (butchery and hardware).

**Table 4.5: Businesses Operated by the respondents**

<b>Business operated</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Shop	41	65.0
Grocery	15	24.0
Others (e.g., Butchery and Hardware)	7	11
<b>Total</b>	<b>63</b>	<b>100</b>

The results in table 4.5 indicate that majority of the respondents (65%) ran a shop, 24% ran groceries while 11% ran butcheries or hardware's. These businesses show that there was lack of diversity in kinds of businesses operated in the study area. This could be attributed to the fact that the area was a rural one hence business operators invested in selling goods which people needed. In business, the market is what defines the nature of enterprises that people may operate. This is because if you invest in things that the market does not need then you may not have customers hence leading to losses and business failure. The role of households in micro-enterprise operations will rely on a variety of personal and social factors, the nature of activities and the demand and supply. Many households can invest in similar businesses because the consumer (customers) has so much to benefit (Duncombe, 2006).

The respondents gave the following reasons as to why they operated these businesses: stress free, easy to start and maintain, availability of materials and good profit due to demand and no competition.

**Ownership Status:** The study sought to understand the ownership status of businesses they ran by asking the respondents to choose the options provided. The options provided in this items were: Owned personally, jointly with my spouse and owned by my spouse.

**Table 4.6: Ownership status of the businesses**

<b>Ownership status</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Owned personally	56	89.0
Jointly with my spouse	6	9.0
Owned by my spouse	1	2.0
<b>Total</b>	<b>63</b>	<b>100</b>

Table 4.6 indicates that the majority of the respondents (89%) owned the business by themselves, 9% did so jointly and 2% owned them with their spouses. This shows that majority of the respondents trusted themselves and hence made their businesses as sole-proprietorship ventures without depending on others to establish and manage them.



Most of the businesses being small scale were better managed individually. Also, couples operating businesses together may have their challenges. Disagreements at the business may affect their marital affairs back at home. This explains why only 9 percent of the respondents owned joint businesses with their spouses.

**Source of Start-up Capital:** The respondents were asked to indicate the source of start-up capital. The options provided were: self-savings, borrow from relatives and financial institutional loans.

**Table 4.7: Source of Start-up capital reported by respondents**

<b>Start-up capital</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Self-savings	55	87.0
Relatives	3	5.0
Financial institutions	5	8.0
<b>Total</b>	<b>63</b>	<b>100</b>

Table 4.7 shows that 87% of the respondents got their starting capital for operating their business through personal savings, 5% from relatives and 8% from financial institutions. None of the respondents had obtained starting capital from 410 Bridge International. 410 Bridge international did not fund the enterprises with capital but rather through training. The organization trains people on saving modes and how to raise money and start an enterprise even if it means starting small and growing bigger with time. This explains why no one was given startup capital by the agency. The organization does this to avoid dependency syndrome. In this era of shifting donor priorities and apathy, it is also important to solicit and raise funds elsewhere such as corporate foundations when the main source becomes unavailable (Kraeger, 2011).

The majority of respondents were unfortunate because of their concern that they must repay the money plus interest in time. Lending to financial institutions. Poor people eager to start up and grow business frequently hesitate to do so with inefficient structured credit systems and high rates paid by local money lenders. Access to credit has been recognised as one of the most significant challenges in the advancement of entrepreneurship and SME growth (Panda and Dash, 2014).

**Decision-Making on Starting the business:** The study sought to determine who the major decision makers in starting business were. The option provided in this case were: Advice by spouse, advice by 410, own decision and advice by friends.

**Table 4.8: Decision of starting business**

<b>Decision of starting</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Advice by spouse	6	9.0
Advice by 410	20	32.0
Own decision	35	56.0
Advice by friends	2	3.0
<b>Total</b>	<b>63</b>	<b>100</b>

Table 4.8 indicates that majority of the respondents (56%) came up with the idea of the business by themselves, 32% were advised by 410 Bridge international, 9% by spouse and 3% by friends. Business starters, who develop business ideas by themselves, feel more comfortable operating such enterprises. They also can own the businesses fully if the decision to start them was theirs. 410 Bridge guided the members on aspects to consider while starting a business. The organization's duty was to guide and give a number of options but at the end of the day the members decided which way to go and 410 Bridge would always offer support.

**Challenges facing businesses:** The study sought to find out major challenges that the respondents faced when running their businesses, they were asked to list down major challenges.

**Table 4.9: Challenges faced by respondents**

<b>Challenges</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Competition	4	6
Bad credit	7	11
County levy	9	14
Short shelf life	11	17
Inadequate capital	17	27
Low demand	6	10
Low supply of stock	1	2
Unpredictable rains	7	11
Infrastructure	1	2
	<b>63</b>	<b>100</b>

Table 4.9 indicates inadequate capital as the major challenge the respondents faced when running their businesses. Short shelf life for groceries was also an issue because of inadequate facilities like freezers and bad roads.

Key informant 3 mentioned the following challenges:

“Paying back the loans is the main challenge. Some members surrender their assets to the group after they fail to pay the loan as agreed. Poor management of loan is also witnessed and this especially occurs when a member takes a loan without a good plan for it. Some end up becoming less advantaged than before (Key informant 3).”

The micro enterprises face challenges of their own just like those participating in them. Most enterprises take the top-down approach to development which limit community participation. This leads to the failure of owning rural projects thus unsustainability (Kakumba and Nsingo, 2008). Also, limitation at household and individual level affect the microenterprises. Like less capital due to poverty, lack of knowledge and skills on how to operate a business and having to use all the profits for sustenance at household level.

#### **4.4 Socio-economic Characteristics of the beneficiary households.**

The third objective of this study was: “To examine household socio-economic characteristics and their effect on the performance of micro-enterprises”. The characteristics were: Gender, age, level of educational, marital status, number of children and dependents, occupation and income.

**Gender:** The study sought to determine the distribution of the respondents by gender which was critical in determining the distribution of these resources in SHGs. Table 4.10 indicates that female beneficiaries were 84% while men beneficiaries were 16% showing that females were the majority respondents.

**Table 4.10: Gender of the respondents**

<b>Gender</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Female	53	84.0
Male	10	16.0
<b>Total</b>	<b>63</b>	<b>100</b>

**Age of the respondents:** Respondents were asked to indicate their age group in years. The age groups were categorized into: 18-22, 23-27, 28-32, 33-37, 38-42, and 43 and above. Studies such as that of Rogers (1983) found younger persons to be more innovative and ready to take risk than older ones. Of the 63 respondents, 28% were 33-37 years, 19% were 28-32 and 38-42 respectively, 13% aged between 18-22, 15% were between 23-27 years while 4% were 43 and above (Table 4.11).

**Table 4.11: Distribution of the respondents according to their age**

<b>Age group</b>	<b>Number (n)</b>	<b>Percent (%)</b>
<b>18-22</b>	8	13
<b>23-27</b>	10	15
<b>28-32</b>	12	19
<b>33-37</b>	18	28
<b>38-42</b>	12	19
<b>43 and above</b>	3	4
<b>Total</b>	<b>63</b>	<b>100</b>

This showed the majority of the respondents who benefited from Bridge programme aged between 33-37 years of age.

**Level of Education:** The study sought to determine the educational level of the beneficiaries and was categorized as: None, primary, secondary and college/university education. Education is important because it influences the level of investment, management of the funds, and capacity of its recipients to perform better in their various work assignments.

**Table 4.12: Level of education of the respond**

<b>Level of education</b>	<b>Number (n)</b>	<b>Percent (%)</b>
<b>Primary</b>	34	54
<b>Secondary</b>	26	41
<b>Diploma and university</b>	3	5
<b>Total</b>	<b>63</b>	<b>100</b>

Table 4.12 indicates that 54% of the respondents had primary school, 41% had secondary and 3% had tertiary education. This indicates that businesses supported by 410 Bridge were operated by both literate and semi-literate people. The low educational levels of a majority of the respondents partly explains why they could not land salaried employment and opted for businesses to raise money for their survival. This is because most salaried jobs require better educated individuals to have good papers. Competition for the jobs call for literacy skills and specializations. Lack of these qualities renders people jobless hence no source of income leading to high levels of poverty that 410 Bridge sought to reduce by supporting these individuals start and run businesses. According to Morgalis 2014), driven by poverty and lack of formal employment opportunities, people in poor countries often have no choice but to start small, informal businesses to sustain their livelihoods. 410 Bridge enhanced its beneficiaries abilities by imparting to them knowledge and skills in business management to run and sustain business enterprises.

**Marital Status:** The study sought to determine the marital status of the respondents which was categorized as: married, single and divorced, separated and widowed. Marital status is an important variable to consider as an indicator of responsibility and maturity.

**Table 4.13: Marital status of the respondents**

<b>Marital status</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Married	51	81.0
Single	7	11.0
Divorced/separated/widowed	5	8.0
<b>Total</b>	<b>63</b>	<b>100</b>

The results in table 4.13 indicate that a majority (81%) of the respondents were married, 11% were single, while 8% were either divorced or separated. Operating a business as a married person had an added advantage because an individual could be supported by the spouse and children hence boost sales. Marriage comes with family hence the need to provide for the family. This need requires parents to participate in economic activities like businesses to yield money and provide basic needs for the family. Married people with responsibilities are also more likely to maintain

their businesses because they have a reason and a cause to do so. In the African tradition areas such as the research site, people attach more respect to married people. They are considered responsible with good morals and thus granted a higher status. Members of the community will support the married individuals by buying their goods and services from their businesses. In turn, this boosts their businesses hence staying operational compared to those operated by singles, divorced and widowed persons. This may therefore explain why most respondents were married. Empowering a household may help empower the community. Knowledge can be passed from parents to children and from one household to the next. By empowering these individuals with knowledge and supporting them to ensure their businesses are a success, economic growth can be attained; children can be taken to school, fees paid, food provided and access to quality health care guaranteed. By supporting a large proportion of married persons, 410 Bridge was likely to ensure sustainability of the rural projects initiated hence to foster social and economic empowerment.

**Number of children/dependents:** The study sought to know the number of children/dependents that the respondents reported to be in their care. The children and dependents were categorized as: 1-2, 3-4 and above 5 children/dependents. Number of dependents was important because it showed the extra demand in spending or expenditure of the family and likely pressure on businesses as sources of livelihoods.

**Table 4.14: Number of children of the respondents**

<b>Number of children</b>	<b>Number (n)</b>	<b>Percent (%)</b>
None	2	3.2
1-2	29	46.0
3-4	26	41.3
5 and above	6	9.5
<b>Total</b>	<b>63</b>	<b>100</b>

Table 4.14 indicates that 3.2% of the respondents didn't have children and dependents, 46% had 2 to 3, 41% had 3 to 4 while 9.5% had over 5 children and dependents. Having many children means parents having to go out of their way to provide food, education, quality health care, clothing and many more. Provision of all these requires money. In this study most of the respondents were women, married with low literacy levels. With all these factors in place plus,

most of the respondents (52%) had 1 to 3 children and 43 percent having 4 to 6 children which meant that the respondents were overwhelmed with the responsibility of providing for these children. This partly explains why most of them were recruited by 410 Bridge and empowered to start businesses. They depended on the businesses to provide for their children by being able to put food on the table.

**Respondents’ Occupation:** The study sought to know the type of occupation the respondents were involved in. This item was categorized into: farming, wage employment, farming plus wage employment or any other occupation. The type of occupation was important to determine alternative source of income for the respondents and sustainability.

The results in table 4.15 indicate that 58.7% of the respondents farmed as alternative income source, 23.8% had a monthly wage employment, while 17.5% farmed plus monthly wage employment as alternative source of income. From this findings majority of the respondents were farmers. This could be attributed to the fact that the income generated from the businesses was not sustainable thus the need to outsource from farming and wage employment in the quest to make ends meet.

**Table 4.15: Distribution of the Respondents by Occupations**

<b>Occupation</b>	<b>Number (n)</b>	<b>Percent (%)</b>
<b>Farming</b>	37	58.7
<b>Wage employment</b>	15	23.8
<b>Farming and wage employment</b>	11	17.5
<b>Total</b>	63	100

**Level of Income:** The study sought to understand the income level of the respondents which was categorized as less than Ksh 10,000, Ksh 10,001-29,999 and above Ksh 30,000.

Table 4.16 indicates that 52.4% of the respondents earned less than Ksh. 10,000, 36.5% earned between Ksh. 10,001- 29,999 while 11.1% earned more than Ksh 30,000. The level of income per month reported by a majority of the respondents was small and implied that most of the businesses were small in scale and were basically for subsistence.

**Table 4.16: Distribution of Respondents by Level of Income**

<b>Income per month</b>	<b>Number (n)</b>	<b>Percent (%)</b>
Less than 10,000	33	52.4
10,001-29,999	23	36.5
30,000 and above	7	11.1
<b>Total</b>	<b>63</b>	<b>100</b>

#### **4.5 Level of Support by 410 Bridge International**

The fourth objective of this study was: “To assess the level of support by 410 Bridge International on households’ micro-enterprises and its effect on their performance”. The indicators of support were: Duration of support and level of support.

**Duration Supported by 410 Bridge International:** The respondents were asked to indicate the duration they had been supported by the 410 Bridge programme. The duration of support **was** important because it was likely to assure sustainability in the management of the **business** ventures. Table 4.17 shows that out of the 63 respondents, 49% had been supported by 410 Bridge International for a period of 2-4 years, 33% for less than a year and 18% for 5 years and above. The support was direct to them and also indirect through their self-help groups.

**Table 4.17: Period that the respondents were supported by 410 Bridge International**

<b>Period supported by 410 Bridge International</b>	<b>Number (n)</b>	<b>Percent (%)</b>
1 year and below	21	33.0
2-4 years	31	49.0
5 years and above	11	18.0
<b>Total</b>	<b>63</b>	<b>100</b>

The period of support varied because some businesses may have begun earlier than others. The 18 percent of the respondents who had been supported for more than five years indicated that 410 Bridge had supported them for a long period of time. By doing so, the agency could be able to assess whether the beneficiaries were managing their businesses as earlier on taught. If not, then



the agency could take them through more training to ensure success. For 410 Bridge international, knowledge through education was key for bringing about economic empowerment thus reducing poverty. The period of support was relevant in the world of the Non-Governmental Organizations. This was because most of them are donor funded and could exit at any time. This period helps to monitor even the performance of an agency and to establish what impact it has had in the community (Kaleeba, 2016).

A Key Informant from the 410 Bridge International said that they had been operating in Makueni for many years:

“We have been in Makueni County and specifically Kiima Kiu ward for more than 12 years now. We have been able to support the community in various programmes such as education, health, business and agriculture (Key informant 4).”

**Level of Support Provided by 410 Bridge International:** The study sought to inquire the opinion of the respondents on the level of support and its influence in the performance of the business. This was accomplished by designing a series of statements depicting the issues on the respondents’ business performance.

**Table 4.18: Level of Support Provided by 410 Bridge International**

List of Statements	Number (n)	Percent (%)
Training helped in improving profits	12	20.3
Training helped in advancing my investments	3	5.0
Training helped in proper budgeting	17	28.8
Training helped in improving my bookkeeping skills	21	35.6
Training helped in improving customer care service	6	10.2
	59	100

Table 4.18 presents respondents' suggestions on whether support provided by the organization in form of training had influence on their business performance. The table shows that 35% of the respondent agreeing that training helped in improving bookkeeping. 28% helped in proper budgeting had an influence on the business performance. The results were complimented by the fact that training was done mostly through seminars and educational trips. No financial support was given to the respondents. This was in line with the 410 Bridge International objectives as explained by one Key Informant 5:

“We alleviate poverty by empowering the poor communities through business training and other programs. We ensure communities are sustainable in the long run after the 410 graduates from the area. Lastly, we emphasize community development process (Key informant 5).

Bridge's intervention was in the form of education and training. Beneficiaries were trained on record keeping, how to start businesses, budgeting, bookkeeping, how to make investments and how to offer better customer care. The organization targeted willing persons. The training period was a month and it was offered by experts on issues of business. The experts were employees of 410 bridge. Church facilities were used as the training venues and the participants were given manuals to guide them.

#### **4.6 Level of Support by their Self-Help Groups**

The fifth objective of this study was: “To assess the level of support by self-help groups on performance of their households' micro-enterprises” This variable was measured in terms of respondents' perceptions of the benefits they had derived from the SHGs. Support by SHG was important because it complimented the support by 410 Bridge. Analysis of statements on the level of support provided by the SHGs was used to do the assessment.

These SHGs included Aimi ma Kaluli, Wendo wa Kithata, Kiu traders, Kwata Vandu, Jipange sawa sawa, Mbukilye Ngukilye, Kihelani, Kikau, Woni Waw'o, Ngondini farmers, Jerusalem, Kithito, Vision mothers, Masaa entrepreneurs, Twene mbee, Kamusyi and Mkulima.

Table 4.19 shows the analysis of statements made by the respondents on the level of support provided to them by their SHG. The majority of the respondents (42%) indicated that low interest loans were the most important thing that the SHG helped with, 28% suggested that SHGs helped in improving savings for the respondents. Customer care services were the least (2%) training that the respondents received from the SHG trainings.

**Table 4.19: Level of Support by their Self-Help Groups**

<b>List of Statements</b>	<b>Number (n)</b>	<b>Percent (%)</b>
SHG has helped improve savings	18	28.6
SHG has helped access low interest loans	27	42.8
SHG is my investment partner	6	9.5
SHG has helped in training on bookkeeping	3	4.8
SHG has helped in training on budgeting	7	11.1
SHG has helped in training on customer care services	2	3.2
<b>Total</b>	<b>63</b>	<b>100</b>

The support was indicated to be in the form of education/training and credit. Through self-help groups, people shared ideas and perspectives. They helped each other to grow both socially and economically. Also, knowledge was easily shared through groups than from one individual to another. People worked together in unity to ensure the projects were successful.

Self-help groups just like any other groups, required leadership. This enhanced proper decision making, planning, chain of command and having people to give directions when need arose. Leadership in self-help groups could extent to the community. These same members could help in enhancing other community organizations. This brought people together, raise funds to help build the community economically through enterprises that could later grow into rural industries. Such industries could provide job opportunities, become a source of income hence helping to change people's lives from their current undesirable state to a more desirable state. SHGs could reduce rural urban migration, retain young minds and develop the rural areas. Brown (2013) found out that rural development projects required good leadership, funding and community involvement to help form the basis of proper decision making (Brown, 2013). It was because of these advantages

that 410 Bridge encouraged the formation of self-help groups to not only retain the knowledge capacity in the groups but also to use the groups to bring about social and economic development in the community.

### **Challenges of SHG**

It can be especially difficult to establish self-help groups in rural settings because of regular relocation and difficulties in establishing trust and a sense of belonging among the members of the community. While geographical separation and long-distance community members may need to travel in remote areas, and restricted means of connectivity may find it impossible to have daily meetings, it should be noted.

Members may have differing degrees of knowledge within self-help programs. People with disabilities are expected to have lower levels of schooling and could therefore be marginalized. It is crucial for all individuals who may have a higher level of education to not monopolize self-help meetings, especially for those self-help organizations who are focused on microcredit, it is important that there is no unequal allocation of benefits. In the early stages of community development, time needs to be devoted to creating a sense of solidarity and empowerment among the less literate or articulate participants to avoid inequalities from occurring among communities.

### **4.7 Well-being of households**

The effect of business performance on well-being of households in terms of healthcare, shelter, education, food security, long-term investments and household properties. We asked the respondents to tell us the improvements they had had in their households resulting from their businesses and support by 420 Bridge. Eighty one (81) percent of the respondents said that they had improved healthcare after 410 Bridge and 19% before 410, 76% had improved their shelter after 410 and 24% before. About 89% improved their education after 410 and 11% before, 91% had improved their food security after 410 and 9% before. About 87% had made long-term investment after 410 Bridge and 13% before. Lastly, 89% had acquired properties after 410 Bridge, 9% before but 2% even before 410 they still had not acquired properties (Table 4.20).

**Table 4.20: Well-being of households**

Well-being Indicators	Before 410			After 410		
	Yes	No	Total	Yes	No	Total
• Improved healthcare	19	81	100 (63)	81	19	100 (63)
• Improved shelter	24	76	100 (63)	76	24	100 (63)
• Improved education	11	89	100 (63)	89	11	100 (63)
• Food secure	9	91	100 (63)	91	9	100 (63)
• Made long-term investment	13	87	100 (63)	87	13	100 (63)
• Acquired household property	9	91	100 (63)	91	9	100 (63)

It is clear that majority of the respondents had benefited after 410 International bridge started supporting them. Their healthcare, shelter, education, food and investments had improved after 410 Bridge. That is, 410 Bridge international had had a positive impact on the well-being of the respondents and their corresponding households as reflected in healthy families, children will have access to quality education and their future will be bright.

## **CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Summary of the Study Findings**

Poverty of majority rural women also requires them to wake up and make a living to free themselves from the vicious cycle. In order to do this, most of them opt to start businesses to earn an income to better their lives. Women may also have been more involved in prospecting in these enterprises because most development agencies believe that empowered women will save lives, improve their families' income and help the poorest countries build stronger economies. This notion is shared greatly by the Grameen foundation which aims at supporting women in businesses in the quest of alleviating poverty. In Bangladesh Yunus Mohammad initiated micro enterprises and social businesses to help reduce poverty and bring a social benefit by empowering and funding women in businesses. According to him, what a woman earns goes back home to support the family as compared to what a man earns (Yunus, 2007).

The 410 Bridge International is a Christ-centered and non-profit organization which does community development work in countries with cases of poverty. It was founded in the year 2007 in the United States. Its vision is to “radically improve the pace and depth of growth in the spiritual and physical health of communities in the developing world by transforming the way that the body of Christ engages in healthy global missions.” The mission is to engage Christ followers with an aim of assisting people in countries that are developing so that they can lift themselves from poverty, restore dignity, have freedom and purpose (Bridge 410, 2006).

The main focus of 410 Bridge international is education, economic empowerment and agriculture. They also support health activities, water as well as discipleship. The organization operates in Africa, Haiti and USA. In Kenya specifically, it operates in Kiima Kiu and Kiu Wards in Makueni County. The NGO operates through a model where an indigenous leadership is first established, then community assessment done, followed by development plan and lastly partnership. The projects supported by the 410 Bridge international that are of concern in this study include education, farming and business startups. The organization aims at executing their vision by bridging communities and partners together, to activate a unique and holistic approach. Members of 410 Bridge international are from diverse fields namely, management, community development, program planning, logistics, entrepreneurship, agroforestry, health, economics, sociology and

communication. This diversity enables the organization to merge knowledge and be able to help the communities they serve by changing their lives from their current undesirable state to a more desirable state.

### **5.1.1 Business Characteristics and Performance**

The first and second objectives were aimed at determining level of performance of micro-enterprises operated by the respondents and its effect on well-being of households and characteristics of households' micro-enterprises supported by 410 Bridge International aimed at determining the business characteristics of respondents. The study findings showed that 65% of the respondents were operating shops, 24% groceries, 5% butchery and 6% hardware. About 89% businesses were owned by the individuals and 87% of the respondents got their starting capital through personal savings. Some of the challenges indicated included high prices by competitors, defaulters, county government harassments, perishable goods, lack of enough capital, accessibility of customers, availability of stock, lack of rain, lack of means of transport and marketing

The study found that 46% as the majority of the respondents earned Ksh5,000 and below as their monthly profit and 49% of the respondents took less than one week to add new stock. Positive changes that were seen after 410 Bridge started assisting the respondents including: increase in volume of stock, profits, investments, budgeting, improved bookkeeping, customer care and less defaulters. Number of workers remained the same and 70% of the respondents said that they never experienced closure of their businesses. These changes contributed positively to the wellbeing of households through provision of healthcare, shelter, education and long-term investments.

### **5.1.2 Socio-Economic Characteristics of the Respondents**

The third objective was aimed at examining the social economics of the respondents. The study found that more females participated in the study. This meant that the micro-enterprises supported by 410 were run majorly by females. Majority of the respondents had gone up to primary level of education and were married and had 1-6 children. About 52% of the respondents indicated that they earned Ksh 9,999 and below per month.

### **5.1.3 Level of Support of the Respondents by 410 Bridge International**

The fourth objective was aimed at identifying the level of support provided by 410 Bridge to the community micro-enterprises. The level of support the respondents had received from Bridge was analyzed and showed that bookkeeping and budgeting were the top of support that they received from the training they got from the organization.

### **5.1.4 Level of Support of the Respondents by Self-Help Groups**

The fifth objective was aimed at examining the level of SHG support to respondents' Micro-enterprises. Low interest loans and savings were among the major benefits that the respondents received from the SHGs. A majority beneficiaries of the SHGs were those with low income. The self-help groups also supported them in education through seminars and educational trips.

SHG also provided extensive resources and capacity-building before they can operate reliably and individually. For community participants, critical skills include: drafting agendas, holding discussions, communicating with faith with the media, writing minutes, dispute mediation, problem-solving, democratic decision-making, mission delegation, progress reporting. Often, the acquisition of new skills can help SHG, and sometimes the skills can already reside within the community. In itself, self-help community sessions provide participants with a valuable chance to learn new skills.

## **5.2 Conclusions**

Poverty elevation is still stands as a major dedication of not only the national government but also county government. This study aimed at assessing the performance of microenterprises supported by Bridge International and their effect on well-being of households as part of poverty alleviation in Makueni County. A descriptive research design was used and an interval sampling method implemented to sample majority of the 410bridge international initiative.

It was clear that it was not necessary for one to be supported financially in order to be successful in business. The 410 Bridge International was an example of this philosophical approach. The organization had only been equipping community members with knowledge and skills to start business. Through seminars and educational trips, the respondents were able to get empowered to start self-help groups which in later years became funders for businesses.



The respondents operated similar businesses. Maximizing profits in such environment was somehow difficult. Starting a unique business offering services or selling goods was likely to ensure high demand from the customers. On the other hand, the key reason for operating same businesses was the fear of unknown.

Self-help groups may look small in terms of structure but they impacted peoples' lives considering the support they offered to their members. Therefore, members attending regular meetings created a chance of strengthening the groups further. Groups acted as catalysts especially where individual efforts in the business were real.

### **5.3 Recommendations**

#### **5.3.1 Policy Recommendations**

- a) There is need for Bridge to assist in diversification of SMEs operated by households to enhance their competitive advantage.
- b) Self-help groups supporting micro-enterprises need more financial back up from the government and other organizations. They also require legal support to enhance effectiveness.
- c) Owners of the microenterprises need more guidance on how to come up with self-reliant initiatives in order to boost their businesses without depending on self-help groups, NGOs and government.
- d) There was need for Bridge to strengthen benchmarking which was critical for entrepreneurs in order to operate within the most profitable businesses. Through benchmarking, processes like budgeting and bookkeeping could be improved.

#### **5.3.2 Suggestion for Further Research**

There is need for research institutions to carry out research on:

- a) Influence of community participation on performance of county funded projects
- b) Small and medium enterprises operated by youths in Makueni County;
- c) Critical factors influencing success of SMEs operated by females as compared to males and
- d) An investigation of whether 410 Bridge International could enhance performance of SMES if it supported them financially.

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- Mulwa, F. (2004). Managing Community-Based Development: Unmasking the Mastery of Participatory Development, PREMESE Olivex Publishers, Nairobi.
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## APPENDICES

### Appendix 1: Household Questionnaire

**Title of study:** Performance of micro-enterprises supported by 410 Bridge International and their effect on the well-being of households in Makueni County, Kenya.

My name is Josiah Shadrack, a student from the University of Nairobi doing Masters in sociology (Rural Sociology and Community Development). As part of university requirements, I am supposed to do a study and collect data on various variables being studied. The findings of this study are of help to the government, NGOs, CBOs and the public in general. I will not expose your name as the one who have provided the answers to the asked questions. Everything will be anonymous and I promise confidentiality of your personal details. Therefore, I kindly request you to spare your time and talk to me. I will really appreciate for your participation.

Kindly fill in the questions below by ticking the boxes provided

#### SECTION A: Household Socio-Economic Characteristics

1. Gender                      Female ( )      Male ( )

2. Your age

18-22                      ( )

23-27                      ( )

28-32                      ( )

33-37                      ( )

38-42                      ( )

43 and above ( )

3. Your highest level of education

None                      ( )

Primary                      ( )

Secondary                      ( )

Institute/polytechnic ( )

University/College ( )

4. Marital status

Married                      ( )

- Single ( )
- Divorced/ Separated ( )
- Widowed ( )

**5. Number of children**

- None ( )
- 1-3 ( )
- 4-6 ( )
- 7-9 ( )
- 10 and above ( )

**6. Occupation**

- Peasant/Farmer ( )
- Business person ( )
- Wage employed ( )
- Other (specify).....

**7. Which are your main sources of income?**

.....  
 .....

**8. How much income do you earn per month?**

- Ksh 9,999 and below ( )
- 10,000-19,999 ( )
- 20,000-29,999 ( )
- 30,000-49,999 ( )
- 50,000 and above ( )

**SECTION B: Level of Support by 410 Bridge International**

**9. i) Are you aware of 410 Bridge International?**

- Yes ( )
- No ( )

ii) From which source did you become aware?.....Which year?.....

iii) If yes, what projects is it implementing in this area?

.....

.....  
**10.** For how long has 410 Bridge International supported you in micro-enterprise?

1 year and below ( )

2-4 years ( )

5 years and above ( )

**11.** Has the support been:

Direct to you ( )

Indirect through your self help group ( )

**12.** How has 410 Bridge International supported you?

Financial support ( )

Education and training ( )

If financial support indicates:

Year	Amount	Progress in development

If education and training, how?

Seminars ( )

Education trips ( )

Other (specify) .....

**13.** Is the project you are doing Individual ( ) or Communal ( )

**14.** Does 410 Bridge International directly assist you in your micro-enterprise project?

Yes ( ) No ( )

If yes, is this in terms of:

Field visits ( )

Phone calls ( )

Any other (Specify).....

15. How many times were you visited by the 410 Bridge International staff over the past 3 months?.....

**SECTION C: Level of Support by the Self-Help Group**

16. Are you in any Self-Help Group?

Yes ( ) No ( )

If yes, what is its name?.....

17. Why did you join the group?.....

18. What is the goal/objectives of the group?.....

.....

19. What activities does it carry out?.....

.....

20. What contributions have you made to the group?

Membership fee ( )

Regular contributions (Shares) ( )

21. What position do you hold in the group?

Ordinary member ( )

Leader (specify) ( ) .....

22. Has the group supported your micro-enterprise?

Yes ( ) No ( )

If yes, financial support/loans

Year	Loan amount	Progress in development

If yes, other support (specify).....

23. Has the group involved you in education and training?

Yes ( )                      No ( )

If yes, through

Seminars ( )

Education trips ( )

Other (specify) ( )

**24. How often have you been attending the meetings?**

Regularly ( )

Rarely ( )

If you have not been attending regularly, why?.....

.....

**25. In which other ways have you assisted the self-help group?**

Ideas/decision making ( )

Assignments ( )

Other (specify) ( )

**SECTION D: Types of Business**

**26. What type of business do you do?**

Shop ( )

Grocery ( )

Butchery ( )

Hardware ( )

Other (Specify).....

**27. Why did you choose to operate this type of business?**

.....

**28. Please state the ownership status of your business**

Owned personally ( )

Jointly owned with spouse ( )

Owned by spouse ( )

Other (specify).....

**29. i) Where did you get start-up capital for your business?**

- Self savings
- Financed by 410 Bridge International
- Relatives
- Financial institution
- Others (specify).....

ii) How much was it?

- 9,999 and below
- 10,000-19,999
- 20,000-29,999
- 30,000-39,999
- 40,000-49,999
- 50,000 and above

**30. How did you reach a decision to start this business?**

- Advice of spouse
- Advice by 410 Bridge International
- Own decision
- Advice o f friends
- Others (specify).....

**31. i) Are there challenges operating this business**

Yes  No

ii) If yes, kindly name those challenges

.....  
.....

**SECTION E: Performance of Business**

**32.** What is your approximate monthly profit (Ksh) for your business before taxation?

- 5,000 and below ( )
- 5,001-10,000 ( )
- 10,001-20,000 ( )
- 20,001-30,000 ( )
- 30,000 and above ( )

**33.** How long does it take to add a new stock to your business?

- Less than one week ( )
- Two weeks ( )
- One month ( )
- More than one month ( )

**34.** Which of the following changes have you observed in your business?

<b>Changes</b>	<b>Before 410 Bridge International</b>	<b>After 410 Bridge International</b>
Volume of stock		
Number of workers		
Profits		
Investments		
Budgeting		
Bookkeeping		
Customer care		
Defaulters		

**35.** Has your business ever experienced closure?

- Yes ( )
- No ( )

If yes, why?

.....

.....

**SECTION F: Well-being of Households**

**36.** In what ways has microenterprise income contributed to your life?

<b>Ways</b>	<b>Before 410 Bridge International</b>	<b>After 410 Bridge International</b>
Provision of health care for household members		
Provision of shelter for the family		
Provision of education for children		
Ensured food security		
Ensured long term investments		
Provision of vehicle		
Acquiring household property		

Comments (If any).....  
 .....  
 .....



**Appendix 2: Interview guide for project officers and programme coordinator**

**Title of study:** Performance of micro-enterprises supported by 410 Bridge International and their effect on the well-being of households in Makueni County, Kenya.

My name is Josiah Shadrack, a student from the University of Nairobi doing Masters in sociology (Rural Sociology and Community Development). As part of university requirements, I am supposed to do a study and collect data on various variables being studied. The findings of this study are of help to the government, NGOs, CBOs and the public in general. I will not expose your name as the one who have provided the answers to the asked questions. Everything will be anonymous and I promise confidentiality of your personal details. Therefore, I kindly request you to spare your time and talk to me. I will really appreciate for your participation.

1. Name of the project officer/coordinator .....
2. Contact.....Department of work.....
3. Length of service .....
4. Historical background of 410 Bridge International  
.....  
.....
5. Goals/objectives of 410 Bridge International  
.....  
.....
6. Resources:  
Human .....
- Other.....
7. Methods used by 410 Bridge International to work with groups/individuals  
.....  
.....
8. Number of individuals/groups supported and how they are identified and selected  
.....  
.....
9. Type of support provided  
Education/training.....

Credit.....

10. Experiences gained .....

.....

11. Challenges faced .....

.....

**Appendix 3: Interview guide for the leaders of Self-Help Group**

**Title of study:** Performance of micro-enterprises supported by 410 Bridge International and their effect on the well-being of households in Makueni County, Kenya.

My name is Josiah Shadrack, a student from the University of Nairobi doing Masters in sociology (Rural Sociology and Community Development). As part of university requirements, I am supposed to do a study and collect data on various variables being studied. The findings of this study are of help to the government, NGOs, CBOs and the public in general. I will not expose your name as the one who have provided the answers to the asked questions. Everything will be anonymous and I promise confidentiality of your personal details. Therefore, I kindly request you to spare your time and talk to me. I will really appreciate for your participation.

- 1. Name of the self-help leader .....
- 2. Contact.....position held.....
- 3. Length of service .....
- 4. Historical background of the self-help group  
.....  
.....
- 5. Goals/objectives of the self-help group  
.....  
.....
- 6. Resources provided by the self-help group  
.....  
.....
- 7. Methods used by the self-help leadership to ensure growth of micro-enterprise for members  
.....  
.....
- 8. Number of individuals supported and how they are identified and selected  
.....  
.....

9. Type of support provided

Education/training.....

Credit.....

10. Experiences gained .....

.....

11. Challenges faced .....

.....

## Appendix 4: Data Collection Letter



# UNIVERSITY OF NAIROBI

DEPARTMENT OF SOCIOLOGY & SOCIAL WORK

Fax 254-2-245566  
Telex 22095  
Varsity Nairobi Kenya  
Tel. 318262/5 Ext. 28167

P.O. Box 30197, Nairobi  
Kenya  
Email: dept-sociology@uonbi.ac.ke

12/7/2019

TO WHOM IT MAY CONCERN

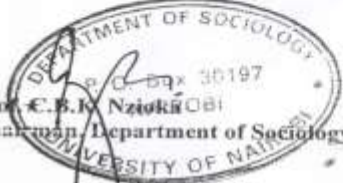
RE: JOSIAH SHADRACK - C50/5406/2017

Through this letter, I wish to confirm that the above named is a bonafide postgraduate student at the Department of Sociology & Social Work, University of Nairobi. He has presented his project proposal entitled; **"Performance of Micro-Enterprises Supported by 410 Bridge International & their Effect on the Well-Being of Households in Makueni County, Kenya."**

**Josiah** is required to collect data pertaining to the research problem from the selected organization to enable him complete his thesis which is a requirement of the Masters degree.

Kindly give him any assistance he may need.

Thank you.

  
P.O. Box 30197  
Nairobi  
Prof. C. B. K. Nzioki  
Chairman, Department of Sociology & Social Work  
UNIVERSITY OF NAIROBI

## Appendix 5: Progress Report

UNIVERSITY OF NAIROBI  
GRADUATE SCHOOL

### GRADUATE STUDENTS PROGRESS REPORT

The following is a format for postgraduate quarterly progress reports for graduate students undertaking the programme by thesis. A completed report should be sent to the Director, GS through Chairman and Dean/Director with a copy to the Principal of the respective College.

Name of Student Shadrack Musisi Reg. No. CS0/5406/2017  
 Programme M.A Rural Sociology & community development  
 Department Sociology & social work  
 Faculty/School/Institute Arts  
 Date of Registration 2017  
 Proposed date of completion 2019  
 Title of Project/Thesis performance of micro-enterprises and their effect on household wellbeing; MAKUENI COUNTY  
 Where project is being conducted MAKUENI COUNTY

Supervisors:	Name	Department
1.	_____	_____
2.	_____	_____
3.	_____	_____

#### 1) Short introduction and objectives

- Student to provide a brief statement and the objectives of the study.

my study was based on assessing the performance of micro-enterprises and their effect on household wellbeing in Makueni county  
 the objectives included

- i) To examine household social-economic characteristics and their effect on the performance of micro-enterprises
- ii) To assess the level of support by settlement groups on household enterprises
- iii) To assess the level of support by the bridge international on household micro-enterprises.
- iv) To find out the type of business operated and their effect on the wellbeing of households
- v) To establish the effect of performance of micro-enterprises on household wellbeing

2) **Accomplished work for specified period: From ( ) To ( )**

- State your actual progress in comparison to the planned progress. (Gantt chart)

*Awaiting to defend my project*

3) **Remaining work**

- State clearly what remains to be done for the stated period if any. If not, how and when it will be accomplished.

*Awaiting to defend my project*

- State what assistance is required.

4) **Any other comments**

Student Name Shadrach Mutitu Signature [Signature] Date 22/10/2019

**Comments by supervisors**

1) Name J. Kabore Department Sociology

Comments Has completed M.A. Project paper draft - to present to seminar

Signature [Signature] Date 28/10/2019

2) Name \_\_\_\_\_ Department \_\_\_\_\_

Comments \_\_\_\_\_

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

**Comments by Chairman**

Make statement on progress of the student and proposed improvement.

*Student making steady progress*  
Name Prof. Cabesha Signature [Signature] Date 28/10/2019

**Comments by Dean/Director**

Make statement on progress of the student and proposed improvement.

Name \_\_\_\_\_ Signature \_\_\_\_\_ Date \_\_\_\_\_



## Appendix 6: Anti-plagiarism Report

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Document Viewer

### Turnitin Originality Report

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 Submitted: 1

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